VISA

BASE II Clearing Data Codes

BASE II CLEARING

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Contents

| CHAPTER 1 | BASE II CLEARING DATA CODES |

Contents

Contents

Contents

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Contents

Tables

Tables

Tables

BASE II Clearing Data Codes provides information regarding codes associated with the VisaNet BASE II Clearing System.

The BASE II System uses a number of codes to facilitate the electronic exchange of data. The codes:

- Explain the reason for a BASE II processing action.
- Instruct the BASE II System to perform specific processing.
- Provide information about the type of customer transaction.
- Provide fee information.

Organization of This Manual

BASE II Clearing Data Codes includes the following chapters:

Chapter 1, BASE II Clearing Data Codes—Lists and defines the reason and indicator codes used in BASE II records.

Chapter 2, Country and Currency Codes—Lists and defines the country and currency codes used in the State/Province Code, Country Code, and Currency Code fields of BASE II records.

Chapter 3, Retained and Returned Data Elements—Lists and defines the fields used to process chargebacks, retrievals, and fraud advice.

These chapters are followed by a Glossary and an Index.

REFERENCE DOCUMENTATION

This manual is a part of the BASE II Clearing documentation series.

For further BASE II information, see the following documents:

- *BASE II Clearing Edit Package (Release 3) Operations Guide*
- *BASE II Clearing Edit Package (Release 3) Reports*
- *BASE II Clearing Interchange Formats, TC 01 to TC 48*
- *BASE II Clearing Interchange Formats, TC 50 to TC 92*
- *BASE II Clearing PC Edit Package for Windows (Release 3.04) User's Guide*
- *BASE II Clearing VML Developer Handbook*
- *BASE II Clearing VML Formats*
- *Visa International Operating Regulations*
- Operating Regulations of the six Visa regions
- *Visa U.S.A. Merchant Data Manual*

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BASE II Clearing Data Codes

BASE II Clearing Data Codes

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1.1   ACCOUNT TYPE IDENTIFICATION

The Account Type Identification indicates the type of account used in the transaction.

This field is used in the following interchange formats:

• Draft Data: TCR 5, Positions 145–148

Table 1-1   Valid Account Type Identification Values

Value	Account Type
VAG	Visa Agro
VAE	Visa Agro Electron
VCUS	Visa Agro Custeio
VINV	Visa Agro Investimento
VVA	Alimentacao Visa Vale
VVR	Refeicao Visa Vale
VVF	Flex Visa Vale

1.2 AUTHORIZATION CHARACTERISTICS INDICATOR

The Authorization Characteristics Indicator is used in the following interchange formats:

• Draft Data: TCR 0, Position 151

• TC 48, BASE I Advice—ISO-Enriched: TCR 2, Position 60

• TC 57, Data Capture Advice: TCR 0, Position 151

(See Table 1-60 for information on valid combinations of the individual Custom Payment Services program.)

Table 1-2   Authorization Characteristics Indicators

Code	Definition
A	Card present.
C	Card present with merchant name and location data (cardholder-activated, self-service terminal).
E	Card present with merchant name and location data.
F	Card not present—Account Funding.
K	Card present with key-entry.
N	Not a payment service transaction.
P	Card not present (Preferred Customer participation requested).
R	Card not present (Address Verification Service not required).
S	Electonic Commerce 3-D Secure Attempts
T	A CPS Program was not available when authorized.
U	Card not present—3-D Secure Electronic Commerce.
V	Card not present (Address Verification Service requested).
W	Card not present—Non-3-D Secure Electronic Commerce.
X	Disqualified custom payment service transaction (inserted by BASE II).

1.3   AUTHORIZATION SOURCE CODE

The Authorization Source Code is used in the following interchange formats:

- Draft Data: TCR 1, Position 128
- TC 57, Data Capture Advice: TCR 0—Transaction Detail, Position 87

NOTE

The definitions of codes for 6, 7, 8, and 9 differ from those for the same codes in the VisaNet Integrated Payment (V.I.P.) System.

NOTE

Authorization Source Codes are required in TIIF2, CPS, EPS, and Supermarket transactions.

Table 1-3   Authorization Source Codes

Code	Definition
0	Advice of Exception File update.
1	Response provided by STIP: request timed out by Switch (Assured Transaction Response).
2	Response provided by STIP: transaction amount below PCAS issuer limit (with or without AVS), AVS only, or telecode verification only.
3	Response provided by STIP: issuer center in Suppress Inquiries (SI) mode.
4	Response provided by STIP: issuer not available for processing (for reasons other than SI mode).
5	Response provided by issuer center (authorization only, authorization and address verification, or address verification only).
6	Offline approval: POS-device generated.
7	Acquirer approval: BASE I unavailable.
8	Acquirer approval: referral.
9	No authorization source code; non-authorized transactions.
D	Referral: authorization code manually entered.
E	Offline approval: authorization code manually entered.
F	CAFIS-generated response; post-authorization (Japan only).
G	Issuer approval; post-authorization (Japan only).

1.4 AVS RESPONSE CODE

The Address Verification Service (AVS) Response Code is used in the following interchange formats:

• Draft Data: TCR 1 – Additional Data, Position 127
• TC 57, Data Capture Advice: TCR 0, Position 148

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML, the space or zero can mean not applicable, *in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the* BASE II Clearing VML Developer Handbook *for more information.*

Table 1-4   AVS Response Codes

Code	Definition
Space	n/a
A	Address matches, but ZIP code does not match.
B	Street addresses match for international transaction. Postal code not verified due to incompatible formats. (Acquirer sent street address and postal code.)
C	Street address and postal code not verified for international transaction due to incompatible formats. (Acquirer sent street address and postal code.)
D	Street addresses and postal codes match for international transaction.
E	Error response for Merchant Category Code.
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Address information is unavailable; international transaction; non-AVS participant.
I	Address information not verified for international transaction.
M	Street addresses and postal codes match for international transaction.
N	Address and ZIP code do not match.
P	Postal codes match for international transaction. Street address not verified due to incompatible formats. (Acquirer sent street address and postal code.)
R	Retry; system unavailable or timed out.
S	n/a. If present, replace with "U" (for domestic) or "G" (for international) by V.I.P. Available for U.S. issuers only.
U	Address information is unavailable; domestic transaction.
W	Nine-digit ZIP code matches, but address does not match.
X	Exact match, address, and nine-digit ZIP code match.
Y	Address and five-digit ZIP code match.
Z	Five-digit ZIP code matches, but address does not match.

1.5 BATCH REJECT REASON CODE

The Batch Reject Reason Code is used in the following interchange format:

• TC 44, Collection Batch Acknowledgment: TCR 0—Batch Disposition Code R, Positions 37–39

Table 1-5   Batch Reject Reason Codes

Code	Definition
01	An incorrect hash total was given for Transaction Code 91.
02	The batch is out of sequence.
03	The transaction count is out of balance.
04	A monetary transaction is out of balance.
05	The TCR count is out of balance.
06	The destination amount is out of balance.
07	The source amount is out of balance.
44	The Source BIN in transaction code 91 does not exist or does not belong to the processing center.
60	A Transaction Code is invalid. If data is from a local (mailed) tape, there is a problem in the Edit Package or Edit Package tables; the wrong version my be in use. If data is from a VAP, "noise" on the communication line may have modified the Transaction Code, or the VAP is not using the same Data Structure Table version that the VIC is using.
61	A Transaction Code Qualifier or Sequence Number is invalid for the transaction code of at least one transaction in the batch.
B1	There is a VIC expand error. Contact Visa for support.
B6	The amount field in a transaction is non-numeric; the batch was rejected because it could not be balanced to the trailer.
BD	The Edit Package release number does not match any of the VIC Data Structure tables.
BE	The Source Currency Code in a transaction is not a valid ISO numeric code. The batch was rejected because it cannot be properly accounted for.
BF	VML Syntax Error

1.6   BONUS MONTH SIGN

The Bonus Month Sign value specifies the month(s) the bonus payment will be made.

It is used in the following interchange format:

• Draft Data: TCR 2—Japan, Position 6

Table 1-6   Bonus Month Sign

Bonus Month Sign Valid Values	Number of Bonus Payments = 1 (Payment Mode = 23, 24, 33, 34)	Number of Bonus Payments = 2 to 6 (Payment Modes = 24, 33, and 34)
	Month That Bonus Will Be Paid	Months That Bonuses Will Be Paid
1	January	June and December
2	February	June and January
3	March	July and December
4	April	July and January
5	May	August and December
6	June	August and January
7	July	September and December
8	August	September and January
9	September	June and February
A	October	July and February
B	November	August and February
C	December	September and February

1.7   CAR RENTAL EXTRA CHARGES

Car Rental Extra Charges is used in the following interchange formats:

- Draft Data: TCR 3, Positions 28–33
- TC 57, Data Capture Advice: TCR 4 – Industry-Specific Data—Car Rental, Positions 28–33

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-7   Car Rental Extra Charges

Code	Definition
Space	No extra charges
0	No extra charges
1	Gas
2	Extra mileage
3	Late return
4	One-way service fee
5	Parking violation

BASE II Clearing Data Codes

1.8 CAR RENTAL NO-SHOW INDICATOR

The Car Rental No-Show Indicator is used in the following interchange formats:

- Draft Data: TCR 3, Position 27
- TC 57, Data Capture Advice: TCR 4, Position 27

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, *in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the* BASE II Clearing VML Developer Handbook *for more information.*

Table 1-8   Car Rental No-Show Indicators

Code	Definition
0	n/a
1	No-show for a specialized vehicle

1.9 CARDHOLDER-ACTIVATED TERMINAL INDICATOR
(See Unattended Acceptance Terminal Indicator at the end of Chapter 1.)

1.10 CARDHOLDER ID METHOD

The Cardholder ID Method is used in the following interchange formats:

• Draft Data: TCR 0, Position 160

• TC 57, Data Capture Transaction Advice: TCR 0, Position 80

• TC 59, Interface Transaction Advice: TCR 1 – Additional Data, Position 77; TCR 1 – American Express, Position 77

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-9   Cardholder ID Methods

Code	Definition
Space	Not specified
1	Signature
2	PIN
3	Unattended terminal; no PIN pad
4	Mail/Telephone or Electronic Commerce

1.11 CHARGEBACK REASON CODE

The Chargeback Reason Code is used in the following interchange format:

• Draft Data: TCR 0, Positions 148–149

All Chargeback Reason Codes are valid for T&E and non-T&E transactions unless otherwise specified.

International rules apply to all jurisdictions unless otherwise specified.

See the *Visa International Operating Regulations* and the regional operating regulations for additional information on specific codes.

Table 1-10   Chargeback Reason Codes

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
30	All	**Services Not Provided or Merchandise Not Received** All Regions:· • ATM is prohibited. International: • For T&E transactions the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic:· • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10 Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
41	All	**Cancelled Recurring Transaction** All Regions: • ATM is prohibited. International: • For T&E transaction, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
53	All	**Not as Described or Defective Merchandise** All Regions:· • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.S. Region: • EPS not allowed. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
57	All	**Fraudulent Multiple Transactions** All Regions:· • ATM is prohibited. • Direct Marketing MCCs are prohibited. • MOTO/ECI must be spaces. International: • For T&E transactions, the minimum must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD Japan Domestic: • T&E and non-T&E, no minimum amount.
60	All	**Illegible Fulfillment** All Regions: • ATM is prohibited. International: • No T&E or non-T&E minimum amount. U.S. Domestic and AP Region:· • EPS is not allowed. Canada Region: • EPS is not allowed. • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

BASE II Clearing Data Codes

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
62	All	**Counterfeit Transaction** All Regions: • Direct Marketing MCCs are prohibited. • MOTO/ECI must be spaces. International: • No T&E or non-T&E minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
70	All	**Card Recovery Bulletin or Exception File** All Regions: • ATM is prohibited. • Validate against the Card Warning Bulletin. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
71	All	**Declined Authorization** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
72	All	**No Authorization** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
73	All	**Expired Card** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
74	All	**Late Presentment** International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.S. Domestic: • Plus ATM cash disbursement and alternate media transactions are prohibited. • Visa ATM cash disbursement transaction is allowed. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
75	All	**Transaction Not Recognized** All Regions: • ATM is prohibited. • Cannot be a Secure Electronic Commerce transaction. International: • No T&E minimum amount. • No non-T&E minimum amount. U.S. Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. • EPS not allowed. U.K. Domestic • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. • Not valid for EPS/NSR Transactions Japan Domestic: • T&E and non-T&E, no minimum amount.
76	All	**Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation** International: • For T&E transactions, the minimum amount must be equal to or greater thann $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

BASE II Clearing Data Codes

BASE II Clearing Data Codes

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
77	All	**Non-Matching Account Number** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
78	All (except US)	**Service Code Violation** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
80	All	**Incorrect Transaction Amount or Account Number** All Regions except U.S. Region: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • EPS is not allowed. • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

BASE II Clearing Data Codes

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
81	All	**Fraud – Card-Present Environment** All Regions: • MOTO/ECI must be spaces. • Direct Marketing MCCs are prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. • ATM is prohibited U.S. Region: • For Automated Fuel Dispenser transactions, the minimum amount must be equal to or greater than $10.00 USD. • ATM is prohibited AP Region: • EPS not allowed. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • EPS is not allowed. • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
82	All	**Duplicate Processing** International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
83	All	**Fraud – Card-Absent Environment** All Regions: • ATM is prohibited. • Restricted for use by Secure Electronic Commerce transactions, except by U.S. region. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
85	All	**Credit Not Processed** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

BASE II Clearing Data Codes

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
86	All	**Paid By Other Means** All Regions: • ATM is prohibited. International: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 USD. • No non-T&E minimum amount. U.S. Region: • EPS not allowed. AP Region: • EPS not allowed. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.
90	All	**Non-Receipt of Cash or Load Transaction Value at ATM or Load Device** International: • T&E and non-T&E, no minimum amount. U.S. Region: • T&E and Non-T&E not allowed. • Valid for ATM only. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

Table 1-10   Chargeback Reason Codes (continued)

Reason Code	Applicable Operating Regulations	Chargeback Reason Rules
93	All	**Merchant Fraud Performance** All Regions: • ATM is prohibited. International: • T&E and non-T&E, no minimum amount. U.K. Domestic: • T&E and non-T&E, no minimum amount. Canada Region: • For T&E transactions, the minimum amount must be equal to or greater than $25.00 CAD. • For non-T&E transactions, the minimum amount must be equal to or greater than $10.00 CAD. Japan Domestic: • T&E and non-T&E, no minimum amount.

BASE II Clearing Data Codes

1.12 CHARGEBACK REASON CODE—RETIRED

As of October 2, 2004, the following reason codes stopped being valid for original chargebacks.
The Chargeback Reason Code is used in the following interchange format:

• Draft Data: TCR 0, Positions 148–149

The Chargeback Reason Codes listed are still valid for Chargeback Reversals, Re-Presentments and Re-Presentment Reversals.

See the *Visa International Operating Regulations* and the regional Operating Regulations for additional information on specific codes.

Table 1-11   Retired Chargeback Reason Codes—Non-T&E

International Code	U.S. National Code	Non-T&E Chargeback Reason
n/a	31	Error in Addition • Substantiating documentation is required in some or all circumstances. See the *Visa U.S.A. Operating Regulations*. • Invalid code for EPS (Express Payment Service) transactions. • Chargeback is not allowed for ATM transactions.
32 (U.K. National Only)	32	Fraudulent Transaction Prior to Embossed Valid Date International and U.S. National: • Substantiating documentation is required in some or all circumstances. See the *Visa U.S.A. Operating Regulations*. U.K. National transactions only: • Chargeback is not allowed for ATM transactions. • Invalid for CPS/Retail chargebacks.
n/a	33 (AP Only)	Non-Matching Merchant Category Code in V.I.P. System Authorization Message and Clearing Record ATM is allowed.
n/a	36	Incorrect Account Number • Invalid code for EPS (Express Payment Service) transactions. • Chargeback is not allowed for ATM transactions.
n/a	47	Fraudulent Transaction—No Authorization • Substantiating documentation is required in some or all circumstances. See the *Visa U.S.A. Operating Regulations*. • Chargeback is not allowed for ATM transactions. • Valid for key-entered chargebacks against CPS/Retail originals unless the Special Chargeback Indicator indicates a partial chargeback.
n/a	50	Credit Posted as a Purchase • Member Message Text is required in some or all circumstances. • Chargeback is not allowed for ATM transactions.
n/a	51	Incorrect Transaction Amount • Invalid code for EPS (Express Payment Service) transactions. • Chargeback is not allowed for ATM transactions.

Table 1-11   Retired Chargeback Reason Codes—Non-T&E (continued)

International Code	U.S. National Code	Non-T&E Chargeback Reason
n/a	52	Mail/Telephone or Electronic Commerce Transaction on Expired or Never Issued Account Number • Member Message Text is required in some or all circumstances. • Chargeback is not allowed for ATM transactions. • Valid for CPS/Retail 2 chargebacks.
n/a	54	Cardholder Dispute Not Elsewhere Classified • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and *Visa U.S.A. Operating Regulations*. • Chargeback is not allowed for ATM transactions.
56	56	Defective Merchandise International and U.S. National: • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and *Visa U.S.A. Operating Regulations*. International: • Chargeback is not allowed for VisaPhone or ATM transactions. U.S. National: • Chargeback is not allowed for Visa ATM network transactions.
n/a	59	Negative Account Number Verification • Member Message Text is required in some or all circumstances. • Chargeback is not allowed for ATM transactions. • Valid for CPS/Retail 2 chargebacks.
n/a	61	Fraudulent Mail/Telephone or Electronic Commerce Transaction • Substantiating documentation is required in some or all circumstances. See the *Visa U.S.A. Operating Regulations*. • Chargeback is not allowed for ATM transactions. • Not valid for CPS/Retail 2 transactions.
63	n/a	Non-Card • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations*. • Chargeback is not allowed for ATM transactions.
n/a	79	Requested Transaction Information Not Received ATM is prohibited.

Table 1-11   Retired Chargeback Reason Codes—Non-T&E (continued)

International Code	U.S. National Code	Non-T&E Chargeback Reason
84	84	Missing Signature (In the U.S., Fraudulent Transaction—Signature Not Obtained) International and U.S. National: • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is not allowed for ATM transactions. U.S. National: • Member Message Text is required in some or all circumstances. • Invalid code for EPS (Express Payment Service) transactions. • A maximum of 12 magnetic-stripe-reading telephone transactions may be charged back in a single chargeback record, provided that each transaction is less than $25.00 and all transactions are generated by the same merchant. For Automated Fuel Dispenser Transactions, chargeback is rejected if transaction amount is less than $10.00.
87	n/a	Local Paper • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations*. • Chargeback is not allowed for ATM transactions. • Not allowed for Canada national transactions.

1.13 CHARGEBACK REASON CODE—RETIRED

As of October 2, 2004, the following reason codes stopped being valid for original chargebacks.
This Chargeback Reason Code is used in the following interchange format:

• Draft Data: TCR 0, Positions 148–149

The Chargeback Reason Codes listed are still valid for Chargeback Reversals, Re-Presentments and Re-Presentment Reversals.

See the *Visa International Operating Regulations* and the regional Operating Regulations for additional information on specific codes.

Table 1-12   Retired Chargeback Reason Codes—T&E

International Code	U.S. National Code	T&E Chargeback Reason
20	20	T&E—No Authorization • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Chargeback verified against Exception File. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Code and MMF Text is required for all U.S. T&E chargebacks. • Valid for key-entered transactions for partial chargebacks.
21	21	T&E—Late Presentment • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Chargeback verified against Exception File. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*.
22	22	T&E—Expired Card International and U.S. National: • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Chargeback verified against Exception File. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. U.S. National: • Substantiating documentation is required in some or all circumstances. See the *Visa U.S.A. Operating Regulations*. • Invalid for CPS/Retail transactions.

BASE II Clearing Data Codes

Table 1-12   Retired Chargeback Reason Codes—T&E (continued)

International Code	U.S. National Code	T&E Chargeback Reason
23	23	T&E—Invalid Transaction • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Invalid for EU regional and domestic transactions when the Mail/Phone/Electronic Commerce and Payment Indicator is equal to 5, 6, or 9.
24	24	T&E—Merchant Service Error • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*.
25	25	T&E—Processing Error • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*.
26	26	T&E—Copy Fulfillment • Member Message Text is required in all circumstances. Rejected if not present. • Canadian national chargebacks are rejected if transaction amount is less than CN $25.00.
27	27	T&E—Document Fulfillment • Invalid for passenger transport transactions. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Canadian national chargebacks are rejected if transaction amount is less than CN $25.00.

Table 1-12   Retired Chargeback Reason Codes—T&E (continued)

International Code	U.S. National Code	T&E Chargeback Reason
28	28	Card Recovery Bulletin—T&E Transaction (In the U. S., T&E—Account Number Verification) • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Chargeback verified against Exception File. • Member Message Text is required in some circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Not valid for CPS/Retail Key-Entered or CPS/Retail 2 chargebacks.
29	29	T&E Declined Authorization • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Member Message Text is required in all circumstances. Rejected if not present. • Chargeback verified against Exception File. • Not valid for CPS/Retail Key-Entered or CPS/Retail 2 chargeback transactions.
n/a	33 (AP Only)	Non-Matching Merchant Category Code in VIP System Authorization Message and Clearing Record ATM is allowed.
n/a	79	Requested Transaction Information Not Received ATM is prohibited.
94	94	Canceled Guaranteed Reservation (In the U.S., T&E—Canceled Guaranteed Reservation) • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Member Message Text is required in all circumstances. The transaction is rejected if Member Message Text is not present. • Used only for T&E lodging and certain car rental transactions.
95	95	T&E—Advance Lodging Deposit • Substantiating documentation is required in some or all circumstances. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations*. • Chargeback is rejected when transaction amount is less than the equivalent of U.S.$25.00. • Used only for T&E lodging transactions.

BASE II Clearing Data Codes

1.14 CHARGEBACK REASON CODES FOR U.S. NATIONAL CPS TRANSACTIONS

Table 1-13   Chargeback Reason Codes for U.S. National Custom Payment Service Transactions

| Chargeback Rights Indicator | | | | | | | | | | | | | | Chargeback Reason Codes | |
00	01	02	03	04	05	08	09	10	11	12	13	14	17	Code	Chargeback Reason
X	X				X							X		41	Cancelled Recurring Transaction
		X						X	X	X	X			57	Fraudulent Multiple Transactions
X	X	X	X	X	X			X	X	X	X	X		62	Counterfeit Transaction
X	X	X	X	X	X	X	X	X	X	X	X	X		70	Card Recovery Bulletin or Exception File
X	X	X	X	X	X	X	X	X	X	X	X	X		71	Declined Authorization
X	X	X	X	X	X	X	X	X	X	X	X	X		72	No Authorization
X	X	X	X	X	X			X	X	X	X	X		73	Expired Card
X	X									X	X	X	X	75	Transaction Not Recognized
X	X	X	X	X	X			X	X	X	X	X		77	Non-Matching Account Number
X	X	X						X	X	X	X	X	X	81	Fraud—Card-Present Environment
X	X				X					X	X	X	X	83	Fraud—Card-Absent Environment

BASE II Clearing Data Codes

1.15 CHARGEBACK RIGHTS INDICATOR

The Chargeback Rights Indicator is used in the following interchange format:

• Draft Data: TCR 5 – Payment Service Data, Positions 43–44.

> **NOTE**
>
> *An "X" in Table 1-13 indicates that a particular Chargeback Reason Code cannot be used in combination with a particular Chargeback Rights Indicator.*

> **NOTE**
>
> *If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the* BASE II Clearing VML Developer Handbook *for more information.*

Table 1-14   Non-T&E Chargeback Rights Indicators

Code	Description
Spaces	Indicator not set
00	Card present/Non-T&E
02	Card not present—AVS/Non-T&E
05	Card present—No verifiable cardholder identification/Non-T&E
08	Card present/Key-entered/Non-T&E/Non-T&E
11	Card not present—non-3-D Secure/Non-T&E
13	Card not present—3-D Secure/Non-T&E
14	CPS/Small-Ticket/Visa Easy Payment Service
15	U.S. Domestic ATM
17	Card Present — Electronically Read

Table 1-15   T&E Chargeback Rights Indicators

Code	Description
Spaces	Indicator not set
01	Card present
03	Card not present—AVS
04	Card not present—Preferred Customer
09	Card present/Key-entered/T&E
10	Card not present—non-3-D Secure
12	Card not present—3-D Secure
14	CPS/Small-Ticket/Visa Easy Payment Service
16	PIN Authenticated Debit Chargeback Rights Indicators
17	Card Present — Electronically Read

1.16   COMPUTERIZED RESERVATION SYSTEM

For National–Germany

The Computerized Reservation System code is used in the following interchange format:

• Draft Data: TCR 3, Passenger Itinerary Data, Positions 142–145

Table 1-16   Computerized Reservation System Codes

Code	Definition
STRT	Start
PARS	TWA
DATS	Delta
SABR	Sabre
DALA	Covia-Apollo
BLAN	Dr. Blank
DERD	DER
TUID	TUI

1.17 CRB/EXCEPTION FILE INDICATOR

The Card Recovery Bulletin/Exception File Indicator is used in the following interchange formats:

• Draft Data: TCR 0, Position 25
• TC 33, RDMS and CRS: TCR 0 – CRS Issuer Advice, Position 161

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-17   CRB/Exception File Indicators

Code	Definition
Space	Card Bulletin or Exception File validation not performed.
I	Insufficient information for validation.
N	Account number was not listed in merchant's CRB region or Exception File on purchase date.
Y	Account number was listed in merchant's CRB region or Exception File on purchase date.

BASE II Clearing Data Codes

1.18 CVV2 RESULT CODE

The CVV2 Result Code is used in the following interchange formats:

- Draft Data: TCR 5, Position 168
- TC48, BASE 1 Advice: TCR1, ISO-Enriched, Position 11

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-18   CVV2 Result Code

Code	Definition
Space	No result
M	CVV2 match
N	CVV2 does not match
P	Not processed
S	CVV2 should be on the card, but the merchant indicates that it is not
U	Issuer is not certified or has not provided Visa with encryption keys, or both.

1.19 **DATA CAPTURE CARD TYPE**

The Data Capture Card Type is used in the following interchange format:

• TC 57, Data Capture Advice: TCR 0 – Transaction Detail, Position 49

Table 1-19   Data Capture Card Types

Code	Definition
J	Japan Credit Bureau
L	Other credit
M	MasterCard
N	Diners Club
O	Other debit
R	Discover
S	American Express
V	Visa

BASE II Clearing Data Codes

1.20 DISPUTE REQUEST REASON CODE—COPY REQUEST AND FULFILLMENT SERVICE

The Dispute Request Reason Code is used in the following interchange format:

• TC 38, TCR 1 – Dispute Request and Ruling, Positions 17–18

Table 1-20   Dispute Request Reason Codes—Copy Request and Fulfillment Service

Code	Definition
01	Wrong Item—The fulfillment does not match the data sent in the copy request (such as the account number or the transaction amount). The invalid Data Flags specify which data items are incorrect.
02	Illegible Item—The fulfillment is not legible enough for the cardholder to read or for the issuer to identify the account number or the transaction amount. The Invalid Data Flags specify which data items are illegible.
03	Missing Values—The fulfillment of a Substitute Transaction Receipt does not contain all of the required data elements. The Invalid Data flags specify which values are missing.
04	Invalid Fulfillment—The fulfillment is not a "wrong item" or an allowable Substitute Transaction Receipt and is not evidence of a transaction.

NOTE

With the implementation of RED changes in October 2003, October 2004, and April 2005, TC 38 Type "D" (Dispute) stopped being valid. This page is retained for reference purposes only.

**1.21   DISPUTE RETURN REASON CODE—COPY REQUEST AND FULFILLMENT
SERVICE**

The Dispute Return Reason Code is used in the following interchange format:

• TC 38, TCR 1 – Dispute Request and Ruling, Positions 31–32 (Return Reason Code)

Table 1-21   Dispute Return Reason Codes—Copy Request and Fulfillment Service

Code	Definition
1	Request ID not found.
3	Dispute pending.
4	Dispute resolved.
5	The Account Number in the dispute request does not match the Account Number in the request for copy associated with the Retrieval Request ID.
6	The Transaction Identifier in the dispute request does not match the Transaction Identifier in the retrieval request associated with the Retrieval Request ID.
7	No fulfillment found for Retrieval Request ID.

NOTE

*With the implementation of RED changes in October 2003, October 2004, and April 2005, TC 38 Type "D"
(Dispute) stopped being valid. This page is retained for reference purposes only.*

BASE II Clearing Data Codes

1.22 DISPUTE RULING REASON CODE—COPY REQUEST AND FULFILLMENT SERVICE

The Dispute Ruling Reason Code is used in the following interchange format:

• TC 38, TCR 1 – Dispute Request and Ruling, Positions 33–34

Table 1-22   Dispute Ruling Reason Codes—Copy Request and Fulfillment Service

Code	Definition
1	Dispute ruled in favor of acquirer.
2	Dispute ruled in favor of issuer.

NOTE

With the implementation of RED changes in October 2003, October 2004, and April 2005, TC 38 Type "D" (Dispute) stopped being valid. This page is retained for reference purposes only.

1.23   DOCUMENTATION INDICATOR

The Documentation Indicator is used in the following interchange format:

- Draft Data: TCR 1 – Additional Data, Position 23

    NOTE

    If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-23   Documentation Indicators

Code	Definition
Space	No supporting documentation required.
0	No supporting documentation is provided.
1	Supporting documentation to follow.
2	Invalid Acquirer Reference Number and no supporting documentation was required or received.
3	Invalid Acquirer Reference Number and supporting documentation was received.
4	No supporting documentation was received for prior chargeback.

BASE II Clearing Data Codes

1.24   FEE COLLECTION/FUNDS DISBURSEMENT REASON CODE

The Fee Collection/Funds Disbursement Reason Code is used in the following interchange formats:

• TC 10, Fee Collection: TCR 0, Positions 17–20
• TC 20, Funds Disbursement: TCR 0, Positions 17–20

NOTE

Maximum Amount listed is in U.S. dollars. If the Source Currency Code is not 840 (U.S. Dollar), the Source Amount cannot exceed the equivalent U.S. maximum.

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type).

NOTE

In the fields below, instructions are frequently given to for secondary fields in the Code Definition. If the instruction states that the field must contain spaces or zeroes, then the field should not be present in the transaction in VML. Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-24   Fee Collection/Funds Disbursement Reason Codes

Code	Maximum Amount	Definition
0100	$499.00	Telex, Telephone and Cable Charges • May not be used by U.S. members to collect from other U.S. members. • A Country Code is required. • The Account Number field must contain a valid account number.
0110	$499.00	Auto-Telex Charges • May not be used by U.S. members to collect from other U.S. members • The Account Number field must contain a valid account number.
0130	$499.00	Lost/Stolen Card Report Fees • The Account Number field must contain a valid account number.
0140	$9,999.00	Merchant Service Fees • May not be used by U.S. members to collect from other U.S. members. • The Account Number field must contain zeros.
0150	$499.00	Recovered Card Handling Fees/Rewards • The Account Number field must contain a valid account number.
0160	$99.00	Invalid Cab Chargeback Handling Fee • The Account Number field must contain a valid account number.
0170	$99.00	Recovery of Microfilm Copy/Original Fees (In the U.S., Recovery of Copy/Original or Substitute Draft Fees) • The Account Number field must contain a valid account number.
0190	None	Premium Card Guaranty Check • The Account Number field must contain a valid account number.
0200	None	Emergency Replacement Card Distribution Fee • The Account Number field must contain a valid account number.

Fee Collection/Funds Disbursement Reason Code

Table 1-24   Fee Collection/Funds Disbursement Reason Codes (continued)

Code	Maximum Amount	Definition
0210	None	Emergency Cash Disbursement Handling Fee • The Account Number field must contain a valid account number.
0220	None	Arbitration Case Decision and/or Request Fee (In the U.S., Arbitration/Compliance Case Decision and/or Request Fee) • The Account Number field must contain a valid account number.
0230	$99.99	Incorrect Merchant Identification/Transaction Date Handling Fee • May be used only by U.S. members to collect from other U.S. members. • The Account Number field must contain a valid account number.
0240	None	Funds Disbursement Transactions • The Account Number field must contain a valid account number. • A Country Code field must contain spaces.
0250	$25.00	Invalid Chargeback Handling Fee • May be used only by U.S. members to collect from other U.S. members.
0300	None	Bill Payment Service (Canada and Brazil only) • A Country Code is required. • The Account Number field must contain a valid account number.
0350	None	Pre-arbitration Settlement Funds Disbursement • The Account Number field must contain a valid account number.
0390	None	Visa TravelMoney Fees • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code is required.
0401	None	Prepaid Revenue Allocation
0402	None	Prepaid Funds Collection • May not be used by U.S. members. • Account Number field not required but may be present
5000	None	Card Recovery Bulletin • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5010	None	Visa Integrated Billing Statement • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5015	None	Supermarket Incentive Program Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5020	None	Arbitration Request/Review • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.

Table 1-24   Fee Collection/Funds Disbursement Reason Codes (continued)

Code	Maximum Amount	Definition
5030	None	BASE II Access Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5040	None	Miscellaneous Fees or Charges • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5050	None	Issuers' Clearinghouse Service Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5060	None	Risk Identification Service Merchant Fees • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5080	None	Late Settlement Fee • May not be used by U.S. members to collect from other U.S. members. • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5090	None	Visa Account Tracking Service • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5100	$99.00	Emergency Travelers Cheque Refund Handling Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5110	None	Returned Guaranteed Check • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5120	None	Value-Added Tax • May not be used by U.S. members to collect from other U.S. members. • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5130	None	VSIL Fee Collection • May not be used by U.S. members to collect from other U.S. members. • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.

Fee Collection/Funds Disbursement Reason Code

Table 1-24   Fee Collection/Funds Disbursement Reason Codes (continued)

Code	Maximum Amount	Definition
5140	None	ISO/Non-Member Agent Registration Fee/Annual Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5150	$100.00	Chargeback Handling Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain a valid account number. • The Country Code must be spaces.
5160	$29.99	Fulfillment Incentive Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5165	$19,999.99	VisaNet Copy Request and Fulfillment Service Monthly Access and Activity Charges • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5170	$29.99	Nonfulfillment Incentive Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5180	None	Merchant Review Fee • The transaction is initiated by Visa. • The Account Number field must contain zeros. • The Country Code must be spaces.
5185	None	Membership Compliance Fees and Penalties • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5190	None	BIN Licensing and Administration Program Fees • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5195	None	Sponsored Member Registration Fees • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5210	None	Merchant Data Inaccuracy. BASE II checks only for the value. • The transaction is initiated by Visa. • The Account Number field must contain zeros. • The Country Code must be spaces.
5240	None	Interchange Data Forms • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.

Table 1-24   Fee Collection/Funds Disbursement Reason Codes (continued)

Code	Maximum Amount	Definition
5245	None	Service Fees/Late Payments • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5250	None	Indemnification • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5260	None	Visa TravelMoney Issuer Reimbursement • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code is required.
5270	None	Collateral Funds • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces.
5280	None	Stored-Value Card Purchase Settlement • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces. • Maximum Amount = None.
5282	None	Stored-Value Card Allocated Discrepancies • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces. • Maximum Amount = None.
5284	None	Stored-Value Card Manual Adjustment Settlement • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces. • Maximum Amount = None.
5286	None	Stored-Value Card Reserved • The Account Number field must contain zeros. • The transaction is initiated by Visa. • The Country Code must be spaces. • Maximum Amount = None.
5290	None	Corporate Indemnification of Settlement Risk • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5300	None	Promotion Credit Reward Funding • Incoming only (transaction initiated by Visa). • The Account Number field must contain zeros. • The Country Code must be spaces.
5310	None	ATM Cash Disbursement Issuer Credit

Table 1-24   Fee Collection/Funds Disbursement Reason Codes (continued)

Code	Maximum Amount	Definition
5320	None	Member-Provided Reimbursement Fee • Incoming only (transaction initiated by Visa). • The Account Number field must contain a valid account number. • The Country Code must be spaces.
5330	None	Sweepstakes Award
5340	None	Sweepstakes Award Reversal
5350	None	Sweepstakes Summary
5360	None	Sweepstakes Summary Reversal
6000	None	Pay With Points Settlement
6010	None	Pay With Points Settlement Reversal
6020	None	Pay With Points Statement Credit
6030	None	Pay With Points Statement Credit Reversal
6040	None	Visa Award
6050	None	Visa Award Reversal
6060	None	Visa Award Offset Summary
6070	None	Visa Award Reversal Offset Summary
6080	None	Visa Reward
6085	None	Visa Reward Reversal
6100	None	Cardholder Fee
6110	None	Cardholder Fee Reversal
6120	None	Cardholder Credit/Rebate
6130	None	Cardholder Credit/Rebate Reversal
6140	None	STAR Manual Adjustments
6150	None	PULSE Manual Adjustments
6160	None	NYCE Manual Adjustments
6170	None	VISA Network Adjustments
6181	None	ACCEL Manual Adjustments
6182	None	AFFN Manual Adjustments
6183	None	ALASKA Option Manual Adjustments
6184	None	CU-24 Network Adjustments
6185	None	EBT Manual Adjustments
6186	None	MAESTRO Manual Adjustments
6187	None	NETS Manual Adjustments
6200	None	Visa Purchasing VAT Remedy
6210	None	Visa Purchasing VAT Remedy (Reversal)

BASE II Clearing Data Codes

1.25 FEE PROGRAM INDICATOR—DOMESTIC

The Fee Program Indicator—Domestic is used in the following interchange formats:

- Draft Data: TCR 1 – Fee Program Indicator, Position 76
- TC 04, Reclassification Advice: TCR 9, Positions 113, 116, 119

Table 1-25   Fee Program Indicator—Domestic

Fee Program Indicator	Fee Descriptor	Definition
101	U.S. STANDARD CR	Standard–Credit
102	CPS/SPMKT CR	CPS/Supermarket Credit
103	CPS/PT CR	CPS/Passenger Transport–Credit (valid on exceptions only)
104	INTLMRCH	International Merchant - Standard
106	CPS/RETAIL CR	CPS/Retail Credit
109	US BUS STD	Business Card Standard
110	US CORP STD	Corporate Card Standard
111	US PURCH STD	Purchasing Card Standard
112	US BUS ELEC	Business Card Electronic
113	US CORP ELEC	Corporate Card Electronic
114	US PURCH ELEC	Purchasing Card Electronic
115	CPS/HTLCARCNP CR	CPS/Hotel and Car Rental, Card Not Present–Credit
117	EXPRESS PMT CR	Express Payment Service–Credit
120	INTERLINK SUPMKT	Interlink Supermarket
121	INTERLINK STD	Interlink Standard
122	INTERLINK FUEL	Interlink Fuel
132	CPS/HTLCAR CP	CPS/Hotel and Car Rental, Card Present–Credit
133	CPS/CNP CR	CPS/Card Not Present–Credit
134	CPS/AFD CR	CPS/Automated Fuel Dispenser–Credit
141	EIRF-US CR	EIRF-Credit
143	CPS/RTL 2 CR	CPS/Retail 2–Credit
147	GSA COMM LRG TX0	GSA Large-Ticket
152	CPS/RTL KEY CR	CPS/Retail Key Entry–Credit
153	VISA DISTRIB	Visa Distribution Card
154	GSA COMM LRG TX1	GSA Large-Ticket (exceptions only)
155	STL INTRAGOVT	Intragovernment Transfer—Settled
156	PUR LG TCKT	Purchasing Card Commercial Emerging Market Large-Ticket Fee Program
158	CPS/EC BASIC CR	CPS E-Commerce Basic–Credit
159	CPS/ACCT FUND CR	CPS Account Funding–Credit
162	CPS/EC PREF CR	CPS E-Commerce Preferred–Credit

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
164	US CV-MOTO CR	Credit Voucher—MOTO and E-Commerce, Consumer Credit
165	US CRDT VCR-PT	Credit Voucher—Passenger Transport, All Card Types
166	US CV-CNSR CR	Credit Voucher—Nonpassenger Transport, Consumer Credit
167	US CRDT VCR-COMM	Credit Voucher—Nonpassenger Transport, Commercial Card
168	CPS/PT ECP CR	CPS/E-Commerce Preferred, Passenger Transport–Credit
169	CPS/HTLCARECP CR	CPS/E-Commerce Preferred, Hotel and Car Rental–Credit
170	US BUS LVL2	US only—Business Card transaction containing Level 2 data.
171	US CORP LVL2	US only—Corporate Card transaction containing Level 2 data.
172	US PURCH LVL2	US only—Purchasing Card transaction containing Level 2 data.
173	US PURCH LVL3	US only—Purchasing Card transaction containing Level 3 data.
179	CPS/SML TKT CR	U.S. CPS/Small-Ticket–Credit
180	CPS/SPMKT DB	CPS/Supermarket Debit
182	CPS/RTL KEY DB	CPS/Retail Key Entry–Debit
183	CPS/CNP DB	CPS/Card Not Present–Debit
184	CPS AFD DB	CPS/Automated Fuel Dispenser–Debit
185	CPS/ACCT FUND DB	CPS/Account Funding–Debit
186	CPS/EC BASIC DB	CPS/E-Commerce Basic–Debit
187	CPS/EC PREF DB	CPS/E-Commerce Preferred–Debit
188	CPS/HTLCAR CP DB	CPS/Hotel and Car Rental Card Present–Debit
189	CPS/HTLCARCNP DB	CPS/Hotel and Car Rental Card Not Present–Debit
190	CPS/HTLCARECP DB	CPS/E-Commerce Preferred Hotel and Car Rental–Debit
191	CPS/PT DB	CPS/Passenger Transport–Debit (valid on exceptions only)
192	CPS/PT ECP DB	CPS/E-Commerce Preferred Passenger Transport–Debit
193	CPS/RTL2 DB	CPS/Retail 2–Debit
194	EXPRESS PMT DB	Express Payment Service–Debit
195	EIRF–US DB	EIRF–Debit
196	U.S. STANDARD DB	Standard–Debit
201	GOVT INTL GOVT NATL	Government Transaction–Singapore
202	SG NMS2 INTL SG NMS2 NATL	New Market Segment 2–Singapore Domestic Fee
203	EZ AUTO INTL EZ AUTO NATL	EZ Auto for the Singapore Domestic Fee

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
204	SG NMS4 INTL SG NMS4 NATL	New Market Segment 4—Singapore Domestic Fee
205	SG NMS5 INTL SG NMS5 NATL	New Market Segment 5—Singapore Domestic Fee
206	SG NMS6 INTL SG NMS6 NATL	New Market Segment 6—Singapore Domestic Fee
207	SG NMS7 INTL SG NMS7 NATL	New Market Segment 7—Singapore Domestic Fee
208	SG NMS8 INTL SG NMS8 NATL	New Market Segment 8—Singapore Domestic Fee
210	CPS/RETAIL DB	CPS/Retail Debit
214	CPS/SML TKT DB	CPS/Small-Ticket–Debit
215	CPS/RESTRNT DB	CPS/Restaurant–Debit
216	CPS/SVCSTN DB	CPS/Retail Service Station–Debit
217	CPS/RESTRNT CR	CPS/Restaurant–Credit
218	CPS/SVCSTN CR	CPS/Retail Service Station–Credit
219	REWARDS 1	US only—CPS/Rewards fee program
220	REWARDS 2	US only—CPS/Rewards fee program
223	PREPAID LOAD	Settled Prepaid Load
225	US CORP TVL SVC	Corporate Card — Travel Service
226	US PURCH TVL SVC	Purchasing Card — Travel Service
230	US BUS B2B	US Business card non-travel B2B
231	US BUS CNP	US Business card non-travel CNP
232	US BUS RTL	US Business card non-travel Retail
233	US CORP B2B	US Corporate card non-travel B2B
234	US CORP CNP	US Corporate card non-travel CNP
235	US CORP RTL	US Corporate card non-travel Retail
236	US PURCH B2B	US Purchasing card non-travel B2B
237	US PURCH CNP	US Purchasing card non-travel CNP
238	US PURCH RTL	US Purchasing card non-travel Retail
239	US PUR EL W/DATA	US Purchasing card with Level 3 and no CPS
240	US VSP STD	Signature Preferred – Standard

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
241	US VSP ELEC	Signature Preferred – Electronic
242	US VSP CNP	Signature Preferred – Card Not Present
243	US VSP RTL	Signature Preferred – Retail
244	US VSP B2B	Signature Preferred – Business-to-Business
245	INTLMRCH VSP	International Merchant – Signature Preferred
247	PREPAID ATM LOAD	Prepaid ATM Load
249	VSP FUEL	US VSP Fuel
250	GROC TR1 NATL GROC TR1 INTL	Grocery Tier 1
251	GROC TR2 NATL GROC TR2 INTL	Grocery Tier 2
252	GROC TR3 NATL GROC TR3 INTL	Grocery Tier 3
253	GROC TR4 NATL GROC TR4 INTL	Grocery Tier 4
254	GROC TR5 NATL GROC TR5 INTL	Grocery Tier 5
255	US VMT FST FND	US Domestic VMT Fast Funds
256	CA FST FND NATL	Canada NNSS VMT Fast Funds
257	CA FST FND INTL	Canada Domestic International VMT Fast Funds
258	CA VMT NATL	Canada NNSS VMT
259	CA VMT INTL	Canada Domestic International VMT
267	US PURCH LPA1	Purchasing Card — Large Purchase Advantage 1
268	US PURCH LPA2	Purchasing Card — Large Purchase Advantage 2
269	US PURCH LPA3	Purchasing Card — Large Purchase Advantage 3
270	US PURCH LPA4	Purchasing Card — Large Purchase Advantage 4
271	US CORP LVL3	Corporate Card — Non-Travel Service Level 3
272	US CORP EL DATA	Corporate Card — Electronic with Data
273	PIN AUTH DB REG	PIN Authenticated Debit Regulated
274	PIN AUTH DB CV	PIN Authenticated Debit Credit Voucher
275	PIN AUTH DB BUS	PIN Authenticated Debit Business
276	PIN AUTH DB TRVL	PIN Authenticated Debit Travel Service
277	PIN AUTH DB FUEL	PIN Authenticated Debit Fuel
278	PIN AUTH DB SMKT	PIN Authenticated Debit Super Market

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
279	PIN AUTH DB RTL	PIN Authenticated Debit Retail
280	PIN AUTH DB STKT	PIN Authenticated Debit Small-Ticket
281	PIN AUTH PP TRVL	PIN Authenticated Prepaid Travel Service
282	PIN AUTH PP FUEL	PIN Authenticated Prepaid Fuel
283	PIN AUTH PP SMKT	PIN Authenticated Prepaid Super Market
284	PIN AUTH PP RTL	PIN Authenticated Prepaid Retail
285	PIN AUTH PP STKT	PIN Authenticated Prepaid Small-Ticket
287	INTERLINK BUS	Interlink Business Debit
288	ILK TVL SVC PP	Interlink Travel Service - Prepaid
289	ILK TVL SVC	Interlink Travel Service - Debit
290	US BUS STD DB	Business Debit Electronic
291	US BUS CP DB	Business Debit Card Present
292	US BUS CNP DB	Business Debit Card Not Present
293	CPS/PT CP CR	CPS/Passenger Transport Card Present - Credit
294	CPS/PT CP DB	CPS/Passenger Transport Card Present - Debit
295	CPS/PT CP PP	CPS/Passenger Transport Card Present - Prepaid
296	CPS/PT CNP CR	CPS/Passenger Transport Card Not Present - Credit
297	CPS/PT CNP DB	CPS/Passenger Transport Card Not Present - Debit
298	CPS/PT CNP PP	CPS/Passenger Transport Card Not Present - Prepaid
301	EPS CONS CR NAT	Canada-No Signature Required
302	EPS CONS CR INT	Canada-No Signature Required
303	EPS BUS CR NAT	Canada-No Signature Required
304	EPS BUS CR INT	Canada-No Signature Required
305	EPS CORP CR NAT	Canada-No Signature Required
306	EPS CORP CR INT	Canada-No Signature Required
307	EPS PUR CR NAT	Canada-No Signature Required
308	EPS PUR CR INT	Canada-No Signature Required
309	EPS DB NAT	Canada-No Signature Required
310	EPS PP NAT	Canada-No Signature Required
311	EPS DB INT	Canada-No Signature Required
312	EPS PP INT	Canada-No Signature Required
313	CPS/SPMKT PP	CPS/Supermarket Prepaid
314	CPS/SML TKT PP	CPS/Small-Ticket Prepaid
315	CPS/RTL2 PP	CPS/Retail 2 Prepaid
316	CPS/RETAIL PP	CPS/Retail Prepaid

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
317	U.S. STANDARD PP	Standard Prepaid
318	CPS/AFD PP	CPS/Automated Fuel Dispenser Prepaid
319	CPS/CNP PP	CPS/Card Not Present Prepaid
320	CPS/EC PREF PP	CPS/E-Commerce—Preferred Prepaid
321	CPS/EC BASIC PP	CPS/E-Commerce—Basic Prepaid
322	CPS/PT ECP PP	CPS/E-Commerce Preferred—Passenger Transport Prepaid
323	CPS/PT PP	CPS/Passenger Transport Prepaid (valid on exceptions only)
324	CPS/HTLCARCNP PP	CPS/HNotel & Car Rental Card Not Present Prepaid
325	CPS/HTLCAR CP PP	CPS/Hotel & Car Rental Card Present Prepaid
326	CPS/HTLCARECP PP	CPS/E-Commerce Preferred—Hotel and Car Rental Prepaid
327	CPS/ACCT FUND PP	CPS/Account Funding Prepaid
330	CPS/RTL KEY PP	CPS/Retail Key Entry Prepaid
331	CPS/SML TKT REG	CPS/Small-Ticket Regulated
332	CPS/SVCSTN PP	CPS/Retail Service Station Prepaid
334	CPS/RESTRNT PP	CPS/Restaurant Prepaid
336	EIRF-US PP	Electronic Prepaid
338	US REG	U.S. Regulated
342	US INTERLINK REG	U.S. Interlink Regulated
343	INTRLNK FUEL PP	Interlink Fuel Prepaid
345	INTRLNK SPMKT PP	Interlink Supermarket Prepaid
346	INTERLINK STD PP	Interlink Standard Prepaid
362	INTERLNK COMM PP	US Commercial Prepaid – Interlink
363	US COMM RTL PP	US Commercial Prepaid – Retail
364	US COMM CNP PP	US Commercial Prepaid – Card Not Present
365	US COMM STD PP	US Commercial Prepaid – Standard
366	PIN AUTH COMM PP	US Commercial Prepaid – PIN Authenticated
367	PUR LG TKT PP	US Commercial Prepaid – Purchasing Large Ticket
368	INTLNK MER RETRN	Interlink Merchandise Return
369	US CV DB	Credit Voucher—Debit Card
379	CPS/CHARITY CR	CPS Charities Credit
380	US BUS ENH LVL2	Business Enhanced Card-Level 2
381	US BUS ENH CNP	Business Enhanced Card-Card not present
382	US BUS ENH RTL	Business Enhanced Card-Retail
383	US BUS ENH B2B	Business Enhanced Card-Business to business
384	US BUS ENH ELEC	Business Enhanced Card-Electronic

BASE II Clearing Data Codes

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
385	US BUS ENH STD	Business Enhanced Card-Standard
386	US SIG BUS STD	Signature Business Card-Standard
387	US SIG BUS ELEC	Signature Business Card-Electronic
388	US SIG BUS LVL2	Signature Business Card-Level 2
389	US SIG BUS B2B	Signature Business Card-Business to business
390	US SIG BUS CNP	Signature Business Card-Card not present
391	US SIG BUS RTL	Signature Business Card-Retail
801–899	Reserved	Reserved for use by VIP PLUS
859	ATM NON QUAL	US ATM Cash Disbursement (Non-Qualified)
860	VISA ATM 2/ PLUS ATM 2	US ATM Cash Disbursement (Tier 1)
863	PLUS ALT MEDIA	US PLUS Alternate Media
874	VISA ATM 1/ PLUS ATM 1	US ATM Cash Disbursement (Tier 2)
896	ATM FIN 1	Reserved for future use
898	ATM FIN 2	Reserved for future use
A01	INTRLNK SM SMF1	Interlink Supermarket—SMF1
A02	INTRLNK SM SMF2	Interlink Supermarket—SMF2
A10	AU STRATEGIC 10	Australia Strategic 10 (Domestic use only)
A11	AU STRATEGIC 11	Australia Strategic 11 (Domestic use only)
A12	AU STRATEGIC 12	Australia Strategic 12 (Domestic use only)
A13	AU STRATEGIC 13	Australia Strategic 13 (Domestic use only)
A14	AU STRATEGIC 14	Australia Strategic 14 (Domestic use only)
A15	AU STRATEGIC 15	Australia Strategic 15 (Domestic use only)
A16	AU STRATEGIC 16	Australia Strategic 16 (Domestic use only)
A17	AU STRATEGIC 17	Australia Strategic 17 (Domestic use only)
A18	AU STRATEGIC 18	Australia Strategic 18 (Domestic use only)
A19	AU STRATEGIC 19	Australia Strategic 19 (Domestic use only)
A20	AU STRATEGIC 20	Australia Strategic 20 (Domestic use only)
A21	AU STRATEGIC 21	Australia Strategic 21 (Domestic use only)
A22	AU STRATEGIC 22	Australia Strategic 22 (Domestic use only)
A23	AU STRATEGIC 23	Australia Strategic 23 (Domestic use only)
A24	AU STRATEGIC 24	Australia Strategic 24 (Domestic use only)
A25	AU STRATEGIC 25	Australia Strategic 25 (Domestic use only)
A26	AU STRATEGIC 26	Australia Strategic 26 (Domestic use only)
A27	AU STRATEGIC 27	Australia Strategic 27 (Domestic use only)
A28	AU STRATEGIC 28	Australia Strategic 28 (Domestic use only)

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
A29	AU STRATEGIC 29	Australia Strategic 29 (Domestic use only)
A30	AU STRATEGIC 30	Australia Strategic 30 (Domestic use only)
A31	AU STRATEGIC 31	Australia Strategic 31 (Domestic use only)
A32	AU STRATEGIC 32	Australia Strategic 32 (Domestic use only)
A40	AU STRATEGIC 40	Australia Strategic 40 (Domestic use only)
A41	AU STRATEGIC 41	Australia Strategic 41 (Domestic use only)
A42	AU STRATEGIC 42	Australia Strategic 42 (Domestic use only)
A43	AU STRATEGIC 43	Australia Strategic 43 (Domestic use only)
A44	AU STRATEGIC 44	Australia Strategic 44 (Domestic use only)
A45	AU STRATEGIC 45	Australia Strategic 45 (Domestic use only)
A46	AU STRATEGIC 46	Australia Strategic 46 (Domestic use only)
A47	AU STRATEGIC 47	Australia Strategic 47 (Domestic use only)
A48	AU STRATEGIC 48	Australia Strategic 48 (Domestic use only)
A49	AU STRATEGIC 49	Australia Strategic 49 (Domestic use only)
A50	AU STRATEGIC 50	Australia Strategic 50 (Domestic use only)
A51	AU STRATEGIC 51	Australia Strategic 51 (Domestic use only)
A52	AU STRATEGIC 52	Australia Strategic 52 (Domestic use only)
A53	AU STRATEGIC 53	Australia Strategic 53 (Domestic use only)
A54	AU STRATEGIC 54	Australia Strategic 54 (Domestic use only)
A55	AU STRATEGIC 55	Australia Strategic 55 (Domestic use only)
A56	AU STRATEGIC 56	Australia Strategic 56 (Domestic use only)
A57	AU STRATEGIC 57	Australia Strategic 57 (Domestic use only)
A58	AU STRATEGIC 58	Australia Strategic 58 (Domestic use only)
A59	AU STRATEGIC 59	Australia Strategic 59 (Domestic use only)
AP0	AP STRATEGIC 0	AP Strategic 0 (Regional use only)
AP1	AP STRATEGIC 1	AP Strategic 1 (Regional use only)
AP2	AP STRATEGIC 2	AP Strategic 2 (Regional use only)
AP3	AP STRATEGIC 3	AP Strategic 3 (Regional use only)
AP4	AP STRATEGIC 4	AP Strategic 4 (Regional use only)
AP5	AP STRATEGIC 5	AP Strategic 5 (Regional use only)
AP6	AP STRATEGIC 6	AP Strategic 6 (Regional use only)
AP7	AP STRATEGIC 7	AP Strategic 7 (Regional use only)
AP8	AP STRATEGIC 8	AP Strategic 8 (Regional use only)
AP9	AP STRATEGIC 9	AP Strategic 9 (Regional use only)
AU0	AU STRATEGIC 0	Australia Strategic 0 (Domestic use only)

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
AU1	AU STRATEGIC 1	Australia Strategic 1 (Domestic use only)
AU2	AU STRATEGIC 2	Australia Strategic 2 (Domestic use only)
AU3	AU STRATEGIC 3	Australia Strategic 3 (Domestic use only)
AU4	AU STRATEGIC 4	Australia Strategic 4 (Domestic use only)
AU5	AU STRATEGIC 5	Australia Strategic 5 (Domestic use only)
AU6	AU STRATEGIC 6	Australia Strategic 6 Domestic use only)
AU7	AU STRATEGIC 7	Australia Strategic 7 (Domestic use only)
AU8	AU STRATEGIC 8	Australia Strategic 8 (Domestic use only)
AU9	AU STRATEGIC 9	Australia Strategic 9 (Domestic use only)
B01	RECPMT CR NAT	Canada-Recurring Payment
B02	RECPMT CR INT	Canada-Recurring Payment
B03	RECPMT BUS NAT	Canada-Recurring Payment
B04	RECPMT BUS INT	Canada-Recurring Payment
B05	RECPMT COR NAT	Canada-Recurring Payment
B06	RECPMT COR INT	Canada-Recurring Payment
B07	RECPMT PUR NAT	Canada-Recurring Payment
B08	RECPMT PUR INT	Canada-Recurring Payment
B09	RECPMT DB NAT	Canada-Recurring Payment
B10	RECPMT DB INT	Canada-Recurring Payment
B11	RECPMT PP NAT	Canada-Recurring Payment
B12	RECPMT PP INT	Canada-Recurring Payment
BL1	BILATS1 NATL FEE/ BILATS1 INTL FEE	Russia domestic bilateral fee program
MSI	RU MBR SUPP FEE	Russia domestic member-supplied fee program
C02	CHIP CONS CR NAT	Canada-Chip
C03	CHIP CONS CR INT	Canada-Chip
C04	CHIP BUS CR NAT	Canada-Chip
C05	CHIP BUS CR INT	Canada-Chip
C06	CHIP CORP CR NAT	Canada-Chip
C07	CHIP CORP CR INT	Canada-Chip
C08	CHIP PUR CR NAT	Canada-Chip
C09	CHIP PUR CR INT	Canada-Chip
C10	CHIP DB NAT	Canada-Chip
C11	CHIP PP NAT	Canada-Chip
C12	CHIP DB INT	Canada-Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
C13	CHIP PP INT	Canada-Chip
D01	ATM NATL/ATM DECLINE	Canada-ATM — NNSS
D02	ATM INTL/ATM DECLINE	Canada ATM — Domestic Intl
D03	ATM NATL 1/ATM DECLINE NAT 1	Canada Surcharge Free ATM — NNSS (Financial Inst)
D04	ATM NONFIN NAT 1	Canada Surcharge Free ATM Non-Financial — NNSS (Financial Inst)
D05	ATM NATL 2/ATM DECLINE NAT 2	Canada Surcharge Free ATM — NNSS (ISO)
D06	ATM NONFIN NAT 2	Canada Surcharge Free ATM Non-Financial — NNSS (ISO)
D07	ATM INTL 1/ATM DECLINE INT 1	Canada Surcharge Free ATM — Domestic Intl (Financial Inst)
D08	ATM NONFIN INT 1	Canada Surcharge Free ATM Non-Financial — Domestic Intl (Financial Inst)
D09	ATM INTL 2/ATM DECLINE NAT 2	Canada Surcharge Free ATM — Domestic Intl (ISO)
D10	ATM NONFIN INT 2	Canada Surcharge Free ATM Non-Financial — Domestic Intl (ISO)
D11	ATM BALANCE INQ	Canada ATM Balance Inquiry — NNSS
D12	ATM TRANSFER	Canada ATM Transfer — NNSS
D13	ATM BALANCE INQ	Canada ATM Balance Inquiry — Domestic Intl
D14	ATM TRANSFER	Canada ATM Transfer — Domestic Intl
DPT	CPS/DEBT REPMT	Debt Repayment
E01	ELEC CR NAT	Canada-Electronic
E02	ELEC CR INT	Canada-Electronic
E03	ELEC BUS NAT	Canada-Electronic
E04	ELEC BUS INT	Canada-Electronic
E05	ELEC COR NAT	Canada-Electronic
E06	ELEC COR INT	Canada-Electronic
E07	ELEC PUR NAT	Canada-Electronic
E08	ELEC PUR INT	Canada-Electronic
E11	ELEC PP NAT	Canada-Electronic
E12	ELEC PP INT	Canada-Electronic
E13	CHIP ELEC CR NAT	Canada-Electronic
E14	CHIP ELEC CR INT	Canada-Electronic
E15	CHP ELEC BUS NAT	Canada-Electronic
E16	CHP ELEC BUS INT	Canada-Electronic
E17	CHP ELEC COR NAT	Canada-Electronic

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
E18	CHP ELEC COR INT	Canada-Electronic
E19	CHP ELEC PUR NAT	Canada-Electronic
E20	CHP ELEC PUR INT	Canada-Electronic
E21	CHIP ELEC DB NAT	Canada-Electronic
E22	CHIP ELEC DB INT	Canada-Electronic
E23	CHIP ELEC PP NAT	Canada-Electronic
E24	CHIP ELEC PP INT	Canada-Electronic
E30	DB ES NAT	Canada-Emerging Segment
E31	CON CR ES NAT	Canada-Emerging Segment
E32	INF CR ES NAT	Canada-Emerging Segment
E33	BUS ES NAT	Canada-Emerging Segment
E34	COR ES NAT	Canada-Emerging Segment
E35	PUR ES NAT	Canada-Emerging Segment
E40	DB ES INT	Canada-Emerging Segment
E41	CON CR ES INT	Canada-Emerging Segment
E42	INF CR ES INT	Canada-Emerging Segment
E43	BUS ES INT	Canada-Emerging Segment
E44	COR ES INT	Canada-Emerging Segment
E45	PUR ES INT	Canada-Emerging Segment
EG1	EG STRATEGIC 1	Egypt Strategic 1
EG2	EG STRATEGIC 2	Egypt Strategic 2
EG3	EG STRATEGIC 3	Egypt Strategic 3
EG4	EG STRATEGIC 4	Egypt Strategic 4
EG5	EG STRATEGIC 5	Egypt Strategic 5
EGA	EG STRATEGIC A	Egypt Strategic A
EGB	EG STRATEGIC B	Egypt Strategic B
EGC	EG STRATEGIC C	Egypt Strategic C
EGD	EG STRATEGIC D	Egypt Strategic D
EGE	EG STRATEGIC E	Egypt Strategic E
F01	NATL SETTLED INF	Canada-Infinite
F02	INTL SETTLED INF	Canada-Infinite
F03	CHIP INF NAT	Canada-Infinite
F04	CHIP INF INT	Canada-Infinite
F05	EPS INF NAT	Canada-Infinite
F06	EPS INF INT	Canada-Infinite

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
F07	ELEC INF NAT	Canada-Electronic
F08	ELEC INF INT	Canada-Electronic
F09	CHIP ELEC INF NAT	Canada-Electronic
F10	CHIP ELEC INF INT	Canada-Electronic
F11	RECPMT INF NAT	Canada-Recurring Payment
F12	RECPMT INF INT	Canada-Recurring Payment
F13	INF CR IND1 NAT	Canada-Industry
F14	INF CR IND1 INT	Canada-Industry
F15	INF CR IND2 NAT	Canada-Industry
F16	INF CR IND2 INT	Canada-Industry
F17	CHP INF IND1 NAT	Canada-Industry Chip
F18	CHP INF IND1 INT	Canada-Industry Chip
F19	CHP INF IND2 NAT	Canada-Industry Chip
F20	CHP INF IND2 INT	Canada-Industry Chip
F21	INF TR1 INT	Canada-High-Performance Non-Industry
F22	INF TR1 NAT	Canada-High-Performance Non-Industry
F23	INF TR2 INT	Canada-High-Performance Non-Industry
F24	INF TR2 NAT	Canada-High-Performance Non-Industry
F25	INF TR3 INT	Canada-High-Performance Non-Industry
F26	INF TR3 NAT	Canada-High-Performance Non-Industry
F27	CHP INF TR1 NAT	Canada-High-Performance Non-Industry Chip
F28	CHP INF TR1 INT	Canada-High-Performance Non-Industry Chip
F29	CHP INF TR2 NAT	Canada-High-Performance Non-Industry Chip
F30	CHP INF TR2 INT	Canada-High-Performance Non-Industry Chip
F31	CHP INF TR3 NAT	Canada-High-Performance Non-Industry Chip
F32	CHP INF TR3 INT	Canada-High-Performance Non-Industry Chip
F39	CHP INF 1TR1 NAT	Canada-High-Performance Industry 1 Chip
F40	CHP INF 1TR1 INT	Canada-High-Performance Industry 1 Chip
F41	CHP INF 1TR2 NAT	Canada-High-Performance Industry 1 Chip
F42	CHP INF 1TR2 INT	Canada-High-Performance Industry 1 Chip
F43	CHP INF 1TR3 NAT	Canada-High-Performance Industry 1 Chip
F44	CHP INF 1TR3 INT	Canada-High-Performance Industry 1 Chip
F45	INF 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
F46	INF 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
F47	INF 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
F48	INF 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
F49	INF 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
F50	INF 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
F51	CHP INF 2TR1 NAT	Canada-High-Performance Industry 2 Chip
F52	CHP INF 2TR1 INT	Canada-High-Performance Industry 2 Chip
F53	CHP INF 2TR2 NAT	Canada-High-Performance Industry 2 Chip
F54	CHP INF 2TR2 INT	Canada-High-Performance Industry 2 Chip
F55	CHP INF 2TR3 NAT	Canada-High-Performance Industry 2 Chip
F56	CHP INF 2TR3 INT	Canada-High-Performance Industry 2 Chip
F57	INF 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
F58	INF 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
F59	INF 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
F60	INF 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
F61	INF 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
F62	INF 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
F63	HNW STD NAT	Canada-Infinite-Privilege-Standard-NNSS
F64	HNW STD INT	Canada-Infinite-Privilege-Standard-Domestic Intl
F65	HNW ELEC NAT	Canada-Infinite-Privilege-Electronic (Chip and Non-Chip)-NNSS
F66	HNW ELEC INT	Canada-Infinite-Privilege-Electronic (Chip and Non-Chip)-Domestic Intl
F67	HNW TR1 NAT	Canada-Infinite-Privilege-Performance-Tier 1-NNSS
F68	HNW TR1 INT	Canada-Infinite-Privilege-Performance-Tier 1-Domestic Intl
F69	HNW TR2 NAT	Canada-Infinite-Privilege-Performance-Tier 2-NNSS
F70	HNW TR2 INT	Canada-Infinite-Privilege-Performance-Tier 2-Domestic Intl
F71	HNW TR3 NAT	Canada-Infinite-Privilege-Performance-Tier 3-NNSS
F72	HNW TR3 INT	Canada-Infinite-Privilege-Performance-Tier 3-Domestic Intl
F73	HNW IND1 NAT	Canada-Infniite-Privilege-Industry-Rate 1–NNSS
F74	HNW IND1 INT	Canada-Infinite-Privilege-Industry-Rate 1–Domestic Intl
F75	HNW IND2 NAT	Canada-Infinite-Privilege-Industry-Rate 2–NNSS
F76	HNW IND2 INT	Canada-Infinite-Privilege-Industry-Rate 2–Domestic Intl
F77	HNW RC NAT	Canada-Infinite-Privilege-Recurring-Payment-NNSS
F78	HNW RC INT	Canada-Infinite-Privilege-Recurring-Payment-Domestic Intl
F79	HNW ES NAT	Canada-Infinite-Privilege-Emerging-Segment-NNSS
F80	HNW ES INT	Canada-Infinite-Privilege-Emerging-Segment-Domestic Intl
F81	HNW 1TR1 NAT	Canada Infinite Privilege High Performance Tier 1, Industry 1 – NNSS

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
F82	HNW 1TR1 INT	Canada Infinite Privilege High Performance Tier 1, Industry 1 – Domestic Intl
F83	HNW 1TR2 NAT	Canada Infinite Privilege High Performance Tier 2, Industry 1 – NNSS
F84	HNW 1TR2 INT	Canada Infinite Privilege High Performance Tier 2, Industry 1 – Domestic Intl
F85	HNW 1TR3 NAT	Canada Infinite Privilege High Performance Tier 3, Industry 1 – NNSS
F86	HNW 1TR3 INT	Canada Infinite Privilege High Performance Tier 3, Industry 1 – Domestic Intl
F87	HNW 2TR1 NAT	Canada Infinite Privilege High Performance Tier 1, Industry 2 – NNSS
F88	HNW 2TR1 INT	Canada Infinite Privilege High Performance Tier 1, Industry 2 – Domestic Intl
F89	HNW 2TR2 NAT	Canada Infinite Privilege High Performance Tier 2, Industry 2 – NNSS
F90	HNW 2TR2 INT	Canada Infinite Privilege High Performance Tier 2, Industry 2 – Domestic Intl
F91	HNW 2TR3 NAT	Canada Infinite Privilege High Performance Tier 3, Industry 3 – NNSS
F92	HNW 2TR3 INT	Canada Infinite Privilege High Performance Tier 3, Industry 3 – Domestic Intl
FA1	HNW BUS STD NAT	Canada Business Infinite Privilege Standard – NNSS
FA2	HNW BUS STD INT	Canada Business Infinite Privilege Standard – Domestic Intl
FA3	HNW BUS ELEC NAT	Canada Business Infinite Privilege Electronic (Chip and Non-Chip) – NNSS
FA4	HNW BUS ELEC INT	Canada Business Infinite Privilege Electronic (Chip and Non-Chip) – Domestic Intl
FA5	HNW BUS TR1 NAT	Canada Business Infinite Privilege Performance Tier 1 – NNSS
FA6	HNW BUS TR1 INT	Canada Business Infinite Privilege Performance Tier 1 – Domestic Intl
FA7	HNW BUS TR2 NAT	Canada Business Infinite Privilege Performance Tier 2 – NNSS
FA8	HNW BUS TR2 INT	Canada Business Infinite Privilege Performance Tier 2 – Domestic Intl
FA9	HNW BUS TR3 NAT	Canada Business Infinite Privilege Performance Tier 3 – NNSS
FB1	HNW BUS TR3 INT	Canada Business Infinite Privilege Performance Tier 3 – Domestic Intl
FB2	HNW BUS 1TR1 NAT	Canada Business Infinite Privilege Performance Tier 1, Industry 1 – NNSS
FB3	HNW BUS 1TR1 INT	Canada Business Infinite Privilege High Performance Tier 1, Industry 1 – Domestic Intl
FB4	HNW BUS 1TR2 NAT	Canada Business Infinite Privilege High Performance Tier 2, Industry 1 – NNSS
FB5	HNW BUS 1TR2 INT	Canada Business Infinite Privilege High Performance Tier 2, Industry 1 – Domestic Intl
FB6	HNW BUS 1TR3 NAT	Canada Business Infinite Privilege High Performance Tier 3, Industry 1 – NNSS

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
FB7	HNW BUS 1TR3 INT	Canada Business Infinite Privilege High Performance Tier 3, Industry 1 – Domestic Intl
FB8	HNW BUS 2TR1 NAT	Canada Business Infinite Privilege High Performance Tier 1, Industry 2 – NNSS
FB9	HNW BUS 2TR1 INT	Canada Business Infinite Privilege High Performance Tier 1, Industry 2 – Domestic Intl
FC1	HNW BUS 2TR2 NAT	Canada Business Infinite Privilege High Performance Tier 2, Industry 2 – NNSS
FC2	HNW BUS 2TR2 INT	Canada Business Infinite Privilege High Performance Tier 2, Industry 2 – Domestic Intl
FC3	HNW BUS 2TR3 NAT	Canada Business Infinite Privilege High Performance Tier 3, Industry 2 – NNSS
FC4	HNW BUS 2TR3 INT	Canada Business Infinite Privilege High Performance Tier 3, Industry 2 – Domestic Intl
FC5	HNW BUS IND1 NAT	Canada Business Infinite Privilege Industry 1 – NNSS
FC6	HNW BUS IND1 INT	Canada Business Infinite Privilege Industry 1 – Domestic Intl
FC7	HNW BUS IND2 NAT	Canada Business Infinite Privilege Industry 2 – NNSS
FC8	HNW BUS IND2 INT	Canada Business Infinite Privilege Industry 2 – Domestic Intl
FC9	HNW BUS RC NAT	Canada Business Infinite Privilege Recurring Payment – NNSS
FD1	HNW BUS RC INT	Canada Business Infinite Privilege Recurring Payment – Domestic Intl
FD2	HNW BUS ES NAT	Canada Business Infinite Privilege Emerging Segment – NNSS
FD3	HNW BUS ES INT	Canada Business Infinite Privilege Emerging Segment – Domestic Intl
G2G	GSA G2G	Government-to-Government
H01	HK FP1	Hong Kong NNSS Fee Program
H02	HK FP2	Hong Kong NNSS Fee Program
H03	HK FP3	Hong Kong NNSS Fee Program
H04	HK FP4	Hong Kong NNSS Fee Program
H05	HK FP5	Hong Kong NNSS Fee Program
H06	HK FP6	Hong Kong NNSS Fee Program
H07	HK FP7	Hong Kong NNSS Fee Program
H08	HK FP8	Hong Kong NNSS Fee Program
H09	HK FP9	Hong Kong NNSS Fee Program
H10	HK FP10	Hong Kong NNSS Fee Program
H11	HK FP11	Hong Kong NNSS Fee Program
H12	HK FP12	Hong Kong NNSS Fee Program
H13	HK FP13	Hong Kong NNSS Fee Program
H14	HK FP14	Hong Kong NNSS Fee Program

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
H15	HK FP15	Hong Kong NNSS Fee Program
H16	HK FP16	Hong Kong NNSS Fee Program
H17	HK FP17	Hong Kong NNSS Fee Program
H18	HK FP18	Hong Kong NNSS Fee Program
H19	HK FP19	Hong Kong NNSS Fee Program
H20	HK FP20	Hong Kong NNSS Fee Program
HK1	HK STRATEGIC 1	Hong Kong Strategic 1 (Domestic use only)
HK2	HK STRATEGIC 2	Hong Kong Strategic 2 (Domestic use only)
HK3	HK STRATEGIC 3	Hong Kong Strategic 3 (Domestic use only)
HK4	HK STRATEGIC 4	Hong Kong Strategic 4 (Domestic use only)
HK5	HK STRATEGIC 5	Hong Kong Strategic 5 (Domestic use only)
HK6	HK STRATEGIC 6	Hong Kong Strategic 6 (Domestic use only)
HS1	HSBC GP1	Hong Kong Domestic
HS2	HSBC GP2	Brunei Domestic
HS3	HSBC GP3	Singapore Domestic
HS4	HSBC GP4	Singapore Domestic
HS5	HSBC GP5	Sri Lanka Domestic
HS6	HSBC GP6	India Domestic
HS7	HSBC GP7	Malaysia Domestic
HS8	HSBC GP8	Taiwan Domestic
I01	CONS CR IND1 NAT	Canada-Industry
I02	CONS CR IND1 INT	Canada-Industry
I03	CONS CR IND2 NAT	Canada-Industry
I04	CONS CR IND2 INT	Canada-Industry
I05	BUS IND1 NAT	Canada-Industry
I06	BUS IND1 INT	Canada-Industry
I07	BUS IND2 NAT	Canada-Industry
I08	BUS IND2 INT	Canada-Industry
I09	COR IND1 NAT	Canada-Industry
I10	COR IND1 INT	Canada-Industry
I11	COR IND2 NAT	Canada-Industry
I12	COR IND2 INT	Canada-Industry
I13	PUR IND1 NAT	Canada-Industry
I14	PUR IND1 INT	Canada-Industry
I15	PUR IND2 NAT	Canada-Industry

BASE II Clearing Data Codes

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
I16	PUR IND2 INT	Canada-Industry
I21	PP IND1 NAT	Canada-Industry
I22	PP IND1 INT	Canada-Industry
I23	PP IND2 NAT	Canada-Industry
I24	PP IND2 INT	Canada-Industry
I25	CHP CR IND1 NAT	Canada-Industry Chip
I26	CHP CR IND1 INT	Canada-Industry Chip
I27	CHP CR IND2 NAT	Canada-Industry Chip
I28	CHP CR IND2 INT	Canada-Industry Chip
I29	CHP BUS IND1 NAT	Canada-Industry Chip
I30	CHP BUS IND1 INT	Canada-Industry Chip
I31	CHP COR IND1 NAT	Canada-Industry Chip
I32	CHP COR IND1 INT	Canada-Industry Chip
I33	CHP PUR IND1 NAT	Canada-Industry Chip
I34	CHP PUR IND1 INT	Canada-Industry Chip
I35	CHP BUS IND2 NAT	Canada-Industry Chip
I36	CHP BUS IND2 INT	Canada-Industry Chip
I37	CHP COR IND2 NAT	Canada-Industry Chip
I38	CHP COR IND2 INT	Canada-Industry Chip
I39	CHP PUR IND2 NAT	Canada-Industry Chip
I40	CHP PUR IND2 INT	Canada-Industry Chip
I41	CHP DB IND1 NAT	Canada-Industry Chip
I42	CHP DB IND1 INT	Canada-Industry Chip
I43	CHP DB IND2 NAT	Canada-Industry Chip
I44	CHP DB IND2 INT	Canada-Industry Chip
I45	CHP PP IND1 NAT	Canada-Industry Chip
I46	CHP PP IND1 INT	Canada-Industry Chip
I47	CHP PP IND2 NAT	Canada-Industry Chip
I48	CHP PP IND2 INT	Canada-Industry Chip
ID1	GOVERNMENT PYMT1	Indonesia Government Payment 1 (Domestic use only)
ID2	GOVERNMENT PYMT2	Indonesia Government Payment 2 (Domestic use only)
ID3	ID STRATEGIC 1	Indonesia Strategic 1 (Domestic use only)
ID4	ID STRATEGIC 2	Indonesia Strategic 2 (Domestic use only)
ID5	ID STRATEGIC 3	Indonesia Strategic 3 (Domestic use only)
ID6	ID STRATEGIC 4	Indonesia Strategic 4 (Domestic use only)

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
IN0	ICICI-FED ATM	India ICICI-Fed ATM Interchange (Domestic use only)
IN1	ICICIFED ATM BAL	India ICICI-Fed ATM Balance Inquiry (Domestic use only)
IN2	BANCS ATM	India BANCS ATM Interchange (Domestic use only)
IN3	NO FEE	India Zero Interchange (Domestic use only)
IN4	CASHNET	India CashNet Interchange (Domestic use only)
IN5	CASHNET BAL INQ	India Strategic 5 (Domestic use only)
IN6	IN STRATEGIC 6	India Strategic 6 (Domestic use only)
IN7	IN STRATEGIC 7	India Strategic 7 (Domestic use only)
IN8	IN STRATEGIC 8	India Strategic 8 (Domestic use only)
IN9	VISA BILL PAY	India Strategic 5
I10	IN STRATEGIC 10	India — Nepal ANSS Fee Program
I11	IN STRATEGIC 11	India — Nepal ANSS Fee Program
I12	IN STRATEGIC 12	India — Nepal ANSS Fee Program
I13	IN STRATEGIC 13	India — Nepal ANSS Fee Program
I14	IN STRATEGIC 14	India — Nepal ANSS Fee Program
I15	IN STRATEGIC 15	India — Nepal ANSS Fee Program
I16	IN STRATEGIC 16	India — Nepal ANSS Fee Program
I17	IN STRATEGIC 17	India — Nepal ANSS Fee Program
I18	IN STRATEGIC 18	India — Nepal ANSS Fee Program
I19	IN STRATEGIC 19	India — Nepal ANSS Fee Program
I20	IN STRATEGIC 20	India — Nepal ANSS Fee Program
I21	IN STRATEGIC 21	India — Nepal ANSS Fee Program
I22	IN STRATEGIC 22	India — Nepal ANSS Fee Program
I23	IN STRATEGIC 23	India — Nepal ANSS Fee Program
I24	IN STRATEGIC 24	India — Nepal ANSS Fee Program
JO0	LRG RTL	Japan — Large Retail
JO2	LRG RTL VBV	Japan — Large Retail Verified by Visa
J00	RETAIL	Japan — Retail
J02	RTL VBV	Japan — Retail Verified by Visa
KR1	KR STRATEGIC 1	South Korea Strategic 1 (Domestic use only)
KR2	KR STRATEGIC 2	South Korea Strategic 2 (Domestic use only)
KR3	KR STRATEGIC 3	South Korea Strategic 3 (Domestic use only)
KR4	KR STRATEGIC 4	South Korea Strategic 4 (Domestic use only)
KR5	KR STRATEGIC 5	South Korea Strategic 5 (Domestic use only)
KR6	KR STRATEGIC 6	South Korea Strategic 6 (Domestic use only)

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
KR7	KR STRATEGIC 7	South Korea Strategic 7 (Domestic use only)
MO1	MO STRATEGIC 1	Macau Strategic 1 (Domestic Use Only)
MO2	MO STRATEGIC 2	Macau Strategic 2 (Domestic Use Only)
MO3	MO STRATEGIC 3	Macau Strategic 3 (Domestic Use Only)
MO4	MO STRATEGIC 4	Macau Strategic 4 (Domestic Use Only)
MO5	MO STRATEGIC 5	Macau Strategic 5 (Domestic Use Only)
MO6	MO STRATEGIC 6	Macau Strategic 6 (Domestic Use Only)
MO7	MO STRATEGIC 7	Macau Strategic 7 (Domestic Use Only)
MO8	MO STRATEGIC 8	Macau Strategic 8 (Domestic Use Only)
MO9	MO STRATEGIC 9	Macau Strategic 9 (Domestic Use Only)
MY1	MY STRATEGIC 1	Malaysia Strategic 1 (Domestic use only)
MY2	MY STRATEGIC 2	Malaysia Strategic 2 (Domestic use only)
MY3	MY STRATEGIC 3	Malaysia Strategic 3 (Domestic use only)
MY4	MY STRATEGIC 4	Malaysia Strategic 4 (Domestic use only)
MY5	MY STRATEGIC 5	Malaysia Strategic 5 (Domestic use only)
MY6	MY STRATEGIC 6	Malaysia Strategic 6 (Domestic use only)
MY7	LIFB ATM-MYR1	Malaysia (Domestic only)
MY8	LIFB ATM-MYR2	Malaysia (Domestic only)
MY9	LIFB ATM-MYR3	Malaysia (Domestic only)
M10	LIFB ATM-MYR4	Malaysia (Domestic only)
M11	LIFB ATM-MYR5	Malaysia (Domestic only)
N00	NZ ZERO FEE	Zero Fee – New Zealand Domestic Fee
N01	NZ FP1	New Market Segment 1–New Zealand Domestic Fee
N02	NZ FP2	New Market Segment 2–New Zealand Domestic Fee
N03	NZ FP3	New Market Segment 3–New Zealand Domestic Fee
N04	NZ FP4	New Market Segment 4–New Zealand Domestic Fee
N05	NZ FP5	New Market Segment5–New Zealand Domestic Fee
N06	NZ FP6	New Market Segment 6–New Zealand Domestic Fee
N07	NZ FP7	New Market Segment 7–New Zealand Domestic Fee
N08	NZ FP8	New Market Segment 8–New Zealand Domestic Fee
N09	NZ FP9	New Market Segment 9–New Zealand Domestic Fee
N10	NZ FP10	New Market Segment 10–New Zealand Domestic Fee
N11	NZ FP11	New Market Segment 11–New Zealand Domestic Fee
N12	NZ FP12	New Market Segment 12–New Zealand Domestic Fee
N13	NZ FP13	New Market Segment 13–New Zealand Domestic Fee

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
N14	NZ FP14	New Market Segment 14–New Zealand Domestic Fee
N15	NZ FP15	New Market Segment 15–New Zealand Domestic Fee
N16	NZ FP16	New Market Segment 16–New Zealand Domestic Fee
N17	NZ FP17	New Market Segment 17–New Zealand Domestic Fee
N18	NZ FP18	New Market Segment 18–New Zealand Domestic Fee
N19	NZ FP19	New Market Segment 19–New Zealand Domestic Fee
N20	NZ FP20	New Market Segment 20–New Zealand Domestic Fee
P01	BUS TR1 INT	Canada-High-Performance Non-Industry
P02	BUS TR1 NAT	Canada-High-Performance Non-Industry
P03	BUS TR2 INT	Canada-High-Performance Non-Industry
P04	BUS TR2 NAT	Canada-High-Performance Non-Industry
P05	BUS TR3 INT	Canada-High-Performance Non-Industry
P06	BUS TR3 NAT	Canada-High-Performance Non-Industry
P07	CONS CR TR1 INT	Canada-High-Performance Non-Industry
P08	CONS CR TR1 NAT	Canada-High-Performance Non-Industry
P09	CONS CR TR2 INT	Canada-High-Performance Non-Industry
P10	CONS CR TR2 NAT	Canada-High-Performance Non-Industry
P11	CONS CR TR3 INT	Canada-High-Performance Non-Industry
P12	CONS CR TR3 NAT	Canada-High-Performance Non-Industry
P13	COR TR1 INT	Canada-High-Performance Non-Industry
P14	COR TR1 NAT	Canada-High-Performance Non-Industry
P15	COR TR2 INT	Canada-High-Performance Non-Industry
P16	COR TR2 NAT	Canada-High-Performance Non-Industry
P17	COR TR3 INT	Canada-High-Performance Non-Industry
P18	COR TR3 NAT	Canada-High-Performance Non-Industry
P25	PP TR1 INT	Canada-High-Performance Non-Industry
P26	PP TR1 NAT	Canada-High-Performance Non-Industry
P27	PP TR2 INT	Canada-High-Performance Non-Industry
P28	PP TR2 NAT	Canada-High-Performance Non-Industry
P29	PP TR3 INT	Canada-High-Performance Non-Industry
P30	PP TR3 NAT	Canada-High-Performance Non-Industry
P31	PUR TR1 INT	Canada-High-Performance Non-Industry
P32	PUR TR1 NAT	Canada-High-Performance Non-Industry
P33	PUR TR2 INT	Canada-High-Performance Non-Industry
P34	PUR TR2 NAT	Canada-High-Performance Non-Industry

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
P35	PUR TR3 INT	Canada-High-Performance Non-Industry
P36	PUR TR3 NAT	Canada-High-Performance Non-Industry
P37	CHP CR TR1 NAT	Canada-High-Performance Non-Industry Chip
P38	CHP CR TR1 INT	Canada-High-Performance Non-Industry Chip
P39	CHP CR TR2 NAT	Canada-High-Performance Non-Industry Chip
P40	CHP CR TR2 INT	Canada-High-Performance Non-Industry Chip
P41	CHP CR TR3 NAT	Canada-High-Performance Non-Industry Chip
P42	CHP CR TR3 INT	Canada-High-Performance Non-Industry Chip
P43	CHP BUS TR1 NAT	Canada-High-Performance Non-Industry Chip
P44	CHP BUS TR1 INT	Canada-High-Performance Non-Industry Chip
P45	CHP COR TR1 NAT	Canada-High-Performance Non-Industry Chip
P46	CHP COR TR1 INT	Canada-High-Performance Non-Industry Chip
P47	CHP PUR TR1 NAT	Canada-High-Performance Non-Industry Chip
P48	CHP PUR TR1 INT	Canada-High-Performance Non-Industry Chip
P49	CHP BUS TR2 NAT	Canada-High-Performance Non-Industry Chip
P50	CHP BUS TR2 INT	Canada-High-Performance Non-Industry Chip
P51	CHP COR TR2 NAT	Canada-High-Performance Non-Industry Chip
P52	CHP COR TR2 INT	Canada-High-Performance Non-Industry Chip
P53	CHP PUR TR2 NAT	Canada-High-Performance Non-Industry Chip
P54	CHP PUR TR2 INT	Canada-High-Performance Non-Industry Chip
P55	CHP BUS TR3 NAT	Canada-High-Performance Non-Industry Chip
P56	CHP BUS TR3 INT	Canada-High-Performance Non-Industry Chip
P57	CHP COR TR3 NAT	Canada-High-Performance Non-Industry Chip
P58	CHP COR TR3 INT	Canada-High-Performance Non-Industry Chip
P59	CHP PUR TR3 NAT	Canada-High-Performance Non-Industry Chip
P60	CHP PUR TR3 INT	Canada-High-Performance Non-Industry Chip
P61	CHP DB TR1 NAT	Canada-High-Performance Non-Industry Chip
P62	CHP DB TR1 INT	Canada-High-Performance Non-Industry Chip
P63	CHP DB TR2 NAT	Canada-High-Performance Non-Industry Chip
P64	CHP DB TR2 INT	Canada-High-Performance Non-Industry Chip
P65	CHP DB TR3 NAT	Canada-High-Performance Non-Industry Chip
P66	CHP DB TR3 INT	Canada-High-Performance Non-Industry Chip
P67	CHP PP TR1 NAT	Canada-High-Performance Non-Industry Chip
P68	CHP PP TR1 INT	Canada-High-Performance Non-Industry Chip
P69	CHP PP TR2 NAT	Canada-High-Performance Non-Industry Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
P70	CHP PP TR2 INT	Canada-High-Performance Non-Industry Chip
P71	CHP PP TR3 NAT	Canada-High-Performance Non-Industry Chip
P72	CHP PP TR3 INT	Canada-High-Performance Non-Industry Chip
PH1	PH STRATEGIC 1	Philippines Strategic 1 (Domestic use only)
PH2	PH STRATEGIC 2	Philippines Strategic 2 (Domestic use only)
PH3	PH STRATEGIC 3	Philippines Strategic 3 (Domestic use only)
PH4	PH STRATEGIC 4	Philippines Strategic 4 (Domestic use only)
PH5	PH STRATEGIC 5	Philippines Strategic 5 (Domestic use only)
PH6	PH STRATEGIC 6	Philippines Strategic 6 (Domestic use only)
Q01	CHP CR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q02	CHP CR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q03	CHP CR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q04	CHP CR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q05	CHP CR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q06	CHP CR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q07	CHP BUS 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q08	CHP BUS 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q09	CHP COR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q10	CHP COR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q11	CHP PUR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q12	CHP PUR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q13	CHP BUS 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q14	CHP BUS 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q15	CHP COR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q16	CHP COR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q17	CHP PUR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q18	CHP PUR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q19	CHP BUS 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q20	CHP BUS 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q21	CHP COR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q22	CHP COR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q23	CHP PUR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q24	CHP PUR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q25	CHP DB 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q26	CHP DB 1TR1 INT	Canada-High-Performance Industry 1 Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
Q27	CHP DB 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q28	CHP DB 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q29	CHP DB 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q30	CHP DB 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q31	CHP PP 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q32	CHP PP 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q33	CHP PP 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q34	CHP PP 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q36	CHP PP 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q37	CONS CR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q38	CONS CR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q39	CONS CR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q40	CONS CR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q41	CONS CR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q42	CONS CR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q43	BUS 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q44	BUS 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q45	COR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q46	COR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q47	PUR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q48	PUR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q49	BUS 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q50	BUS 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q51	COR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q52	COR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q53	PUR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q54	PUR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q55	BUS 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q56	BUS 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q57	COR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q58	COR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q59	PUR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q60	PUR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q67	PP 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q68	PP 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
Q69	PP 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q70	PP 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q71	PP 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q72	PP 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
R01	CHP CR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R02	CHP CR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R03	CHP CR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R04	CHP CR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R05	CHP CR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R06	CHP CR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R07	CHP BUS 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R08	CHP BUS 2TR1 INT	Canada-High-Performance Industry 2 Chip
R09	CHP COR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R10	CHP COR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R11	CHP PUR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R12	CHP PUR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R13	CHP BUS 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R14	CHP BUS 2TR2 INT	Canada-High-Performance Industry 2 Chip
R15	CHP COR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R16	CHP COR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R17	CHP PUR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R18	CHP PUR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R19	CHP BUS 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R20	CHP BUS 2TR3 INT	Canada-High-Performance Industry 2 Chip
R21	CHP COR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R22	CHP COR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R23	CHP PUR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R24	CHP PUR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R25	CHP DB 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R26	CHP DB 2TR1 INT	Canada-High-Performance Industry 2 Chip
R27	CHP DB 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R28	CHP DB 2TR2 INT	Canada-High-Performance Industry 2 Chip
R29	CHP DB 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R30	CHP DB 2TR3 INT	Canada-High-Performance Industry 2 Chip
R31	CHP PP 2TR1 NAT	Canada-High-Performance Industry 2 Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
R32	CHP PP 2TR1 INT	Canada-High-Performance Industry 2 Chip
R33	CHP PP 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R34	CHP PP 2TR2 INT	Canada-High-Performance Industry 2 Chip
R35	CHP PP 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R36	CHP PP 2TR3 INT	Canada-High-Performance Industry 2 Chip
R37	CONS CR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R38	CONS CR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R39	CONS CR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R40	CONS CR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R41	CONS CR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R42	CONS CR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R43	BUS 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R44	BUS 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R45	COR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R46	COR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R47	PUR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R48	PUR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R49	BUS 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R50	BUS 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R51	COR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R52	COR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R53	PUR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R54	PUR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R55	BUS 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R56	BUS 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R57	COR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R58	COR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R59	PUR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R60	PUR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R67	PP 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R68	PP 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R69	PP 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R70	PP 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R71	PP 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R72	PP 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
RCT	CPS/RTL CR TR	CPS/Retail Credit
RDT	CPS/RTL DB TR	CPS/Retail Debit
RU0	RU0 ATM BILAT	Russian ATM Bilat
RU1	RU0 ATM BILAT	Russian ATM Bilat
RU2	RU0 ATM BILAT	Russian ATM Bilat
RU3	RU0 ATM BILAT	Russian ATM Bilat
S01	NATL SETTLED	Canada-Standard
S02	INTL SETTLED	Canada-Standard
S03	BUS NATL	Canada-Standard
S04	BUS INTL	Canada-Standard
S05	CORP NATL	Canada-Standard
S06	CORP INTL	Canada-Standard
S07	PURCH NATL	Canada-Standard
S08	PURCH INTL	Canada-Standard
S09	DB NATL	Canada-Standard
S10	PP NATL	Canada-Standard
S11	DB INTL	Canada-Standard
S12	PP INTL	Canada-Standard
S13	Standard	Canada-Standard
SCT	CPS/SPMKT CR TR	CPS/Supermarket Credit
SDT	CPS/SPMKT DB TR	CPS/Supermarket Debit
SG1	SG STRATEGIC 1	Singapore Strategic 1 (Domestic use only)
SG2	SG STRATEGIC 2	Singapore Strategic 2 (Domestic use only)
SG3	SG STRATEGIC 3	Singapore Strategic 3 (Domestic use only)
SG4	SG STRATEGIC 4	Singapore Strategic 4 (Domestic use only)
SG5	SG STRATEGIC 5	Singapore Strategic 5 (Domestic use only)
SG6	SG STRATEGIC 6	Singapore Strategic 6 (Domestic use only)
TH1	TH STRATEGIC 1	Thailand Strategic 1 (Domestic use only)
TH2	TH STRATEGIC 2	Thailand Strategic 2 (Domestic use only)
TH3	TH STRATEGIC 3	Thailand Strategic 3 (Domestic use only)
TH4	TH STRATEGIC 4	Thailand Strategic 4 (Domestic use only)
TH5	TH STRATEGIC 5	Thailand Strategic 5 (Domestic use only)
TH6	TH STRATEGIC 6	Thailand Strategic 6 (Domestic use only)
TW1	TW STRATEGIC 1	Taiwan Strategic 1 (Domestic use only)
TW2	TW STRATEGIC 2	Taiwan Strategic 2 (Domestic use only)

Table 1-25   Fee Program Indicator—Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
TW3	TW STRATEGIC 3	Taiwan Strategic 3 (Domestic use only)
TW4	TW STRATEGIC 4	Taiwan Strategic 4 (Domestic use only)
TW5	TW STRATEGIC 5	Taiwan Strategic 5 (Domestic use only)
TW6	TW STRATEGIC 6	Taiwan Strategic 6 (Domestic use only)
TX1	CPS/DB TAX PMT 1	Debit Tax Payment 1
TX2	CPS/DB TAX PMT 2	Debit Tax Payment 2
UBC	CPS/UTILITY BUS	US Utility Program – Business Credit
UBD	CPS/UTIL BUS DB	US Utility Program – Business Debit and Prepaid
UTC	CPS/ UTILITY CR	Utility Credit
UTD	CPS/UTILITY DB	Utility Debit
VMT	US VMT OCT	Visa Money Transfer
VN1	VN1 A, VN1 D	Vietnam NNSS Approved and Declined Cash Disbursement
VN2	VN2 A, VN2 D	Vietnam NNSS Approved and Declined ATM Balance Inquiry
VPA	PIN AUTH DB VPP	PIN Authenticated Debit Visa Partner Program
VPC	PA COMM PP VPP	US Commercial Prepaid – PIN Authenticated VPP
VPI	VPP INT	Canada Visa Partner Program Internationally Settled
VPN	VPP NAT	Canada Visa Partner Program Domestic NNSS
W01	FPI01–NATL FPI01–INTSETL	Rwanda (Domestic use only)
W02	FPI02–NATL FPI02–INTSETL	Rwanda (Domestic use only)
W03	FPI03–NATL FPI03–INTSETL	Rwanda (Domestic use only)
W04	FPI04–NATL FPI04–INTSETL	Rwanda (Domestic use only)
W05	FPI05–NATL FPI05–INTSETL	Rwanda (Domestic use only)
W06	FPI06–NATL FPI06–INTSETL	Rwanda (Domestic use only)
W07	FPI07–NATL FPI07–INTSETL	Rwanda (Domestic use only)
W08	FPI08–NATL FPI08–INTSETL	Rwanda (Domestic use only)
W09	FPI09–NATL FPI09–INTSETL	Rwanda (Domestic use only)
W10	FPI10–NATL FPI10–INTSETL	Rwanda (Domestic use only)

NOTE

The new FPIs for Rwanda will follow the existing FPI of VPN.

1.26 FEE PROGRAM INDICATOR—JAPAN DOMESTIC

Table 1-26 Fee Program Indicator—Japan Domestic

Fee Program Indicator	Fee Descriptor	Definition
JA0	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Non-Profit Organization
JA1	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Non-Profit Organization
JB0	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Utility (Electricity, Gas, NHK Fee)
JB1	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Utility (Electricity, Gas, NHK Fee)
JB3	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Utility (Water)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JB4	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Utility (Water)
JC0	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Public Service Fee, Government Payments
JC1	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Public Service Fee, Government Payments
JC3	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—National Health Insurance Premiums
JC4	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—National Health Insurance Premiums
JC6	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—National Pension Premium

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JC7	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—National Pension Premium
JD0	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Hospital (I)
JD1	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Hospital (I)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JD3	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Hospital (II)
JD4	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Hospital (II)
JE0	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Education

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JE1	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Education
JF0	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Railway
JF1	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Railway

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JG0	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Travel Agency
JG1	CR-CONS-ELG2 DB-CONS-ELG2 CR-GOLD-ELG2 DB-GOLD-ELG2 PREM-ELG2 PLAT-ELG2 BIZ-ELG2 COMM-ELG2 CR-CONS-STDG2 DB-CONS-STDG2 CR-GOLD-STDG2 DB-GOLD-STDG2 PREM-STDG2 PLAT-STDG2 BIZ-STDG2 COMM-STDG2	Japan Domestic—Travel Agency

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JH0	CR-CONS-ELG8 DB-CONS-ELG8 CR-GOLD-ELG8 DB-GOLD-ELG8 PREM-ELG8 PLAT-ELG8 BIZ-ELG8 COMM-ELG8 CR-CONS-STDG8 DB-CONS-STDG8 CR-GOLD-STDG8 DB-GOLD-STDG8 PREM-STDG8 PLAT-STDG8 BIZ-STDG8 COMM-STDG8 CR-ELG8 INT DB-ELG8 INT CRGLD-ELG8 INT DBGLD-ELG8 INT PREM-ELG8 INT PLAT-ELG8 INT BIZ-ELG8 INT COMM-ELG8 INT CR-STDG8 INT DB-STDG8 INT CRGLD-STDG8 INT DBGLD-STDG8 INT PREM-STDG8 INT PLAT-STDG8 INT BIZ-STDG8 INT COMM-STDG8 INT	Japan—Airline

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JH1	CR-CONS-ELG8 DB-CONS-ELG8 CR-GOLD-ELG8 DB-GOLD-ELG8 PREM-ELG8 PLAT-ELG8 BIZ-ELG8 COMM-ELG8 CR-CONS-STDG8 DB-CONS-STDG8 CR-GOLD-STDG8 DB-GOLD-STDG8 PREM-STDG8 PLAT-STDG8 BIZ-STDG8 COMM-STDG8 CR-ELG8 INT DB-ELG8 INT CRGLD-ELG8 INT DBGLD-ELG8 INT PREM-ELG8 INT PLAT-ELG8 INT BIZ-ELG8 INT COMM-ELG8 INT CR-STDG8 INT DB-STDG8 INT CRGLD-STDG8 INT DBGLD-STDG8 INT PREM-STDG8 INT PLAT-STDG8 INT BIZ-STDG8 INT COMM-STDG8 INT	Japan—Airline
JH3	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Bus

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JH4	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Bus
JH6	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Passenger Ship
JH7	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Passenger Ship

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JI0	CR-CONS-ELG11 DB-CONS-ELG11 CR-GOLD-ELG11 DB-GOLD-ELG11 PREM-ELG11 PLAT-ELG11 BIZ-ELG11 COMM-ELG11 CR-CONS-STDG11 DB-CONS-STDG11 CR-GOLD-STDG11 DB-GOLD-STDG11 PREM-STDG11 PLAT-STDG11 BIZ-STDG11 COMM-STDG11	Japan Domestic—Highway Toll
JI1	CR-CONS-ELG11 DB-CONS-ELG11 CR-GOLD-ELG11 DB-GOLD-ELG11 PREM-ELG11 PLAT-ELG11 BIZ-ELG11 COMM-ELG11 CR-CONS-STDG11 DB-CONS-STDG11 CR-GOLD-STDG11 DB-GOLD-STDG11 PREM-STDG11 PLAT-STDG11 BIZ-STDG11 COMM-STDG11	Japan Domestic—Highway Toll
JJ0	CR-CONS-RECURG3 DB-CONS-RECURG3 CR-GOLD-RECURG3 DB-GOLD-RECURG3 PREM-RECURG3 PLAT-RECURG3 BIZ-RECURG3 COMM-RECURG3 CR-CONS-STDG3 DB-CONS-STDG3 CR-GOLD-STDG3 DB-GOLD-STDG3 PREM-STDG3 PLAT-STDG3 BIZ-STDG3 COMM-STDG3	Japan Domestic—Communications/ISP

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JJ1	CR-CONS-RECURG3 DB-CONS-RECURG3 CR-GOLD-RECURG3 DB-GOLD-RECURG3 PREM-RECURG3 PLAT-RECURG3 BIZ-RECURG3 COMM-RECURG3 CR-CONS-STDG3 DB-CONS-STDG3 CR-GOLD-STDG3 DB-GOLD-STDG3 PREM-STDG3 PLAT-STDG3 BIZ-STDG3 COMM-STDG3	Japan Domestic—Communications/ISP
JK0	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Convenience Store
JK1	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Convenience Store

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JL0	CR-CONS-ELG6 DB-CONS-ELG6 CR-GOLD-ELG6 DB-GOLD-ELG6 PREM-ELG6 PLAT-ELG6 BIZ-ELG6 COMM-ELG6 CR-CONS-STDG6 DB-CONS-STDG6 CR-GOLD-STDG6 DB-GOLD-STDG6 PREM-STDG6 PLAT-STDG6 BIZ-STDG6 COMM-STDG6	Japan Domestic—Supermarket (Food)
JL1	CR-CONS-ELG6 DB-CONS-ELG6 CR-GOLD-ELG6 DB-GOLD-ELG6 PREM-ELG6 PLAT-ELG6 BIZ-ELG6 COMM-ELG6 CR-CONS-STDG6 DB-CONS-STDG6 CR-GOLD-STDG6 DB-GOLD-STDG6 PREM-STDG6 PLAT-STDG6 BIZ-STDG6 COMM-STDG6	Japan Domestic—Supermarket (Food)
JM0	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Delivery

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JM1	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Delivery
JN0	CR-CONS-RECURG3 DB-CONS-RECURG3 CR-GOLD-RECURG3 DB-GOLD-RECURG3 PREM-RECURG3 PLAT-RECURG3 BIZ-RECURG3 COMM-RECURG3 CR-CONS-STDG3 DB-CONS-STDG3 CR-GOLD-STDG3 DB-GOLD-STDG3 PREM-STDG3 PLAT-STDG3 BIZ-STDG3 COMM-STDG3	Japan Domestic—Insurance
JN1	CR-CONS-RECURG3 DB-CONS-RECURG3 CR-GOLD-RECURG3 DB-GOLD-RECURG3 PREM-RECURG3 PLAT-RECURG3 BIZ-RECURG3 COMM-RECURG3 CR-CONS-STDG3 DB-CONS-STDG3 CR-GOLD-STDG3 DB-GOLD-STDG3 PREM-STDG3 PLAT-STDG3 BIZ-STDG3 COMM-STDG3	Japan Domestic—Insurance

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO0	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14 CR LRTL0 INT DB LRTL0 INT CRGD LRTL0 INT DBGD LRTL0 INT PREM LRTL0 INT PLAT LRTL0 INT BIZ LRTL0 INT COMM LRTL0 INT	Japan Domestic—Large-Scale Retail Store (I)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO1	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14	Japan Domestic—Large-Scale Retail Store (I)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO2	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14 CR LRTLVBV INT DB LRTLVBV INT CRGD LRTLVBV INT DBGD LRTLVBV INT PREM LRTLVBV INT PLAT LRTLVBV INT	Japan Domestic—Large-Scale Retail Store (I)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO2 (continued)	CR LRTL2 INT DB LRTL2 INT CRGD LRTL2 INT DBGD LRTL2 INT PREM LRTL2 INT PLAT LRTL2 INT BIZ LRTL2 INT COMM LRTL2 INT	Japan Domestic—Large-Scale Retail Store (I)
JO3	CR-CONS-G13-ACHP DB-CONS-G13-ACHP CR-GOLD-G13-ACHP DB-GOLD-G13-ACHP PREM-G13-ACHP PLAT-G13-ACHP CR-CONS-G13-ICHP DB-CONS-G13-ICHP CR-GOLD-G13-ICHP DB-GOLD-G13-ICHP PREM-G13-ICHP PLAT-G13-ICHP CR-CONS-G13-VBV DB-CONS-G13-VBV CR-GOLD-G13-VBV DB-GOLD-G13-VBV PREM-G13-VBV PLAT-G13-VBV CR-CONS-G13-ECM DB-CONS-G13-ECM CR-GOLD-G13-ECM DB-GOLD-G13-ECM PREM-G13-ECM PLAT-G13-ECM CR-CONS-ELG13 DB-CONS-ELG13 CR-GOLD-ELG13 DB-GOLD-ELG13 PREM-ELG13 PLAT-ELG13 BIZ-ELG13 COMM-ELG13 CR-CONS-STDG13 DB-CONS-STDG13 CR-GOLD-STDG13 DB-GOLD-STDG13 PREM-STDG13 PLAT-STDG13 BIZ-STDG13 COMM-STDG13	Japan Domestic—Large-Scale Retail Store (II)

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO4	CR-CONS-G13-ACHP DB-CONS-G13-ACHP CR-GOLD-G13-ACHP DB-GOLD-G13-ACHP PREM-G13-ACHP PLAT-G13-ACHP CR-CONS-G13-ICHP DB-CONS-G13-ICHP CR-GOLD-G13-ICHP DB-GOLD-G13-ICHP PREM-G13-ICHP PLAT-G13-ICHP CR-CONS-G13-VBV DB-CONS-G13-VBV CR-GOLD-G13-VBV DB-GOLD-G13-VBV PREM-G13-VBV PLAT-G13-VBV CR-CONS-G13-ECM DB-CONS-G13-ECM CR-GOLD-G13-ECM DB-GOLD-G13-ECM PREM-G13-ECM PLAT-G13-ECM CR-CONS-ELG13 DB-CONS-ELG13 CR-GOLD-ELG13 DB-GOLD-ELG13 PREM-ELG13 PLAT-ELG13 BIZ-ELG13 COMM-ELG13 CR-CONS-STDG13 DB-CONS-STDG13 CR-GOLD-STDG13 DB-GOLD-STDG13 PREM-STDG13 PLAT-STDG13 BIZ-STDG13 COMM-STDG13	Japan Domestic—Large-Scale Retail Store (II)

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JO5	CR-CONS-G13-ACHP DB-CONS-G13-ACHP CR-GOLD-G13-ACHP DB-GOLD-G13-ACHP PREM-G13-ACHP PLAT-G13-ACHP CR-CONS-G13-ICHP DB-CONS-G13-ICHP CR-GOLD-G13-ICHP DB-GOLD-G13-ICHP PREM-G13-ICHP PLAT-G13-ICHP CR-CONS-G13-VBV DB-CONS-G13-VBV CR-GOLD-G13-VBV DB-GOLD-G13-VBV PREM-G13-VBV PLAT-G13-VBV CR-CONS-G13-ECM DB-CONS-G13-ECM CR-GOLD-G13-ECM DB-GOLD-G13-ECM PREM-G13-ECM PLAT-G13-ECM CR-CONS-ELG13 DB-CONS-ELG13 CR-GOLD-ELG13 DB-GOLD-ELG13 PREM-ELG13 PLAT-ELG13 BIZ-ELG13 COMM-ELG13 CR-CONS-STDG13 DB-CONS-STDG13 CR-GOLD-STDG13 DB-GOLD-STDG13 PREM-STDG13 PLAT-STDG13 BIZ-STDG13 COMM-STDG13	Japan Domestic—Large-Scale Retail Store (II)
JP0	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Vehicle Tax, Light Vehicle Tax

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JP1	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Vehicle Tax, Light Vehicle Tax
JP3	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Inhabitant Tax, Income Tax
JP4	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Inhabitant Tax, Income Tax
JP6	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Other Tax
JP7	CR-CONS-STDG1 DB-CONS-STDG1 CR-GOLD-STDG1 DB-GOLD-STDG1 PREM-STDG1 PLAT-STDG1 BIZ-STDG1 COMM-STDG1	Japan Domestic—Other Tax

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JQ0	CR-CONS-G15-ACHP DB-CONS-G15-ACHP CR-GOLD-G15-ACHP DB-GOLD-G15-ACHP PREM-G15-ACHP PLAT-G15-ACHP CR-CONS-G15-ICHP DB-CONS-G15-ICHP CR-GOLD-G15-ICHP DB-GOLD-G15-ICHP PREM-G15-ICHP PLAT-G15-ICHP CR-CONS-G15-VBV DB-CONS-G15-VBV CR-GOLD-G15-VBV DB-GOLD-G15-VBV PREM-G15-VBV PLAT-G15-VBV CR-CONS-G15-ECM DB-CONS-G15-ECM CR-GOLD-G15-ECM DB-GOLD-G15-ECM PREM-G15-ECM PLAT-G15-ECM CR-CONS-ELG15 DB-CONS-ELG15 CR-GOLD-ELG15 DB-GOLD-ELG15 PREM-ELG15 PLAT-ELG15 BIZ-ELG15 COMM-ELG15 CR-CONS-STDG15 DB-CONS-STDG15 CR-GOLD-STDG15 DB-GOLD-STDG15 PREM-STDG15 PLAT-STDG15 BIZ-STDG15 COMM-STDG15	Japan Domestic—Real Estate/House Rent

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JQ1	CR-CONS-G15-ACHP DB-CONS-G15-ACHP CR-GOLD-G15-ACHP DB-GOLD-G15-ACHP PREM-G15-ACHP PLAT-G15-ACHP CR-CONS-G15-ICHP DB-CONS-G15-ICHP CR-GOLD-G15-ICHP DB-GOLD-G15-ICHP PREM-G15-ICHP PLAT-G15-ICHP CR-CONS-G15-VBV DB-CONS-G15-VBV CR-GOLD-G15-VBV DB-GOLD-G15-VBV PREM-G15-VBV PLAT-G15-VBV CR-CONS-G15-ECM DB-CONS-G15-ECM CR-GOLD-G15-ECM DB-GOLD-G15-ECM PREM-G15-ECM PLAT-G15-ECM CR-CONS-ELG15 DB-CONS-ELG15 CR-GOLD-ELG15 DB-GOLD-ELG15 PREM-ELG15 PLAT-ELG15 BIZ-ELG15 COMM-ELG15 CR-CONS-STDG15 DB-CONS-STDG15 CR-GOLD-STDG15 DB-GOLD-STDG15 PREM-STDG15 PLAT-STDG15 BIZ-STDG15 COMM-STDG15	Japan Domestic—Real Estate/House Rent

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JR5	CR-CONS-RECTOPUP DB-CONS-RECTOPUP CR-GOLD-RECTOPUP DB-GOLD-RECTOPUP PREM-RECTOPUP PLAT-RECTOPUP BIZ-RECTOPUP COMM-RECTOPUP CR-CONS-STDTOPUP DB-CONS-STDTOPUP CR-GOLD-STDTOPUP DB-GOLD-STDTOPUP PREM-STDTOPUP PLAT-STDTOPUP BIZ-STDTOPUP COMM-STDTOPUP	Japan Domestic—Stored-Value Top-Ups-Transit
JR6	CR-CONS-RECTOPUP DB-CONS-RECTOPUP CR-GOLD-RECTOPUP DB-GOLD-RECTOPUP PREM-RECTOPUP PLAT-RECTOPUP BIZ-RECTOPUP COMM-RECTOPUP CR-CONS-STDTOPUP DB-CONS-STDTOPUP CR-GOLD-STDTOPUP DB-GOLD-STDTOPUP PREM-STDTOPUP PLAT-STDTOPUP BIZ-STDTOPUP COMM-STDTOPUP	Japan Domestic—Stored-Value Top-Ups-Retail and Others
JS0	CR-CONS-ELG9 DB-CONS-ELG9 CR-GOLD-ELG9 DB-GOLD-ELG9 PREM-ELG9 PLAT-ELG9 BIZ-ELG9 COMM-ELG9 CR-CONS-STDG9 DB-CONS-STDG9 CR-GOLD-STDG9 DB-GOLD-STDG9 PREM-STDG9 PLAT-STDG9 BIZ-STDG9 COMM-STDG9	Japan Domestic—Banquet, Wedding Center

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JS1	CR-CONS-ELG9 DB-CONS-ELG9 CR-GOLD-ELG9 DB-GOLD-ELG9 PREM-ELG9 PLAT-ELG9 BIZ-ELG9 COMM-ELG9 CR-CONS-STDG9 DB-CONS-STDG9 CR-GOLD-STDG9 DB-GOLD-STDG9 PREM-STDG9 PLAT-STDG9 BIZ-STDG9 COMM-STDG9	Japan Domestic—Banquet, Wedding Center
JS5	CR-CONS-ELG4 DB-CONS-ELG4 CR-GOLD-ELG4 DB-GOLD-ELG4 PREM-ELG4 PLAT-ELG4 BIZ-ELG4 COMM-ELG4 CR-CONS-STDG4 DB-CONS-STDG4 CR-GOLD-STDG4 DB-GOLD-STDG4 PREM-STDG4 PLAT-STDG4 BIZ-STDG4 COMM-STDG4	Japan Domestic—Large-Ticket—Vehicles
JS6	CR-CONS-ELG4 DB-CONS-ELG4 CR-GOLD-ELG4 DB-GOLD-ELG4 PREM-ELG4 PLAT-ELG4 BIZ-ELG4 COMM-ELG4 CR-CONS-STDG4 DB-CONS-STDG4 CR-GOLD-STDG4 DB-GOLD-STDG4 PREM-STDG4 PLAT-STDG4 BIZ-STDG4 COMM-STDG4	Japan Domestic—Large-Ticket—Other

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JT0	CR-CONS-ELG10 DB-CONS-ELG10 CR-GOLD-ELG10 DB-GOLD-ELG10 PREM-ELG10 PLAT-ELG10 BIZ-ELG10 COMM-ELG10 CR-CONS-STDG10 DB-CONS-STDG10 CR-GOLD-STDG10 DB-GOLD-STDG10 PREM-STDG10 PLAT-STDG10 BIZ-STDG10 COMM-STDG10	Japan Domestic—Theme Park, Amusement Park
JT1	CR-CONS-ELG10 DB-CONS-ELG10 CR-GOLD-ELG10 DB-GOLD-ELG10 PREM-ELG10 PLAT-ELG10 BIZ-ELG10 COMM-ELG10 CR-CONS-STDG10 DB-CONS-STDG10 CR-GOLD-STDG10 DB-GOLD-STDG10 PREM-STDG10 PLAT-STDG10 BIZ-STDG10 COMM-STDG10	Japan Domestic—Theme Park, Amusement Park
JT5	CR-CONS-ELG5 DB-CONS-ELG5 CR-GOLD-ELG5 DB-GOLD-ELG5 PREM-ELG5 PLAT-ELG5 BIZ-ELG5 COMM-ELG5 CR-CONS-STDG5 DB-CONS-STDG5 CR-GOLD-STDG5 DB-GOLD-STDG5 PREM-STDG5 PLAT-STDG5 BIZ-STDG5 COMM-STDG5	Japan Domestic—B2B Maintenance and Operating Supplies

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JT6	CR-CONS-ELG5 DB-CONS-ELG5 CR-GOLD-ELG5 DB-GOLD-ELG5 PREM-ELG5 PLAT-ELG5 BIZ-ELG5 COMM-ELG5 CR-CONS-STDG5 DB-CONS-STDG5 CR-GOLD-STDG5 DB-GOLD-STDG5 PREM-STDG5 PLAT-STDG5 BIZ-STDG5 COMM-STDG5	Japan Domestic—B2B—Business Supplies
JT7	CR-CONS-ELG5 DB-CONS-ELG5 CR-GOLD-ELG5 DB-GOLD-ELG5 PREM-ELG5 PLAT-ELG5 BIZ-ELG5 COMM-ELG5 CR-CONS-STDG5 DB-CONS-STDG5 CR-GOLD-STDG5 DB-GOLD-STDG5 PREM-STDG5 PLAT-STDG5 BIZ-STDG5 COMM-STDG5	Japan Domestic—B2B—Other
JU0	CR-CONS-ELG9 DB-CONS-ELG9 CR-GOLD-ELG9 DB-GOLD-ELG9 PREM-ELG9 PLAT-ELG9 BIZ-ELG9 COMM-ELG9 CR-CONS-STDG9 DB-CONS-STDG9 CR-GOLD-STDG9 DB-GOLD-STDG9 PREM-STDG9 PLAT-STDG9 BIZ-STDG9 COMM-STDG9	Japan Domestic—Golf Course

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JU1	CR-CONS-ELG9 DB-CONS-ELG9 CR-GOLD-ELG9 DB-GOLD-ELG9 PREM-ELG9 PLAT-ELG9 BIZ-ELG9 COMM-ELG9 CR-CONS-STDG9 DB-CONS-STDG9 CR-GOLD-STDG9 DB-GOLD-STDG9 PREM-STDG9 PLAT-STDG9 BIZ-STDG9 COMM-STDG9	Japan Domestic—Golf Course
JU5	CR-CONS-ELG17 DB-CONS-ELG17 CR-GOLD-ELG17 DB-GOLD-ELG17 PREM-ELG17 PLAT-ELG17 BIZ-ELG17 COMM-ELG17 CR-CONS-STDG17 DB-CONS-STDG17 CR-GOLD-STDG17 DB-GOLD-STDG17 PREM-STDG17 PLAT-STDG17 BIZ-STDG17 COMM-STDG17	Japan Domestic—Reserved for future use
JU6	CR-CONS-ELG17 DB-CONS-ELG17 CR-GOLD-ELG17 DB-GOLD-ELG17 PREM-ELG17 PLAT-ELG17 BIZ-ELG17 COMM-ELG17 CR-CONS-STDG17 DB-CONS-STDG17 CR-GOLD-STDG17 DB-GOLD-STDG17 PREM-STDG17 PLAT-STDG17 BIZ-STDG17 COMM-STDG17	Japan Domestic—Reserved for future use

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JV0	CR-CONS-ELG10 DB-CONS-ELG10 CR-GOLD-ELG10 DB-GOLD-ELG10 PREM-ELG10 PLAT-ELG10 BIZ-ELG10 COMM-ELG10 CR-CONS-STDG10 DB-CONS-STDG10 CR-GOLD-STDG10 DB-GOLD-STDG10 PREM-STDG10 PLAT-STDG10 BIZ-STDG10 COMM-STDG10	Japan Domestic—Ticket Sales
JV1	CR-CONS-ELG10 DB-CONS-ELG10 CR-GOLD-ELG10 DB-GOLD-ELG10 PREM-ELG10 PLAT-ELG10 BIZ-ELG10 COMM-ELG10 CR-CONS-STDG10 DB-CONS-STDG10 CR-GOLD-STDG10 DB-GOLD-STDG10 PREM-STDG10 PLAT-STDG10 BIZ-STDG10 COMM-STDG10	Japan Domestic—Ticket Sales
JV5	CR-CONS-ELG18 DB-CONS-ELG18 CR-GOLD-ELG18 DB-GOLD-ELG18 PREM-ELG18 PLAT-ELG18 BIZ-ELG18 COMM-ELG18 CR-CONS-STDG18 DB-CONS-STDG18 CR-GOLD-STDG18 DB-GOLD-STDG18 PREM-STDG18 PLAT-STDG18 BIZ-STDG18 COMM-STDG18	Japan Domestic—Reserved for future use

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JV6	CR-CONS-ELG18 DB-CONS-ELG18 CR-GOLD-ELG18 DB-GOLD-ELG18 PREM-ELG18 PLAT-ELG18 BIZ-ELG18 COMM-ELG18 CR-CONS-STDG18 DB-CONS-STDG18 CR-GOLD-STDG18 DB-GOLD-STDG18 PREM-STDG18 PLAT-STDG18 BIZ-STDG18 COMM-STDG18	Japan Domestic—Reserved for future use
JW0	CR-CONS-ELG12 DB-CONS-ELG12 CR-GOLD-ELG12 DB-GOLD-ELG12 PREM-ELG12 PLAT-ELG12 BIZ-ELG12 COMM-ELG12 CR-CONS-STDG12 DB-CONS-STDG12 CR-GOLD-STDG12 DB-GOLD-STDG12 PREM-STDG12 PLAT-STDG12 BIZ-STDG12 COMM-STDG12	Japan Domestic—Taxi
JW1	CR-CONS-ELG12 DB-CONS-ELG12 CR-GOLD-ELG12 DB-GOLD-ELG12 PREM-ELG12 PLAT-ELG12 BIZ-ELG12 COMM-ELG12 CR-CONS-STDG12 DB-CONS-STDG12 CR-GOLD-STDG12 DB-GOLD-STDG12 PREM-STDG12 PLAT-STDG12 BIZ-STDG12 COMM-STDG12	Japan Domestic—Taxi

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JW5	CR-CONS-ELG19 DB-CONS-ELG19 CR-GOLD-ELG19 DB-GOLD-ELG19 PREM-ELG19 PLAT-ELG19 BIZ-ELG19 COMM-ELG19 CR-CONS-STDG19 DB-CONS-STDG19 CR-GOLD-STDG19 DB-GOLD-STDG19 PREM-STDG19 PLAT-STDG19 BIZ-STDG19 COMM-STDG19	Japan Domestic—Reserved for future use
JW6	CR-CONS-ELG19 DB-CONS-ELG19 CR-GOLD-ELG19 DB-GOLD-ELG19 PREM-ELG19 PLAT-ELG19 BIZ-ELG19 COMM-ELG19 CR-CONS-STDG19 DB-CONS-STDG19 CR-GOLD-STDG19 DB-GOLD-STDG19 PREM-STDG19 PLAT-STDG19 BIZ-STDG19 COMM-STDG19	Japan Domestic—Reserved for future use
JY0	CR-CONS-ELG11 DB-CONS-ELG11 CR-GOLD-ELG11 DB-GOLD-ELG11 PREM-ELG11 PLAT-ELG11 BIZ-ELG11 COMM-ELG11 CR-CONS-STDG11 DB-CONS-STDG11 CR-GOLD-STDG11 DB-GOLD-STDG11 PREM-STDG11 PLAT-STDG11 BIZ-STDG11 COMM-STDG11	Japan Domestic—Gas Station

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JY1	CR-CONS-ELG11 DB-CONS-ELG11 CR-GOLD-ELG11 DB-GOLD-ELG11 PREM-ELG11 PLAT-ELG11 BIZ-ELG11 COMM-ELG11 CR-CONS-STDG11 DB-CONS-STDG11 CR-GOLD-STDG11 DB-GOLD-STDG11 PREM-STDG11 PLAT-STDG11 BIZ-STDG11 COMM-STDG11	Japan Domestic—Gas Station

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JZ0	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14	Japan Domestic—Hotel

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JZ1	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14	Japan Domestic—Hotel

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
JZ2	CR-CONS-G14-ACHP DB-CONS-G14-ACHP CR-GOLD-G14-ACHP DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP DB-CONS-G14-ICHP CR-GOLD-G14-ICHP DB-GOLD-G14-ICHP PREM-G14-ICHP PLAT-G14-ICHP CR-CONS-G14-VBV DB-CONS-G14-VBV CR-GOLD-G14-VBV DB-GOLD-G14-VBV PREM-G14-VBV PLAT-G14-VBV CR-CONS-G14-ECM DB-CONS-G14-ECM CR-GOLD-G14-ECM DB-GOLD-G14-ECM PREM-G14-ECM PLAT-G14-ECM CR-CONS-ELG14 DB-CONS-ELG14 CR-GOLD-ELG14 DB-GOLD-ELG14 PREM-ELG14 PLAT-ELG14 BIZ-ELG14 COMM-ELG14 CR-CONS-STDG14 DB-CONS-STDG14 CR-GOLD-STDG14 DB-GOLD-STDG14 PREM-STDG14 PLAT-STDG14 BIZ-STDG14 COMM-STDG14	Japan Domestic—Hotel

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J00	CR-CONS-G15-ACHP DB-CONS-G15-ACHP CR-GOLD-G15-ACHP DB-GOLD-G15-ACHP PREM-G15-ACHP PLAT-G15-ACHP CR-CONS-G15-ICHP DB-CONS-G15-ICHP CR-GOLD-G15-ICHP DB-GOLD-G15-ICHP PREM-G15-ICHP PLAT-G15-ICHP CR-CONS-G15-VBV DB-CONS-G15-VBV CR-GOLD-G15-VBV DB-GOLD-G15-VBV PREM-G15-VBV PLAT-G15-VBV CR-CONS-G15-ECM DB-CONS-G15-ECM CR-GOLD-G15-ECM DB-GOLD-G15-ECM PREM-G15-ECM PLAT-G15-ECM CR-CONS-ELG15 DB-CONS-ELG15 CR-GOLD-ELG15 DB-GOLD-ELG15 PREM-ELG15 PLAT-ELG15 BIZ-ELG15 COMM-ELG15 CR-CONS-STDG15 DB-CONS-STDG15 CR-GOLD-STDG15 DB-GOLD-STDG15 PREM-STDG15 PLAT-STDG15 BIZ-STDG15 COMM-STDG15 CR RTL0 INT DB RTL0 INT CRGD RTL0 INT DBGD RTL0 V INT PREM RTL0 INT PLAT RTL0 INT BIZ RTL0 INT COMM RTL0 INT	Japan Domestic—General

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J01	CR-CONS-G15-ACHP DB-CONS-G15-ACHP CR-GOLD-G15-ACHP DB-GOLD-G15-ACHP PREM-G15-ACHP PLAT-G15-ACHP CR-CONS-G15-ICHP DB-CONS-G15-ICHP CR-GOLD-G15-ICHP DB-GOLD-G15-ICHP PREM-G15-ICHP PLAT-G15-ICHP CR-CONS-G15-VBV DB-CONS-G15-VBV CR-GOLD-G15-VBV DB-GOLD-G15-VBV PREM-G15-VBV PLAT-G15-VBV CR-CONS-G15-ECM DB-CONS-G15-ECM CR-GOLD-G15-ECM DB-GOLD-G15-ECM PREM-G15-ECM PLAT-G15-ECM CR-CONS-ELG15 DB-CONS-ELG15 CR-GOLD-ELG15 DB-GOLD-ELG15 PREM-ELG15 PLAT-ELG15 BIZ-ELG15 COMM-ELG15 CR-CONS-STDG15 DB-CONS-STDG15 CR-GOLD-STDG15 DB-GOLD-STDG15 PREM-STDG15 PLAT-STDG15 BIZ-STDG15 COMM-STDG15	Japan Domestic—General

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J02	CR-CONS-G15-ACHP DB-CONS-G15-ACHP CR-GOLD-G15-ACHP DB-GOLD-G15-ACHP PREM-G15-ACHP PLAT-G15-ACHP CR-CONS-G15-ICHP DB-CONS-G15-ICHP CR-GOLD-G15-ICHP DB-GOLD-G15-ICHP PREM-G15-ICHP PLAT-G15-ICHP CR-CONS-G15-VBV DB-CONS-G15-VBV CR-GOLD-G15-VBV DB-GOLD-G15-VBV PREM-G15-VBV PLAT-G15-VBV CR-CONS-G15-ECM DB-CONS-G15-ECM CR-GOLD-G15-ECM DB-GOLD-G15-ECM PREM-G15-ECM PLAT-G15-ECM CR-CONS-ELG15 DB-CONS-ELG15 CR-GOLD-ELG15 DB-GOLD-ELG15 PREM-ELG15 PLAT-ELG15 BIZ-ELG15 COMM-ELG15 CR-CONS-STDG15 DB-CONS-STDG15 CR-GOLD-STDG15 DB-GOLD-STDG15 PREM-STDG15 PLAT-STDG15 BIZ-STDG15 COMM-STDG15 CR RTLVBV INT DB RTLVBV INT CRGD RTLVBV INT DBGD RTLVBV V INT PREM RTLVBV INT PLAT RTLVBV INT	Japan Domestic—General

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J02 (continued)	CR RTL2 INT DB RTL2 INT CRGD RTL2 INT DBGD RTL2 V INT PREM RTL2 INT PLAT RTL2 INT BIZ RTL2 INT COMM RTL2 INT	Japan Domestic—General
J10	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Small-Ticket
J11	CR-CONS-ELG7 DB-CONS-ELG7 CR-GOLD-ELG7 DB-GOLD-ELG7 PREM-ELG7 PLAT-ELG7 BIZ-ELG7 COMM-ELG7 CR-CONS-STDG7 DB-CONS-STDG7 CR-GOLD-STDG7 DB-GOLD-STDG7 PREM-STDG7 PLAT-STDG7 BIZ-STDG7 COMM-STDG7	Japan Domestic—Small-Ticket

BASE II Clearing Data Codes

BASE II Clearing Data Codes

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J21	CR-CONS-ELJ21 DB-CONS-ELJ21 CR-GOLD-ELJ21 DB-GOLD-ELJ21 PREM-ELJ21 PLAT-ELJ21 BIZ-ELJ21 COMM-ELJ21 CR-CONS-STDJ21 DB-CONS-STDJ21 CR-GOLD-STDJ21 DB-GOLD-STDJ21 PREM-STDJ21 PLAT-STDJ21 BIZ-STDJ21 COMM-STDJ21	Japan Domestic—Reserved for future use
J22	CR-CONS-ELJ22 DB-CONS-ELJ22 CR-GOLD-ELJ22 DB-GOLD-ELJ22 PREM-ELJ22 PLAT-ELJ22 BIZ-ELJ22 COMM-ELJ22 CR-CONS-STDJ22 DB-CONS-STDJ22 CR-GOLD-STDJ22 DB-GOLD-STDJ22 PREM-STDJ22 PLAT-STDJ22 BIZ-STDJ22 COMM-STDJ22	Japan Domestic—Reserved for future use
J23	CR-CONS-ELJ23 DB-CONS-ELJ23 CR-GOLD-ELJ23 DB-GOLD-ELJ23 PREM-ELJ23 PLAT-ELJ23 BIZ-ELJ23 COMM-ELJ23 CR-CONS-STDJ23 DB-CONS-STDJ23 CR-GOLD-STDJ23 DB-GOLD-STDJ23 PREM-STDJ23 PLAT-STDJ23 BIZ-STDJ23 COMM-STDJ23	Japan Domestic—Reserved for future use

Table 1-26   Fee Program Indicator—Japan Domestic (continued)

Fee Program Indicator	Fee Descriptor	Definition
J24	CR-CONS-ELJ24 DB-CONS-ELJ24 CR-GOLD-ELJ24 DB-GOLD-ELJ24 PREM-ELJ24 PLAT-ELJ24 BIZ-ELJ24 COMM-ELJ24 CR-CONS-STDJ24 DB-CONS-STDJ24 CR-GOLD-STDJ24 DB-GOLD-STDJ24 PREM-STDJ24 PLAT-STDJ24 BIZ-STDJ24 COMM-STDJ24	Japan Domestic—Reserved for future use
J25	CR-CONS-ELJ25 DB-CONS-ELJ25 CR-GOLD-ELJ25 DB-GOLD-ELJ25 PREM-ELJ25 PLAT-ELJ25 BIZ-ELJ25 COMM-ELJ25 CR-CONS-STDJ25 DB-CONS-STDJ25 CR-GOLD-STDJ25 DB-GOLD-STDJ25 PREM-STDJ25 PLAT-STDJ25 BIZ-STDJ25 COMM-STDJ25	Japan Domestic—Reserved for future use

1.27   FEE PROGRAM INDICATOR—INTERREGIONAL

The Fee Program Indicator—Interregional is used in the following interchange formats:

• Draft Data: TCR 1 – Fee Program Indicator, Position 76
• TC 04, Reclassification Advice: TCR 9, Positions 113, 116, 119

Table 1-27   Fee Program Indicators—Interregional

Fee Program Indicator	Fee Descriptor	Fee Program	Region
603	IR REGULATED DB	Interregional Regulated	All
604	IR REG INTLK	Interregional Interlink Regulated	All
858	ATM TRAVEL, AF	Interregional and regional (AP, LAC, CEMEA regional) Visa Travel with Access Fee program.	

BASE II Clearing Data Codes

Table 1-27   Fee Program Indicators—Interregional (continued)

Fee Program Indicator	Fee Descriptor	Fee Program	Region
865	ATM TRAVEL	Interregional and regional (AP, LAC, CEMEA regional) Visa Travel without Access Fee program.	
885	ATM-TIER II AF	Interregional ATM Cash Disbursement with Access Fee program.	
886	ATM-TIER II	Interregional ATM Cash Disbursement without Access Fee acquired and issued in the VE region.	
890	ATM-TIER II US	Interregional ATM Cash Disbursement without Access Fee acquired in the US region (excluding transactions issued by the VE region).	
891	ATM-TIER II CAN	Interregional ATM Cash Disbursement without Access Fee acquired in the Canada region (excluding transactions issued by the VE region).	
892	ATM-TIER II AP	Interregional ATM Cash Disbursement without Access Fee acquired in the AP region (excluding transactions issued by the VE region).	
893	ATM-TIER II LAC	Interregional ATM Cash Disbursement without Access Fee acquired in the LAC region (excluding transactions issued by the VE region).	
894	ATM-TIER II CEM	Interregional ATM Cash Disbursement without Access Fee acquired in the CEMEA region (excluding transactions issued by the VE region).	
901	STANDARD	Standard	All
903	ELECTRONIC	Electronic Pre-PS2000	All
905	COMCL-BUS	Business Card	All
906	COMCL-CORP	Corporate Card	All
907	COMCL-PURCH	Purchasing Card	All
915	CHIP TERMNL	Acquirer Chip Fee	All
916	AIR CHIP TEMNL	Airline Acquirer Chip Fee	All
917	CHIP ISS	Issuer Chip Fee	All

Table 1-27   Fee Program Indicators—Interregional (continued)

Fee Program Indicator	Fee Descriptor	Fee Program	Region
918	NONAUTHND MRCH	Electronic Commerce Merchant Rate	All
919	AUTHENTICTD SEC	Secure Electronic Commerce Rate	All
920	INTR AIRLINE	Airline Fee	All
921	VE CHIP TERMNL	Acquirer Chip Fee - Electronic	All
922	VE CHIP ISS	Issuer Chip Fee - Electronic	All
926	ORIGINAL CREDIT	Original Credit	All
931	VE ELECTRONIC	Visa Electron	All
932	VE NONAUTHN MER	Visa Electron	All
933	VE AUTHENTIC SEC	Visa Electron	All
934	VE INTR AIRLINE	Visa Electron	All
935	VE AIR CHIP TERM	Visa Electron	All
936	VE STANDARD	Visa Electron	All
937	SIGNATURE CARD	Signature Card	All
938	CHIP FULL	International Full Chip Data Device	All
939	VE CHIP FULL	Full Chip Data Device – Visa Electron	All
940	AIR CHIP FULL	Airline Full Chip Data Device	All
941	VE AIR CHIP FULL	Airline Full Chip Data Device – Visa Electron	All
942	CHIP FULL PIN	International Full Chip w/ PIN Data Device	All
943	VE CHIP FULL PIN	Full Chip w/ PIN Data Device – Visa Electron	All
944	AIR CHP FULL PIN	Airline Full Chip w/ PIN Data Device	All
945	VE AIRCHPFL PIN	Airline Full Chip w/ PIN Data Device – Visa Electron	All
947	PREMIUM CARD	Premium Fee Applies to Platinum cards issued in AP, CEMEA, VE, and LAC regions. Applies to Infinite cards issued in Canada. Applies to Signature credit cards issued in the US.	All

Table 1-27   Fee Program Indicators—Interregional (continued)

Fee Program Indicator	Fee Descriptor	Fee Program	Region
948	SPR PREMIUM CARD	Super Premium Fee Applies to Infinite and Signature cards issued in AP, CEMEA, VE, and LAC regions. Applies to Visa Signature Preferred cards issued in the US.	All
951	INTRGNL FST FND	Interregional VMT Fast Funds	

1.28 FEE PROGRAM INDICATOR — GLOBAL

The Fee Program Indicator — Global is used in the following interchange formats:

- Draft Data: TCR 1 — Fee Program Indicator, Position 76
- TC 04, Reclassification Advice: TCR 9, Positions 113, 116, 119

Table 1-28   Fee Program Indicator — Global

Fee Program Indicator	Fee Descriptor	Definition
952	PL BASIC	Global Private Label Basic
953	PL STANDARD	Global Private Label Standard
954	PL ENHANCED	Global Private Label Enhanced
955	PL SPECIALIZED	Global Private Label Specialized
956	PL PREMIUM	Global Private Label Premium

BASE II Clearing Data Codes

1.29 FLOOR LIMIT INDICATOR

The Floor Limit Indicator is used in the following interchange format:

• Draft Data: TCR 0, Position 24

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-29   Floor Limit Indicators

Code	Definition
Space	Floor limit validation not performed.
A	Above floor limit by more than 20%.
B	Below floor limit by more than 20%.
C	Above floor limit by 20% or less.
D	Below floor limit by 20% or less, or at floor limit.
I	Insufficient information to determine floor limit.
Z	Zero floor limit.

1.30 FUEL TYPE

The Fuel Type Code is used in the following interchange format:

- Draft Data: TCR 3, Positions 28–29 (Format Code FL)

Table 1-30 Fuel Type Codes

Code	Definition
	Motor Fuels
01	Unleaded Regular
02	Unleaded Plus
03	Unleaded Super
04	Unleaded 4
05	Unleaded 5
06	Unleaded Methanol (5.7% blend)
07	Unleaded Plus Methanol (5.7% blend)
08	Super Unleaded Methanol (5.7% blended)
09	Unleaded Methanol (7.7% blend)
10	Unleaded Plus Methanol (7.7% blend)
11	Unleaded Ethanol (5.7% blend)
12	Unleaded Plus Ethanol (5.7% blend)
13	Super Unleaded Ethanol (5.7% blend)
14	Unleaded Ethanol (7.7% blend)
15	Unleaded Plus Ethanol (7.7% blend)
16	Methanol/Leaded
17	Ethanol/Leaded
18	Leaded
19	Regular Diesel #2
20	Premium Diesel #2
21	Diesel #1
22	Compressed Natural Gas
23	Liquid Propane Gas
24	Liquid Natural Gas
25	M-85
26	E-85
27	Unleaded - Reformulated 1
28	Unleaded - Reformulated 2
29	Unleaded - Reformulated 3
30	Unleaded - Reformulated 4
31	Unleaded - Reformulated 5

Table 1-30   Fuel Type Codes (continued)

Code	Definition
32	Diesel Off-Road (#1 and #2 non-taxable)
33	Ultra Low Sulfur Diesel Off-Road (non-taxable)
34	Biodiesel Blend Off-Road (non-taxable)
35	Ultra Low Sulfur Biodiesel Blend Off-Road (non-taxable)
36	Racing Fuel
37	Super Unleaded Methanol (7.7% Blend)
38	Unleaded Methanol (10% Blend)
39	Unleaded Plus Methanol (10% Blend)
40	Super Unleaded Methanol (10% Blend)
41	Super Unleaded Ethanol (7.7% Blend)
42	Unleaded Ethanol (10% Blend)
43	Unleaded Plus Ethanol (10% Blend)
44	Super Unleaded Ethanol (10% Blend)
45	B2 Diesel Blend 2% Biodiesel
46	B5 Diesel Blend 5% Biodiesel
47	B10 Diesel Blend 10% Biodiesel
48	B11 Diesel Blend 11% Biodiesel
49	B15 Diesel Blend 15% Biodiesel
50	B20 Diesel Blend 20% Biodiesel
51	B100 Diesel Blend 100% Biodiesel
52	Ultra Low Sulfur #1
53	Ultra Low Sulfur #2
54	Ultra Low Sulfur Premium Diesel #2
55	Ultra Low Sulfur Biodiesel Blend 2%
56	Ultra Low Sulfur Biodiesel Blend 5%
57	Ultra Low Sulfur Biodiesel Blend 10%
58	Ultra Low Sulfur Biodiesel Blend 11%
59	Ultra Low Sulfur Biodiesel Blend 15%
60	Ultra Low Sulfur Biodiesel Blend 20%
61	Ultra Low Sulfur Biodiesel Blend 100%
62-70	Undefined Fuel-Reserved for PCATS future use
71-98	Undefined Fuel-Reserved for proprietary use
99	Miscellaneous Fuel
	Aviation Fuels
A0	Jet Fuel
A1	Aviation Fuel Regular

Table 1-30   Fuel Type Codes (continued)

Code	Definition
A2	Aviation Fuel Premium
A3	Aviation Fuel JP8
A4	Aviation Fuel 4
A5	Aviation Fuel 5
A6-A7	Undefined Aviation Fuel — Reserved for PCATS future use
A8	Undefined Aviation Fuel — Reserved for proprietary use
A9	Miscellaneous Aviation Fuel
	Marine Fuels
M1	Marine Fuel 1
M2	Marine Fuel 2
M3	Marine Fuel 3
M4	Marine Fuel 4
M5	Marine Fuel 5
M6	Marine–Other
M7	Undefined Marine Fuel — Reserved for PCATS for future use
M8	Undefined Marine Fuel — Reserved for proprietary use
M9	Miscellaneous Marine Fuel
	Other Fuels
F0	Kerosene-Low Sulfur
F1	White Gas
F2	Heating Oil
F3	Bottled Propane
F4	Other Fuel (Non-Taxable)
F5	Kerosene — Ultra-Low Sulfur
F6	Kerosene — Low Sulfur (non-taxable)
F7	Kerosene — Ultra-Low Sulfur (non-taxable)
F8	Undefined Other Fuel — Reserved for PCATS future use
F9	Miscellaneous Other Fuel

BASE II Clearing Data Codes

1.31 INTERNATIONAL FEE INDICATOR

The International Fee indicator is used in the following interchange formats:

• Draft Data, TCR 0, Position 159

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type).

Table 1-31   International Fee Indicator

Code	Description
Space	Settled under national or regional fee schedule
1	Settled at the international standard IRF. (This value will also apply to manual and ATM cash disbursements.)
2	Settled at the international Pre-PS2000 rate.
3	Reserved.
4	Acquirer Chip Fee, Acquirer Chip Fee—Visa Electron, Airline Acquirer Chip Fee.
5	Issuer Chip Fee, Issuer Chip Fee—Visa Electron.
6	Electronic Commerce Merchant Rate.
7	Secure Electronic Commerce Rate.
8	Airline Fee.
9	Reserved.
A	Full Data Chip Fee, Full Data Chip Fee—Visa Electron, Airline Full Data Chip Fee.
B	Full Data with PIN Chip Fee, Full Data with PIN Chip Fee—Visa Electron, Airline Full Data with PIN Chip Fee.

1.32   ISSUER COMMERCIAL CARD SERVICE INDICATOR

The issuer commercial card service indicator indicates ARDEF ranges that are valid to participate in the GSA Large-Ticket, IGOTS, and Fleet programs.

This value will be present at the ARDEF level on the BIN tables processed by the Edit Package.

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-32   Issuer Commercial Card Service Indicators

Code	Definition
Space	None
A	B2B
B	GSA Large-Ticket
C	Visa Large Purchase Advantage (VLPA)
D	Fleet
E	VLPA and Large-Ticket
F	Fleet and GSA Large-Ticket
G	VLPA and Settlement Match (B2B)
H	Large-Ticket
I	Fleet and Large-Ticket
J	Visa Distribution
K	VLPA, Settlement Match (B2B) and Large-Ticket

BASE II Clearing Data Codes

1.33 LODGING EXTRA CHARGES

Lodging Extra Charges is used in the following interchange formats:

- Draft Data: TCR 3 – Lodging, Positions 28–33
- TC 57, Data Capture Advice: TCR 4 – Industry-Specific Data—Lodging, Positions 28–33

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-33   Lodging Extra Charges

Code	Definition
Space	No extra charges
0	No extra charges
2	Restaurant
3	Gift Shop
4	Mini Bar
5	Telephone
6	Other
7	Laundry

1.34 LODGING NO-SHOW INDICATOR

The Lodging No-Show Indicator is used in the following interchange formats:

- Draft Data: TCR 3 – Lodging, Position 27
- TC 57, Data Capture Advice: TCR 4 – Industry-Specific Data—Lodging, Position 27

Table 1-34   Lodging No-Show Indicator

Code	Definition
0	Not applicable
1	No-show

BASE II Clearing Data Codes

1.35   MAIL/PHONE/ELECTRONIC COMMERCE AND PAYMENT INDICATOR

The Mail/Phone/Electronic Commerce and Payment Indicator is used in the following interchange formats:

- Draft Data: TCR 1 – Additional Data, Position 116
- TC 57, Data Capture Advice: TCR 0 – Transaction Detail, Position 111

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-35   Mail/Phone/Electronic Commerce and Payment Indicator

Code	Definition	Usage
Space	Field not applicable or acquirer did not specify.	Use to indicate that the mail order, telephone order, electronic commerce indicator is not relevant for the transaction.
1	Mail/Phone Order (MO/TO)	Use to indicate that the transaction is a mail/phone order purchase, not a recurring transaction or installment payment. For domestic transactions in the U.S.A. Region, this value may also indicate a single bill payment transaction in either the card present or card absent environments.
2	Recurring transaction (valid only for U.S. acquired transactions).	Use to identify a recurring transaction originating at a U.S.A. acquirer. Transactions that originate from acquirers in all other regions must use *POS Environment value 'R' Recurring payment indicator*, to identify a recurring transaction.
3	Installment payment.	Use to indicate a single purchase of goods or services that is billed to the account in multiple charges over a period of time agreed upon by the cardholder and merchant.
4	Unknown classification/other mail order.	Use to indicate that the type of mail/phone order is unknown.
5	Secure Electronic Commerce Transaction.	Use to indicate that the electronic commerce transaction has been authenticated using a Visa-approved protocol, such as 3-D Secure.
6	Non-Authenticated Security Transaction at a 3-D-Secure-capable merchant, and merchant attempted to authenticate the cardholder using 3-D secure.	Use to identify an electronic commerce transaction where the merchant attempted to authenticate the cardholder using 3-D secure, but was unable to complete the authentication because the cardholder or Issuer does not participate in the 3-D Secure program.

Table 1-35   Mail/Phone/Electronic Commerce and Payment Indicator (continued)

Code	Definition	Usage
7	Non-Authenticated Security Transaction	Use to identify an electronic commerce transaction that uses data encryption for security, however, cardholder authentication is not performed using a Visa-approved protocol, such as 3-D Secure.
8	Non-secure transaction.	Use to identify an electronic commerce transaction that has no data protection. Use to identify a Mail Order Telephone Order transaction that uses Dyanamic Passcode Authentication (DPA) technology, however, cardholder authentication is not performed because the cardholder or Issuer does not support DPA (applicable in Visa Europe region only).
9	For optional regional use only.	Use to identify a non-authenticated secure transaction conducted at a secure electronic transaction capable merchant located outside the U.S.A. region. Use to identify a Mail Order Telephone Order transaction that uses Dynamic Passcode Authentication (DPA) technology and is fully authenticated (applicable in Visa Europe region only). (This value is not valid in the U.S. region.)

BASE II Clearing Data Codes

1.36   MARKET INDICATOR

The Market Indicator is used in the following Visa Money Transfer transactions:

• TC 09/P (Money Transfer), 19/P (Money Transfer Reversal), 09/S (Money Transfer Sendback), and 19/S (Money Transfer Sendback Reversal), Position 167

Table 1-36   Market Indicator

Code	Description
A	Money Transfer

1.37 MARKET-SPECIFIC AUTHORIZATION DATA INDICATOR

The Market-Specific Authorization Data Indicator is used in the following interchange formats:

- Draft Data: TCR 5 – Payment Service Data, Position 49
- TC 48, BASE I Advice: TCR 2 – ISO-Enriched, Position 61
- TC 57, Data Capture Advice: TCR 3 – Transaction Detail, Payment Service Data, Position 42

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML, the space or zero can mean not applicable, *in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction, (for example, a space may indicate eligibility for a particular fee type). Please see the* BASE II Clearing VML Developer Handbook *for more information.*

Table 1-37   Market-Specific Authorization Data Indicator

Code	Description
Space	No market-specific authorization data supplied.
A	Valid Auto Rental market-specific authorization data received.
B	Valid Bill Payment market-specific authorization data received
E	Valid Electronic Commerce Transaction Aggregation data received.
H	Valid Hotel market-specific authorization data received.
J	Valid – B2B Invoice Payment Received
M	Valid Healthcare market-specific authorization data received.
N	Invalid or not applicable market-specific authorization data received.
T	Valid Transit market-specific authorization data received.

1.38   MEMBER SETTLEMENT DATA CODES

The Member Settlement Data Codes define the type of information within a transaction, the summary level of the information, the usage code level of the data, and the reporting level of the data. It is used in the following interchange formats:

- TC 46, Member Settlement Data: TCR 0 – Report Group = Space, Positions 25–30, 64–78, 81–95; TCR 0 – Report Group = J (Japan), Positions 25–30

Table 1-38   Member Settlement Data—Record Type Codes

Code	Definition
REPORT GROUP = SPACES	
01	Gross Value Interchange
02	Interchange Fees
03	International Outgoing Interchange (IOI) Fees
04	Conversion Fees
05	Special Airline Fee
11	Total Value Interchange
12	BASE Charges
21	Net Value Interchange
99	No activity
REPORT GROUP = SPACES (BASE II–5A and –6E Reports)—CIBLE	
06	Transaction Detail
07	Total by Originals or Non-Originals
08	Total by Transaction
10	Gross Sales
13	Net Sales
REPORT GROUP = I (Fee Change Summary)	
01	Detail—downgraded
02	TC Total
03	Gross Total
04	Net Total
REPORT GROUP = J (Japan National Settlement)	
81	Outgoing Report (J04, J06)
82	Outgoing Report (J08)
91	Incoming Report (J05, J07)
92	Incoming Total (J08)
94	BIN/CIB Total (J08)
REPORT GROUP = N (Brazil)	
30	Clearing Outgoing Fee-Level Total
31	Clearing Incoming Fee-Level Total

Table 1-38   Member Settlement Data—Record Type Codes (continued)

Code	Definition
32	Settlement Outgoing Fee-Level Total
33	Settlement Incoming Fee-Level Total
40	Clearing Outgoing TC Total
41	Clearing Outgoing Settlement Type Total
42	Clearing Outgoing BIN Total
43	Clearing Outgoing BIN Net
44	Clearing Incoming TC Total
45	Clearing Incoming Settlement Type Total
46	Clearing Incoming BIN Total
47	Clearing Incoming BIN Net
48	Clearing BIN Total
49	Clearing CIB Total
50	Settlement Outgoing TC Total
51	Settlement Outgoing Clearing Date Total
52	Settlement Outgoing Settlement Type Total
53	Settlement Outgoing BIN Total
54	Settlement Incoming TC Total
55	Settlement Incoming Clearing Date Total
56	Settlement Incoming Settlement Type Total
57	Settlement Incoming BIN Total
58	Settlement BIN Total
59	Settlement CIB Total

Table 1-39   Member Settlement Data—Report-Level Indicator Codes

Code	Definition
REPORT GROUP = SPACE	
1	Transaction contains BIN-level data (BASE II–6F or BASE II–12 report data).
2	Transaction contains processor-level data (BASE II–12 report data).
REPORT GROUP = I (Fee Change Summary)	
1	Transaction contains BIN-level data (BASE II–89 report data).
2	Transaction contains processor-level data.
3	Transaction contains Card Acceptor ID-level data.
REPORT GROUP = J (Japan)	
1	Transaction contains BIN-level data.

BASE II Clearing Data Codes

Table 1-39   Member Settlement Data—Report-Level Indicator Codes (continued)

Code	Definition
2	Transaction contains processor-level data (BASE II–7 report data).

Table 1-40   Member Settlement Data—Summary-Level Codes

Code	Definition
ALL REPORT GROUPS	
0	Totals for Processing Date
1	Totals for Transaction Type
REPORT GROUP =SPACE	
0	Gross Total
1	TC Total (adds to Gross Total)
2	Detail (adds to TC)
REPORT GROUP =SPACES (BASE II-5A and —6E Reports)—CIBLE	
3	Total by currency code within usage code within transaction
4	Net Sales Total
REPORT GROUP =I (Fee Change Summary	
0	Gross and Net Totals
1	TC Total—adds to Gross and Net Totals
2	Detail—adds to TC Total
REPORT GROUP = J (Japan)	
0	BIN/CIB Total
1	Settlement Date Total
2	Twice Pay 2 Total for J06 and J07
3	Payment Mode Total
4	Bonus Pay Mode
5	Twice Pay Mode—Payment 1
6	Twice Pay Mode—Payment 2
7	Lump Sum Mode
8	Revolving Mode
A	Transaction Code Total
REPORT GROUP = N (Brazil)	
1	Add to Clearing Outgoing STTL Type Total
2	Add to Clearing Outgoing BIN Total
3	Add to Clearing Incoming STTL Type Total
4	Add to Clearing Incoming BIN Total
5	Add to STTL Outgoing Clearing Date Total
6	Add to STTL Outgoing STTL Type Total

Table 1-40   Member Settlement Data—Summary-Level Codes (continued)

Code	Definition
7	Add to STTL Outgoing BIN Total
8	Add to STTL Incoming Clearing Date Total
9	Add to STTL Incoming STTL Type Total
A	Add to STTL Incoming BIN Total
B	Add to Clearing CIB Total
C	Add to Settlement CIB Total
D	Add to Clearing Outgoing Transaction Code Total
E	Add to Clearing Incoming Transaction Code Total
F	Add to Settlement Outgoing Transaction Code Total
G	Add to Clearing Incoming Transaction Code Total

Table 1-41   Member Settlement Data—Summary Transaction Usage Codes

Code	Definition
REPORT GROUP = I (Fee Change Summary)	
Space	Reserved
REPORT GROUP = J (Japan)	
0	Original (first) presentment or chargeback. Will be 1 for transaction codes that do not have cycles, for example, TC 50.
1	Subsequent presentment or chargeback.

1.39   MERCHANT MAILING CRB REGION CODE

The Merchant Mailing CRB Region Code determines which regional bulletin will be sent to the merchant outlet. The code is used in the following interchange format:

• TC 42, 43 Merchant File Updates: TCR 0 – Record 1, Positions 109–110

Table 1-42   Merchant Mailing CRB Region Codes

Region Code	Geographic Area
0	Do not list in any Card Recovery Bulletin
1[1]	Reserved
2[1]	Reserved
3[1]	Reserved
4[1]	Reserved
5[1]	Reserved
6[1]	Reserved
7[1]	Reserved
8[1]	Reserved
9[1]	Reserved
A	Includes all countries in the Asia-Pacific region
B	CEMEA—Africa and part of the Middle East (includes countries that are part of Visa subregions 3 and 5 of the Europe, Middle East, Africa region).
C	All Canadian CRB regions (regions 1 through 3)
C1[2]	Quebec and the Maritimes
C2[2]	Ontario—excluding area west of Thunder Bay
C3[2]	Alberta, British Columbia, Manitoba, Ontario including area west of Thunder Bay, and Saskatchewan
D	National CRB indicator
E	EU—Europe and part of the Middle East (includes countries in the Europe, Middle East, Africa region not classified as part of CRB region B above).
F	Includes all countries in the Latin America and Caribbean region.
X[1]	All U.S. CRB regions (regions 1 through 9)
X1[1, 2]	U.S. region 1
X2[1, 2]	U.S. region 2
X3[1, 2]	U.S. region 3
X4[1, 2]	U.S. region 4
X5[1, 2]	U.S. region 5
X6[1, 2]	U.S. region 6
X7[1, 2]	U.S. region 7
X8[1, 2]	U.S. region 8

Table 1-42   Merchant Mailing CRB Region Codes (continued)

Region Code	Geographic Area
X9[1, 2]	U.S. region 9
Y	All regions except U.S.
Z	All CRB regions

1.   CRB is not used in the U.S.; BASE II will treat all these codes as if they were code 0 and will not list in any bulletin.
2.   Codes C1–C3 and X1–X9 are applicable only for the Canada region.

BASE II Clearing Data Codes

1.40 MERCHANT MAILING TRANSACTION TYPE

The Merchant Mailing Transaction Type is used in the following interchange format:

• TC 43, Merchant File Update: TCR 0 – Record 2, Position 17

Table 1-43   Merchant Mailing Transaction Types

Code	TC 42	TC 43
1	Delete—delete the outlet from the Merchant Mailing File.	Reserved by Visa U.S.A. for future use.
2	Add—add the merchant outlet to the Merchant Mailing File.	Same as TC 42.
3	Reserved—reserved by Visa U.S.A. for future use.	Suspend—change the status of the merchant outlet to suspended and input the reason in the Reason for Suspension field.
4	Change—change the record on the Merchant Mailing File to include the data contained in this transaction.	Same as TC 42.
5	Reinstate—change the status of the merchant outlet on the Merchant Mailing File from suspended to active, and change the merchant outlet record to include the data contained in this transaction.	Same as TC 42.
9	List—list the contents of the merchant outlet record on the Merchant Master File report.	Same as TC 42.

1.41   MISCELLANEOUS AIRLINE CHARGE DATA CODE

For EU Intraregional and Domestic EU.

The Miscellaneous Airline Charge Data Code is used in the following interchange format:

• Draft Data: TCR 3, Positions 60–62 (Format Code AI)

Table 1-44   Miscellaneous Charge Data Codes

Code	Definition
XUP	Upgrade
XAF	Club Fee
XCA	Cargo
XOT	Tour Order
XDF	Duty Free
XAE	Baggage Charge
XAO	MCO
XAA	Miscellaneous Charge
XTD	Ticket Delivery
XPC	Pet Carrier
XPE	Ticket Reissue Fee

1.42 MONEY TRANSFER REASON CODES

The Money Transfer Reason Code is used in the following Visa Money Transfer transactions (when Market Indicator = A):

- TC 09/P (Money Transfer), 19/P (Money Transfer Reversal), 09/S (Money Transfer Sendback), and 19/S (Money Transfer Sendback Reversal), Positions 112–115

Table 1–45   Money Transfer Reason Codes

Code	Description
0000	Other
0001	Unleaded Regular – 86
0002	Unleaded Regular – 87
0003	Unleaded Mid-Grade – 88
0004	Unleaded Mid-Grade – 89
0005	Unleaded Premium – 90
0006	Unleaded Premium – 91
0007	Unleaded Super – 92
0008	Unleaded Super – 93
0009	Unleaded Super – 94
0010	(Intentionally left blank)
0011	Regular Leaded
0012	Diesel
0013	Diesel Premium
0014	Kerosene
0015	LPG
0016	Gasohol
0017	CNG
0018	Methanol – 85
0019	Methanol – 10
0020	Methanol – 7
0021	Methanol – 5
0022	Ethanol – 85
0023	Ethanol – 10
0024	Ethanol – 7
0025	Ethanol – 5
0026	Jet Fuel
0027	Aviation Fuel
0028	Off-Road Diesel
0029	Marine Fuel
0030	Motor Oil

Table 1-45   Money Transfer Reason Codes (continued)

Code	Description
0031	Oil Change
0032	Engine Service
0033	Transmission Service
0034	Brake Service
0035–0038	Unassigned Repair Values
0039	Miscellaneous Repairs
0040	TBA (Tires, Batteries, and Accessories)
0041	Tires
0042	Batteries
0043	Automotive Accessories
0044	Automotive Glass
0045	Car Wash
0046–0069	Unassigned Automotive Products and Services
0070	Cigarettes/Tobacco
0071–0077	Unassigned Food or Grocery Items
0078	Health/Beauty Aid
0079	Miscellaneous Grocery
0080	Soda
0081	Beer/Wine
0082	Milk/Juice
0083–0089	Unassigned Beverage Items
0090	Miscellaneous
0091–0099	Unassigned

1.43 NON-FUEL PRODUCT CODE

The Non-Fuel Product Code is used in the following interchange format:

• Draft Data: TCR 6, Positions 128–143

Table 1-46   Non-Fuel Product Code

Code	Definition
30	Motor Oil
31	Oil Change
32	Engine Service
33	Transmission Service
34	Brake Service
35–38	Unassigned Repair Values
39	Miscellaneous Repairs
40	Tires, Batteries, Accessories
41	Tires
42	Batteries
43	Automotive Accessories
44	Automotive Glass
45	Car Wash
46	Unassigned Automotive Products/Services
47	De-icing
48	APU or Aircraft Jumpseat
49	Tiedown or Hangar
50	Landing Fee
51	Ramp Fee
52	Call Out Fee
53	Plane Rental
54	Instruction Fee
55	Miscellaneous Aviation
56	Flight Planning Fees
57	Weather Fees
58	Charter Fees
59	Ground Handling
60	Communication Fees
61	Aircraft Cleaning
62	Cargo Handling
63	Aviation Accessories
64	Avionics

Table 1-46 Non-Fuel Product Code (continued)

Code	Definition
65	Aviation Maintenance
66	Fuel Additives
67–69	Unassigned Automotive Products/Services
70	Cigarettes/Tobacco
71	Aviation Catering
72–77	Unassigned Food/Grocery Items
78	Health/Beauty Aid
79	Miscellaneous Grocery
80	Soda
81	Beer/Wine
82	Milk/Juice
83–89	Unassigned Beverage Items
90	Miscellaneous
91–99	Reserved

BASE II Clearing Data Codes

1.44 NONFULFILLMENT REASON CODE—COPY REQUEST AND FULFILLMENT SERVICE

The Nonfulfillment Reason Code is used in the following interchange format:

• TC 38, TCR 1 – Nonfulfillment, Positions 17–18

Table 1-47   Nonfulfillment Reason Codes—Copy Request and Fulfillment Service

Code	Definition
1	Invalid request. Reference number is not within the acquirer's reference number range.
2	Invalid request. Reference number is within the acquirer's reference number range, but is not a valid reference number.
3	Item could not be located.
4	Acquirer will not fulfill. Issuer may charge back the transaction.
5	No draft available. For example, an Express Payment Service (EPS) or ATM transaction.
6	Fulfillment by mail notification (no longer allowed as of October 1, 2004).

1.45   PAYMENT METHOD

The Payment Method code is used in the following interchange format:

• Draft Data: TCR 2 – South Korea, Positions 122–123

Table 1-48   Payment Method Codes

Code	Definition
11	One-time Payment
21	Installment Payment
22	Installment Payment without Interest
31	March - bonus (one-time) payment
32	June - bonus (one-time) payment
33	September - bonus (one-time) payment
34	December - bonus (one-time) payment
41	Integrated (bonus + installment) payment
42	Integrated (bonus + installment) payment
43	Integrated (bonus + installment) payment
44	Integrated (bonus + installment) payment
51	Reserved
52	Reserved
53	Reserved
54	Reserved

BASE II Clearing Data Codes

1.46   PAYMENT MODE

The Payment Mode code is used in the following interchange format:

• Draft Data: TCR 2 – Japan, Positions 23–24

Table 1-49   Payment Mode Codes

Code	Definition
10	No Deferment
21	Semi-Annual Payment (deferred settlement)
22	Bonus Payment with Number of Bonus Payments
23	Bonus Payment with Bonus Month Sign
24	Bonus Payment with Number of Bonus Payments and Bonus Month Sign
31	Integrated Payment with Number of Installment Payments
32	Integrated Payment with Number of Installment Payments and Bonus Amount
33	Integrated Payment with Number of Installment Payments, Number of Bonus Payments, and Bonus Month Sign.
34	Integrated Payment with Number of Installment Payments, Number of Bonus Payments, Bonus Month Sign, and Bonus Amount.
61	Twice Payment or Installment Payment with Number of Installment Payments • Twice Payment: number of installment payments = 0 or 2. Settlement between the acquirer and issuer is deferred for Twice Payment. • Installment Payment: number of installment payments is greater than or equal to 3. Settlement between the acquirer and issuer is not deferred for Installment Payment.
71	Cash Transactions
80	Revolving—No Deferment

1.47 PCAS INDICATOR

The Positive Cardholder Authorization Service (PCAS) Indicator is used in the following interchange format:

• Draft Data: TCR 0, Position 26

> **NOTE**
>
> *If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the* BASE II Clearing VML Developer Handbook *for more information.*

Table 1-50 PCAS Indicators

Code	Definition
Space	No determination can be made.
N	Authorization not issued by PCAS.

1.48   POS ENTRY MODE

The Point of Sale (POS) Entry Mode code is used in the following interchange formats:

- Draft Data: TCR 0, Positions 162–163
- TC 57, Data Capture Advice: TCR 0 – Transaction Detail, Positions 152–153
- TC 59, Interface Transaction Advice: TCR 0 – Additional Data, Positions 158–159

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-51   POS Entry Mode Codes

Code	Definition	Usage
Space	Not specified.	Use when the method used to capture the account number and expiration date is not known.
00	Terminal not used.	Use when a terminal was not used to obtain the account number and expiration date, for example, when the transaction is paper-based.
01	Manual key entry.	Use to indicate that the card data was not obtained via the chip or magnetic stripe on the card, for example, when the transaction is mail/phone order, electronic commerce, recurring, voice authorized, or when the chip or magnetic stripe on the card cannot be read.
02	Magnetic stripe read; CVV checking may not be possible **NOTE:** *Plus: Exact Track 2 contents read but transaction is not eligible for CVV checking*	Used by Visa to indicate that the magnetic stripe data may be unreliable and that accurate CVV processing may not be possible. For Plus transactions, '02' means that the full, unaltered contents of the magnetic stripe were not transmitted to the issuer, and that the transaction is not eligible for CVV checking.
03	Barcode read.	Not used for Visa and Visa Electron card transactions.
04	Optical Character Recognition (OCR) read.	Not used – reserved for future use.
05	Integrated circuit card read; CVV or iCVV data reliable.	Use to indicate that the account information was obtained from the chip on the card, and that CVV or iCVV checking is possible.
06	Track 1 read.	Not used for Visa and Visa Electron card transactions.

Table 1-51   POS Entry Mode Codes (continued)

Code	Definition	Usage
07	Proximity Payment using VSDC chip data rules.	Use to indicate that the card data was obtained from a proximity chip on the card and that the transaction was processed in accordance with chip data rules. CVV or iCVV checking is possible.
84	MICR Reader (SMS transactions only. Not applicable to BII transactions.).	Use to indicate that a magnetic ink character recognition reader device was used in the POS Check Service. Applies only to U.S.A. region domestic transactions.
90	Magnetic stripe read and exact content of Track 1 or Track 2 included (CVV check is possible).	Use to indicate that the full, unaltered content of the magnetic stripe are transmitted to the Issuer and that CVV checking is possible.
91	Proximity payment using magnetic stripe data rules.	Use to indicate that the card data was obtained from a proximity chip on the card and that the transaction was processed in accordance with magnetic stripe data rules. CVV checking is possible.
95	Integrated circuit card; CVV or iCVV checking may not be possible.	Used by Visa to indicate that the chip data on the card may be unreliable and that accurate CVV or iCVV processing may not be possible.
96	Stored-Value from Pre-Registered Check-out Service	Used to identify a Mobile Wallet and Check-out service in VE.

BASE II Clearing Data Codes

1.49 POS ENVIRONMENT

The POS Environment code is used in the following interchange formats:

- Draft Data: TCR 1, Position 168.

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-52   POS Environment Codes

Code	Definitions	Usage
Space	Default	Used to indicate that the field is not populated.
R	Recurring Transaction	Use to identify multiple transactions that: • Occur at predetermined intervals that do not exceed 1 year between transactions • Represent an agreement between a cardholder and a merchant to purchase goods or services over a period of time. Examples of a recurring transaction include periodic membership fees, subscriptions, etc.
I	Installment Payment	Used to identify a transaction which is a single purchase of goods and services billed to an account in multiple segments over a period of time agreed between a cardholder and merchant.

1.50 POS TERMINAL CAPABILITY

The Point-of-Sale (POS) Terminal Capability is used in the following interchange formats:

- Draft Data: TCR Message Matching, Position 158
- TC 59, Interface Transaction Advice: TCR 1 – Additional Data, Position 75; TCR 1 – American Express, Position 76

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-53   POS Terminal Capabilities

Code	Definition	Usage
Space	Not specified	Use to indicate that the capability of the terminal was not specified.
0	Unknown	Use to indicate that the terminal type cannot be determined.
1	Terminal not used	Use to indicate that a terminal was not used to capture the card data
2	Magnetic stripe read capability	Use to indicate that the terminal can read the magnetic stripe on the card.
3	Barcode read capability	Not used for Visa and Visa Electron cards.
4	OCR read capability	Not used for Visa and Visa Electron cards.
5	Chip-capable terminal	Use to indicate that the terminal can read the chip and the magnetic stripe on the card.
6	MICR Read	Used for SMS POS Check Service, U.S. only.
7	MICR Read and Image-capable	Used for SMS POS Check Service, U.S. only.
8	Proximity read capability Terminal	This value is used to indicate that the terminal can read a proximity chip (using a Visa contactless specification) but cannot read a contact chip on a card.
9	Terminal does not have the capability to read card data	Use to indicate that the terminal does not have the capability to read the chip or magnetic stripe on the card.

1.51 PREPAID CARD INDICATOR

The Prepaid Card Indicator is used in the following interchange formats:

• Draft Data: TCR 1 – Additional Data, Position 125

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-54   Prepaid Card Indicator (PCI) Codes

Product ID	Description
space	Field not applicable
P	Prepaid Card
L	Prepaid Load

1.52 PRODUCT ID VALUES

The Product ID Values appear in Interchange Format Draft Data: TCR 5 – Payment Service Data, Positions 136 –137.

Table 1-55   Product ID Values

Product ID	Description
A	Visa Traditional
AX	American Express
B	Visa Traditional Rewards
C	Visa Signature
D	Visa Signature Preferred
DI	Discover
DN	Diners
E	Proprietary ATM
F	Visa Classic
G	Visa Business
G1	Visa Signature Business
G3	Visa Business Enhanced Visa Platinum Business
G4	Visa Infinite Business
I	Visa Infinite
I1	Visa Infinite Privilege
J3	Visa Healthcare
JC	JCB

Table 1-55   Product ID Values (continued)

Product ID	Description
K	Visa Corporate T&E
K1	Visa Government Corporate T&E
L	Electron
M	MasterCard
N	Visa Platinum
N1	Visa Rewards
N2	Visa Select
P	Visa Gold
Q	Private Label
Q2	Private Label Basic
Q3	Private Label Standard
Q4	Private Label Enhanced
Q5	Private Label Specialized
Q6	Private Label Premium
R	Proprietary
S	Visa Purchasing
S1	Visa Purchasing with Fleet
S2	Visa Government Purchasing
S3	Visa Government Purchasing with Fleet
S4	Commercial Agriculture
S5	Commercial Transport
S6	Commercial Marketplace
U	Visa Travel Money
V	V PAY

BASE II Clearing Data Codes

1.53 PURCHASE IDENTIFIER FORMAT

The Purchase Identifier Format is used in the following interchange formats:

- Draft Data: TCR 1 – Additional Data, Position 129
- TC 57, Data Capture Advice: TCR 5—Limited-Use Data, Position 15

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-56   Purchase Identifier Formats

Code	Definition
Space	Free Text item description or field not used
0	Free Text item description or field not used
1	Order Number
3	Rental Agreement Number
4	Hotel Folio Number
5	Invoice Number

1.54 REASON CODE

See

- Chargeback Reason Code
- Chargeback Reason Code—Retired

BASE II Clearing Data Codes

1.55 REIMBURSEMENT ATTRIBUTE

The Reimbursement Attribute indicates the interchange reimbursement fees applicable to the specific transaction. It is the last character of the record. See the *Visa International Operating Regulations* and the *Visa U.S.A. Operating Regulations* for more information on these codes.

The Reimbursement Attribute is located in Position 168 (CTF format) of the TCR 0 in the following interchange formats:

Draft Data	TC 40	TC 52
TC 10	TC 42	TC 54*
TC 20	TC 43	TC 55
TC 30	TC 44	TC 56
TC 31	TC 45	TC 57
TC 32	TC 46	TC 58
TC 33	TC 47	TC 59
TC 38	TC 48	
TC 39	TC 50	

*For TC 54, the Reimbursement Attribute appears in TCR 0, Position 170 (ITF format)

Table 1-57   Reimbursement Attributes

Code	Definition
0	Standard Issuer/Interchange Reimbursement Fee or Cash Disbursement Reimbursement Fee
1	Plus ATM Cash Disbursement and Plus Alternate Media POS
2	Visa ATM Cash Disbursement
3	Reserved
4	Supermarket Incentive Program—U.S., Hong Kong only.
5	Electronic Commerce—EU
6	CPS Emerging Market Interchange Reimbursement Fee
7	Relates to specific reduced reimbursement fees for intraregional transactions only: • Electronic Data Capture (EDC)—EU only • Not valid in Asia-Pacific region for original draft transactions • EU CNP and CVV2 fee programs
8	PIN-Authenticated Visa Debit
9	VPAY Large-Market Petrol – VE only (valid as of Nov 2012)
A	Payment Service Interchange Reimbursement Fee (PSIRF)—Brazil, Malaysia, and U.S.

Table 1-57   Reimbursement Attributes (continued)

Code	Definition
B	Interregional Pre-PS2000 Asia-Pacific Electronic Issuer's Reimbursement Fee Latin America Electronic Issuer's Reimbursement Fee UK CVV2 fee programs UK Card Not Present '94. UK EMV CEMEA Electronic . EA (Electronic Authorized)—EU only CANADA—Chip Fee Processing Tranche 2 POS Fee — Spain only
C	EU Airline Reimbursement Fee. (Valid for Consumer credit cards only, debit cards rejected.) UK Airline Transition Rate. (Valid for Consumer credit cards only, debit cards rejected.) German Airline Interchange Reimbursement Fee. (Valid for Consumer and Commercial credit and debit cards.) CEMEA Airline. AP Regional Airline Fee. Interregional Airline Chip Terminal Fee. (Valid for Consumer Card airline chip terminal transactions.) Interregional Airline Fee. (Valid for Consumer Card airline chip terminal transactions.) Polish Airline Interchange Reimbursement Fee (Valid for Consumer and Commercial credit and debit cards.).
D	Tranche 3 POS Fee — Spain only Exempted Charity transactions – UK only Specific Merchant Sectors — Poland only Specific Merchants — Portugal only
E	VPAY Large Merchant Transport – VE only (valid as of Nov 2012)
F	Visa Europe Recurring Transaction Interchange Reimbursement Fee (second and subsequent transactions only)
G	Plus ATM Cash Disbursement—Tier II
H	Visa ATM Cash Disbursement—Tier II
I	Visa Direct
J	Electronic Interchange Reimbursement Fee—U.S. only. Electronic Non-Chip Fee programs—Canada
L	Supermarket Standard—Hong Kong only
N	GSA Large-Ticket Non-T&E—U.S. only
O	VPAY Large Supermarket/Department Stores – VE only (valid as of Nov 2012)

BASE II Clearing Data Codes

Table 1-57   Reimbursement Attributes (continued)

Code	Definition
P	Reserved for U.S.
Q	Reserved for U.S.
R	VPAY Large Merchant – Electronic Stores – VE only (valid as of Nov 2012)
S	VPAY Large Merchant – Fashion/Shoes – VE only (valid as of Nov 2012)
T	New Market Segment—Singapore; Hong Kong only; Merchant Segment B2B, E-Commerce and Recurring-Japan NNSS only; Credit Voucher-Consumer MOTO and E-Commerce-U.S. only; see Fee Program Indicator-Domestic
U	Emerging Segment Standard Fee Program – Canada only
V	VPAY Large Merchant – Furniture – VE only (valid as of Nov 2012)
W	Reserved for Interlink
X	Reserved for Interlink
Y	Interlink, Prepaid Load or PIN Authenticated Visa Debit
Z	Interlink, Prepaid Load or PIN Authenticated Visa Debit

1.56 REQUEST FOR COPY REASON CODE

The Request for Copy Reason Code is used in the following interchange formats:

- TC 52, Retrieval Request: TCR 0, Positions 136–137

Table 1-58   Request for Copy Reason Codes

Requests	Reason
REQUEST—COPY/MICROFILM OF ORIGINAL (TC 52)	
27	IIAS (Healthcare Auto-substantiation) Request –U.S. Domestic Only.
28	Request for copy bearing signature.
29	T&E Document request.
30	Cardholder request due to dispute
33	• Legal process or fraud analysis request—U.S. Domestic only • Fraud analysis request—Non-U.S. Domestic
34	• Repeat request for copy—U.S. Domestic only • Legal process request—Non-U.S. Domestic

1.57 REQUESTED PAYMENT SERVICE

The Requested Payment Service (RPS) is used in the following interchange format:

- Draft Data: TCR 0, Position 145

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-59   Requested Payment Services

Code	Definition
Space	Not a payment service transaction.
1	CPS/Passenger Transport – Card Not Present
2	CPS/Passenger Transport – Card Present
3	CPS/Hotel (Card Not Present)
4	CPS/Hotel (Card Present)
5	CPS/Auto Rental (Card Not Present)
6	CPS/Auto Rental (Card Present)
7	CPS/Direct Marketing and CPS/Card Not Present
8	CPS/Automated Fuel Dispenser.
9	CPS/ATM
A	CPS/Retail including Key-Entered
B	CPS/Restaurant—Brazil and U.S. National
C	CPS/Retail Credit Card—U.S. National (no longer valid as of April 2005)
D	CPS/Retail Debit Card—U.S. National
E	CPS/Retail Key Entry
F	CPS/Small- Ticket—U.S. National
G	CPS/Electronic Commerce—Basic (U.S. National)
H	CPS/Account Funding
J	CPS/Electronic Commerce - Preferred
K	CPS/Electronic Commerce Preferred - Passenger Transport
L	CPS/Electronic Commerce Preferred - Hotel
M	CPS/Electronic Commerce Preferred - Car Rental
N	CPS/Retail Service Station

1.58 REQUESTED PAYMENT SERVICE/AUTHORIZATION CHARACTERISTICS INDICATOR: VALID COMBINATIONS

The Requested Payment Service (RPS) field and the Authorization Characteristics Indicator (ACI) field are used in conjunction in the following interchange formats:

- Draft Data: TCR 0, Position 145: Requested Payment Service
- Draft Data: TCR 0, Position 151: Authorization Characteristics Indicator

Only certain combinations of these two fields are valid.

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-60   Requested Payment Service/Authorization Characteristics Indicator: Valid Combinations

CPS Program	RPS Code	ACI Code
CPS/Account Funding	H	F
CPS/ATM	9	E
CPS/Automated Fuel Dispenser	8	C
CPS/Car Rental (Card Not Present)	5	P
CPS/Electronic Commerce Preferred - Car Rental	M	U, S
CPS/Car Rental (Card Present)	6	A, E
CPS/Card Not Present—U.S. National	7	V, R
CPS/Electronic Commerce—Basic	G	W
CPS/Electronic Commerce—Preferred	J	S, U
CPS/Hotel (Card Not Present)	3	P
CPS/Electronic Commerce Preferred - Hotel	L	U, S
CPS/Hotel (Card Present)	4	A, E
CPS/Passenger Transport – Card Not Present	1	V, P, W
CPS/Passenger Transport – Card Present	2	A, E
CPS/Electronic Commerce Preferred - Passenger Transport	K	U, S
CPS/Restaurant—Brazil and U.S. National	B	A, E
CPS/Retail—Brazil and U.S. National	A	A, E
CPS/Retail Debit Card—U.S. National	A, D	E
CPS/Retail Credit Card—U.S. National (no longer valid as of April 2005)	C	E
CPS/Retail Petrol—Brazil and U.S. National	A	A, E
CPS/Retail Key-Entry	E	K
CPS/Small-Ticket—U.S. National	F	E

Table 1-60   Requested Payment Service/Authorization Characteristics Indicator:
Valid Combinations (continued)

CPS Program	RPS Code	ACI Code
CPS/Retail Service Station—U.S. National	N	A, E
Not a payment service transaction	Space	N

1.59   RESTRICTED TICKET INDICATOR

The Restricted Ticket Indicator is used in the following interchange formats:

- Draft Data: TCR 3 – Passenger Itinerary Data, Position 117
- TC 57, Data Capture Advice: TCR 4 – Industry-Specific Data—Passenger Itinerary Data, Position 117

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-61   Restricted Ticket Indicators

Code	Definition
Space	No restriction
0	No restriction
1	Restricted (non-refundable) ticket

BASE II Clearing Data Codes

1.60   RETURN/RECLASSIFICATION REASON CODE

The Return/Reclassification Reason Code is used in the following interchange formats:

- TC 01, 02, 03, Returned Item Transactions: TCR 9, Positions 36–38, 56–58, 59–61, 62–64, and 65–67.
- TC 04, Reclassification Advice Transaction: TCR 9, Positions 104–106, 107–109, 110–112, 119–121, and 141–143.

Table 1-62   Return/Reclassification Reason Codes

Code	Error Condition
01	The Hash Total is invalid. If data is from a local tape, a problem occurred in the Edit Package. The VAP checks the Hash Total while loading the file, so if the data is from one of these devices or is inter-VIC, an invalid Hash Total indicates one of the following: • Noise on the communication line has modified the data. • The sending VAP or VIC is not using the same Data Structure Table that the receiving VIC is using, which caused the receiving VIC to incorrectly expand the transaction. • The file was modified after the Edit Package was executed.
02	The transaction type for the Source BIN or center is invalid.
03	The Interface Trace Number is invalid. An original, re-presentment, or reversal with an Acquirer Reference Number Format Code of 3 has a trace number with one of the following characteristics: • Non-numeric. • Not a valid BIN. • Not the originating processing center BIN.
04	Non-zero TCRs do not pass basic edits. Either their BINs do not match the TCR 0, or they exceed the maximum sequence number defined for the transaction code.
05	A National Bilateral interchange transaction where the Source BIN and Destination BIN pair is not part of the National Bilateral Interchange table set up in the BASE II software at a VIC.
06	An EIRF, EPS, CPS, or Supermarket original draft does not contain a TCR 1 or the Card Acceptor ID is all spaces or all zeros.
07	The Chargeback Reference Number in a draft data format transaction is invalid. It is nonnumeric or is nonzero on an original.
08	The Documentation Indicator in a draft data format transaction is invalid. It is not a valid code or is not spaces on an original.
09	The National Reimbursement Fee field is invalid. The contents are invalid, or no update to BASE II software has been requested to permit this function for the country.
10	One or both of the BINs in a transaction are not numeric.
11	A Bill Payment transaction is between members of different countries.
12	The Acquirer Reference Number in a draft has one or more of the following characteristics: • It is in 23 digit-format and is not numeric or does not have a check-digit. • It contains an invalid date. • It has a Film Locator Subfield that must not contain zeros.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
13	The Reference Number BIN in a draft has one or more of the following characteristics: • It is non-numeric. • It starts with a 9 but is not a Visa transaction. • It has a standard Reimbursement Attribute of 0 and does not start with 4 or 5. • It is a TIRF transaction with an 18-digit Reference Number and does not begin with 9.
14	The Purchase Date in a draft has the following characteristics: • It is non-numeric. • It is not a valid date. • It is in the future relative to the Edit Package processing date.
15	The Destination Amount in a draft data-type transaction is not zero.
16	The Account Number is not numeric.
17	The Authorization Code is invalid.
18	The Reason Code is not valid for the transaction type.
19	The Merchant Name (or Bank Name in a Bill Payment transaction) field is blank or not left-justified.
1A	Invalid Member Message Text.
1B	Invalid or inconsistent Business Format Code.
1C	Invalid Passenger Name.
1D	Invalid Departure Date.
1E	Invalid Origination City/Airport Code.
1F	The Carrier Code in the first Trip Leg group is missing or invalid.
1G	The Service Class in the first Trip Leg group is missing or invalid.
1H	The Stopover Code in one of the Trip Leg groups is invalid.
1I	The Destination City/Airport Code in the first Trip Leg group is missing or invalid.
1J	Invalid Acquirer's Business ID.
1K	Invalid Collection-Only Flag.
1L	Invalid Account Selection Field.
1M	Invalid Network Identification Code.
1N	The transaction type is invalid for the destination. For example, any non-ATM transaction destined for Plus or National MasterCard must have a Transaction Code of 07, 17, 27, or 37. Otherwise, it will be rejected with a return reason code of 1N.
1R	A transaction does not meet the timeliness criteria established for the requested interchange reimbursement fee.
1S	Invalid installment payment count.
1T	Invalid deferred settlement type.
1U	The account range funding source is invalid.

BASE II Clearing Data Codes

Return/Reclassification Reason Code

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
1V	The BIN associated with the account number in a TC 10 (Fee Collection Transaction) or TC 20 (Funds Disbursement Transaction) is not equal to the source BIN or the destination BIN.
1W	Invalid Merchant Discount Rate.
1X	Invalid local authorization number.
1Y	National Net Settlement specified, but the source or the destination BIN has been specifically excluded.
1Z	Invalid IRF Category Code.
20	The Merchant City (or Bank City in a Bill Payment transaction) field is blank or not left-justified.
21	The Merchant Country Code is missing or invalid.
22	The Merchant Category Code is: • Zeros. • Non-numeric. • Nonexistent code.
23	The Merchant Category Code is invalid for the transaction type.
24	Invalid State/Province Code on a draft data, request for copy/original, or fraud advice transaction.
26	The destination of a monetary transaction is defined as nonmonetary.
28	The source of a monetary transaction is defined as non-monetary.
29	The Mail/Phone/Electronic and Indicator Commerce Indicator is invalid.
2A	Second Chargeback Not Allowed
30	The Card Product is not supported for electronic commerce transactions.
32	The Usage Code on a draft data transaction is invalid.
33	The Issuer Control Number on a request for copy/original transaction is invalid.
34	The Event Date field in Transaction Code 10 is nonnumeric or not a valid date.
35	The Source Amount in a Transaction Code 10 or 20 is greater than the maximum allowed for the Reason Code.
36	The Reimbursement Attribute code is not valid for the transaction type.
37	An international request for copy/original contains insufficient information. The merchant must be fully identified (Merchant Name and State/Country Code) or the Transaction Amount and Currency must be supplied.
38	UK Cat Chargeback with reason 23 or 83, and the account is not listed on Exception File.
3C	Invalid Merchant Volume Indicator. The content of the Merchant Volume Indicator field is not valid.
3E	Payment Guarantee Option Indicator is not valid.
3F	Member-Supplied Fee must be numeric.
3G	Member-Supplied Fee currency code invalid.
3H	Member-Supplied Fee greater than Source Amount.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
3I	Member-Supplied Fee is missing.
42	The Record Type in a Transaction Code 57 is not 1, 2, or 3, or the Record Subtype in a Transaction Code 58 is not 01, 02, 03, or 04.
43	The Destination BIN does not exist.
44	The Source BIN does not exist.
45	The destination of a monetary transaction is a merchant-only BIN, but the transaction can be routed only to an issuer BIN.
46	The source of a monetary transaction is a merchant-only BIN, but the transaction can come only from an issuer BIN.
47	The Source or Destination BIN in a National Net or Bilateral Interchange transaction is a U.S. member or the Merchant Country Code is U.S.
48	The Source BIN, Destination BIN, and merchant in a National Net or Bilateral Interchange transaction are not all in the same country or the Source Currency is not the local currency.
49	The counts or amounts in a Transaction Code 58 are not numeric.
4A	Merchant country differs from issuer country for a card range defined as domestic only.
4B	Active mark not valid for settlement service.
4C	BIN blocked from clearing and settlement activity.
4E	Invalid MVV.
50	The Card Expiration Date in a fraud advice transaction is invalid.
51	The Settlement Flag field is invalid.
52	No NNS defined for country.
53	The Source Amount is zero when it should be greater than zero or the decimal amount is greater than zero when the source currency code indicates a nonfractional currency (for example, Japanese Yen).
54	The Destination BIN in a fraud advice transaction is invalid.
56	The Currency Code in a request for copy/original, data capture advice, or interface transaction advice is invalid.
57	The Transaction Amount field in a request for copy/original or Source Amount field in a data capture advice or interface transaction advice is invalid.
58	No relationship is defined between the data capture processor and the acquirer for Transaction Code 57.
59	The source of a monetary transaction is an issuer BIN, but the transaction can be sent only by an acquiring BIN.
5A	Currency Code no longer supported for first presentments.
5B	Source/Destination is not a Bankcard BIN.
5C	Invalid Merchant Country for Bankcard.
60	A Transaction Code 57 has an invalid Draft Submitted Flag.
61	A Transaction Code 57 has an invalid data capture processor BIN.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
62	The Destination BIN of a monetary transaction is an issuer BIN only, but the transaction can be sent only to an acquiring BIN.
67	The State/Country Code in Transaction Code 10 or 20 is invalid.
68	The Account Number in Transaction Code 10 or 20 is invalid. The account number must be zero for certain reason codes and nonzero for others.
69	The Text Message area of Transaction Code 10 or 20 is all spaces.
6A	Invalid Record Type.
6B	Event Date not present or valid.
6C	Account number must point to a Destination BIN.
70	Issuer cannot receive additional Sender Data.
71	Additional required Sender Data Missing.
76	The destination BIN could not be found in the SMS Globals. Contact Visa Member Services.
80	Product Reclassification has occurred. **NOTE:** *Product Reclassification occurs in the following conditions:* • *The product ID submitted by the acquirer does not match the product ID used to process the transaction.* • *No product ID was submitted by the acquirer, and the product ID used to process the transaction does not match the product ID associated with the Account Range in the Edit Package ARDEF table.*
90	The Settlement Reporting Entity (SRE) for the acquirer could not be found. For TC 10 Fee collections and TC 20 Funds Disbursements, the source BIN could not be found. Contact Visa Member Services.
91	The Settlement Reporting Entity (SRE) for the issuer could not be found. For TC 10 Fee Collections and TC 20 Funds Disbursements, the destination BIN could not be found. Contact Visa Member Services.
97	In an International Bilateral transaction (currently valid only in the Latin America and Caribbean Region), the Merchant Country, Source BIN, or Destination BIN is in different regions.
98	In an International Bilateral transaction, the Source BIN and Destination BIN are in the same country.
99	An International Bilateral transaction has the acquirer BIN in a different country than the merchant or has the Source Currency Code in a different currency from the merchant's currency.
9A	Invalid TCR 2 or invalid/missing data in a required NNSS field.
9B	Settlement Flag must be a 3 for clearing only.
9C	Invalid Transaction Code for clearing-only transactions.
9D	Request for Copy Dispute Mediation not allowed.
A1	The reference number BIN in a Bill Payment transaction is invalid. The field must contain a valid BIN and must be the same as the Source or Destination BIN.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
A2	The Transfer Type is not numeric in a Bill Payment transaction.
A3	The Special Chargeback Indicator is invalid.
A4	The value of the chargeback is less than the minimum amount allowed.
A5	In a Chargeback Reduction Service (CRS) return, a chargeback is not above the floor limit as required.
A6	In a CRS return, the CRB/chargeback (Chargeback Reason Code 70) contains an Authorization Code or 0000Y in the Authorization Code field.
A7	In a CRS return, a CRB/chargeback is above the floor limit when it is required to be at or below the floor limit.
A8	In a CRS return, the CRB/chargeback has an Account Number not listed in the merchant's bulletin or on the Exception File on the date of purchase.
A9	A required TCR is missing.
AB	The original draft (TC 05) transaction account number was listed in the Card Recovery Bulletin on the purchase date, and the amount was below the floor limit without authorization.
AD	The original draft (TC 05) transaction account number was listed in the Exception File on the purchase date, and the amount was below the floor limit without authorization.
B1	A Transaction Code 57 has an invalid Account Number.
B2	The Transaction Code Qualifier is invalid.
B3	The Cashback field is invalid.
B4	The Format Code in the Acquirer Reference Number field is invalid.
B5	Prepaid Load not permitted.
B7	The Destination Currency Code is not space-filled.
B8	The Special Condition Indicators are invalid.
B9	The Account Number check digit is invalid.
BA1	The transaction did not qualify for the Submitted Fee Program.
BA2	The Submitted Fee Program Indicator is invalid.
BA3	Ineligible transaction from a Limited Acceptance merchant.
BA4	Transaction Integrity failure
BA5	U.S. acquiring BIN should be used
BE	The Currency Code is invalid.
BH	The higher of CPS/Retail debit or credit card rate applies.
C0	Stop Payment.
C1	Revocation of Authorization.
C2	Revocation of All Authorizations Order.
C3	The Source Currency Code is not valid for the transaction type.
C4	The Source Currency Code in a chargeback transaction does not match the issuer's billing currency code in the configuration table.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
C5	The Central Processing Date is invalid.
C6	The Merchant ZIP Code is invalid.
C7	The Chargeback Reason Code is invalid for automated fuel dispenser transactions if the account is not on the exception file.
CA	The Authorization Source Code is invalid.
CB	The POS Terminal Capability field is invalid.
CC	The POS Entry Mode field is invalid.
CD	The Cardholder ID Method field is invalid.
CE	The Online Authorization Reason Code in a draft data transaction is invalid.
CF1	The Card Sequence Number is invalid.
CF2	The Terminal Transaction Date is invalid.
CF3	The Terminal Capability Profile field is invalid.
CF4	The Unpredictable Number field is invalid.
CF5	The Application Transaction Counter field is invalid.
CF6	The Application Interchange Profile field is invalid.
CF7	The Cryptogram field is invalid.
CF8	Invalid Issuer Application Data.
CG1	The Terminal Verification Results field is invalid.
CG3	Script 1 Identifier subfield is invalid.
CG4	Script 1 Result subfield is invalid.
CG5	Source or Destination or Merchant Country is invalid for Chip Debit/Credit transactions.
CG6	Terminal Country Code is invalid.
CG7	Terminal Serial Number is invalid.
CG8	Source Currency is invalid.
CG9	Card Acceptor ID is invalid.
CH1	Terminal ID is invalid.
CH2	Destination currency is not zeros.
CH3	Source amount is not numeric.
CH4	Acquirer is not eligible for requested fee rates.
CH5	Chip card fees were requested for a non-chip-card transaction.
CJ	The Cardholder ID Method is not valid for the POS Entry Mode.
D1	A transaction that requires currency conversion could not be converted because the necessary conversion rate was not available.
D2	A transaction amount conversion resulted in zero when converting from a Source Amount to U.S. dollars or from U.S. dollars to a Destination Amount.
D3	The U.S. dollar value of a transaction exceeds the maximum amount allowable.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
D4	A transaction's Destination Amount is too large for the Destination Amount field.
D5	The transaction was rejected because the merchant issuer or acquirer country code has been embargoed.
D6	Transaction Code 30 was returned because of an invalid Destination BIN.
D7	Transaction Code 31 was returned because of an invalid Source BIN.
D8	An Issuers' Clearinghouse System transaction (TC 30 or 31) was rejected because a non-U.S. BIN is involved.
DA	The Reversal Flag field in a data capture advice or an interface transaction advice is invalid.
DC	The Capture Date field in a data capture advice or an interface transaction advice is invalid.
DF	The Agent field in a data capture advice or an interface transaction advice is invalid.
DG	The Chain field in a data capture advice or an interface transaction advice is invalid.
DH	The Merchant Number field in a data capture advice or an interface transaction advice is invalid.
DI	The Merchant Store field in a data capture advice or an interface transaction advice is invalid.
DJ	The Terminal Number field in a data capture advice or an interface transaction advice is invalid.
DK	The Merchant Batch Number field in a data capture advice or an interface transaction advice is invalid.
DL	The Merchant Batch Date field in a data capture advice or an interface transaction advice is invalid.
DM	The Discover Merchant ID field in a data capture advice or an interface transaction advice is invalid.
DN	The Transaction Time field in a data capture advice is invalid.
DO	The Transaction Type field in a data capture advice or an interface transaction advice is invalid.
DP	The Transaction Void Indicator field in a data capture advice is invalid.
DQ	The Card Entry Method field in a data capture advice is invalid.
DR	The Film Locator field in a data capture advice or an interface transaction advice is invalid.
DS	The Tip field in a data capture advice or an interface transaction advice is invalid.
DT	The Batch Transaction Count field in a data capture advice is invalid.
DU	The Batch Net Amount field in a data capture advice is invalid.
DV	The Batch Net Amount Sign field in a data capture advice is invalid.
DW	The Batch Record Count field in a data capture advice is invalid.
DX	The Batch Gross Amount field in a data capture advice is invalid.

Return/Reclassification Reason Code

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
DY	The Destination BIN field in an interface transaction advice is invalid.
DZ	The Acquirer Bank ID field in an interface transaction advice is invalid.
E1	The Format Code in Transaction Code 57 or 59 is not 02, 03, 05, 10, 11, or 12.
E2	The Service Establishment Number in Transaction Code 57 or 59 is not numeric or has an invalid check digit.
E3	The Invoice Batch Code in Transaction Code 57 or 59 is not greater than zero.
E4	The Invoice Subcode in Transaction Code 57 or 59 is not numeric.
E5	The Process Control ID in Transaction Code 57 or 59 is not greater than zero.
E6	The File Sequence Number in Transaction Code 57 is not numeric.
E7	The Chain Affiliated Property (CAP) Number in Transaction Code 57 or 59 is not numeric or has an invalid check digit.
E8	The Approval Code in Transaction Code 57 or 59 is invalid.
E9	The Charge Description in Transaction Code 57 or 59 is blank or the field is not left-justified.
EA	The Record of Charge (ROC) Number in Transaction Code 57 or 59 is not numeric or the field is not right-justified.
EB	The Expiration Date in Transaction Code 57 or 59 is invalid.
EC	The Tax Amount is not numeric.
ED	The Item Quantity in Transaction Code 57 or 59 is not numeric or is zero where the Item Unit Price or Item Total Price is greater than zero.
EE	The Item Descriptor in Transaction Code 57 or 59 contains all blanks where the Item Quantity is greater than zero.
EF	The Item Unit Price in Transaction Code 57 or 59 is zero where the Item Quantity is greater than zero or not numeric.
EG	The Item Total Price in Transaction Code 57 or 59 is zero where the Item Quantity is greater than zero.
EH	The Rental Agreement Number in Transaction Code 57 or 59 is blank or is not left-justified.
EI	The Audit Adjustment in Transaction Code 57 or 59 is not numeric.
EJ	The Audit Adjustment Indicator in Transaction Code 57 or 59 is invalid.
EK	The Auto Reference Number in Transaction Code 57 or 59 is invalid.
EL	The Rental City Transaction Code 57 or 59 is blank or is not left-justified.
EM	The Rental State in Transaction Code 57 or 59 is an invalid U.S. State Code.
EN	The Rental Date in Transaction Code 57 or 59 is invalid.
EO	The Rental Time in Transaction Code 57 or 59 is invalid.
EP	The Return City in Transaction Code 57 or 59 is blank or is not left-justified.
EQ	The Return State in Transaction Code 57 or 59 is an invalid U.S. State Code.
ER	The Return Date in Transaction Code 57 or 59 is invalid.
ES	The Return Time in Transaction Code 57 or 59 is invalid.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
ET	The Renter Name in Transaction Code 57 or 59 is blank or is not left-justified.
EU	The Charge Type in Transaction Code 57 or 59 is not 1, 2, or 3.
EV	The Arrival Date in Transaction Code 57 or 59 is invalid.
EW	The Departure Date in Transaction Code 57 or 59 is invalid.
EX	The Duration of Stay in Transaction Code 57 or 59 is invalid.
EY	The Special Program in Transaction Code 57 or 59 is invalid.
EZ	The Room Rate in Transaction Code 57 or 59 is invalid.
F1	The Account Number in Transaction Code 57 or 59 does not begin with 34 or 37.
F2	The Food ID in Transaction Code 57 or 59 is not FOOD^^^^, FOOD-BEV, or B-MY-GST. **NOTE:** *(^ = space)*
F3	The Food Amount in Transaction Code 57 or 59 is invalid.
F4	The Beverage Amount in Transaction Code 57 or 59 is invalid.
F5	The Beverage ID in Transaction Code 57 or 59 is invalid.
F6	Tip Amount 1 in Transaction Code 57 or 59 is invalid.
F7	Tip Recipient Literal 1 in Transaction Code 57 or 59 is invalid.
F8	Tip Amount 2 in Transaction Code 57 or 59 is invalid.
F9	Tip Recipient Literal 2 in Transaction Code 57 or 59 is invalid.
FA	Invalid Merchant Batch Key.
FB	Invalid Original Ticket Number.
FC	Invalid Transaction Based on Record Format Code in TC 57.
FD	Invalid Multiple Clearing Sequence Number in TC 57.
FE	Invalid Multiple Clearing Sequence Count in TC 57.
FF	Invalid Market-specific Authorization Data Indicator in TC 57.
FG	Invalid Total Authorized Amount in TC 57.
FH	Invalid Submitted Authorization Data Indicator in TC 57.
G0	Invalid Requested Fulfillment or Nonfulfillment Method.
G1	Invalid Issuer RFC BIN.
G2	Invalid Issuer RFC Subaddress.
G3	Invalid End Flag.
G4	Invalid Last TCR Data Length.
G5	Invalid Retrieval Request ID.
G6	Invalid Data Type Flag.
G7	Invalid Transaction Type.
G8	Invalid Source Routing Flag.

BASE II Clearing Data Codes

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
G9	Invalid Destination Routing Flag.
GA	Invalid Message Transaction Number.
GB	Invalid Destination Subaddress.
GC	Invalid Source Subaddress.
GD	Invalid Error Return Flag.
GE	Invalid Retrieval Request Reason Code in an RFC Message Transaction.
GF	Invalid Data Flags.
GG	Invalid Error Reason Code.
GH	Invalid Ruling Reason Code.
GI	Invalid Dispute Request Date.
GJ	Invalid Request Type.
GK	Invalid Request Processing Date.
GL	Invalid Pick-list ID.
GM	Invalid Pick-list Item Number.
GN	Invalid Purchase Year.
GP	Invalid Statement Date.
GQ	Transaction could not be completed Violation of Law
GT	TC 51 or TC 53 transaction no longer valid in jurisdiction.
GU	TC52 is not valid for this transaction.
GV	Invalid TC 52: beyond the allowed time limit. **NOTE:** *Normal time limit for request for copy is 12 months (1 year) from the original transaction date. For Healthcare Auto-Sub Data Retrieval Requests (Request for Copy Reason Code 27), the time limit is 60 months (5 years) from the original transaction date.*

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
H0	The recalculation of the validation code at the VIC showed that one of the fields listed below did not match the value in the authorization message. CPS—U.S.: • Account Number • Authorized Amount • Authorization Characteristics Indicator • Authorization Code • Authorization Currency Code • Authorization Response Code • Cashback • Market-Specific Authorization Indicator • Merchant Category Code • POS Entry Mode • Transaction Identifier • Product ID CPS/ATM: • Account Number • Authorization Characteristics Indicator • Transaction Identifier • Authorized Amount • Authorization Currency Code • Merchant Country Code • ATM Account Selection • Acquirer BIN • Surcharge Amount
H1	For a CPS transaction, the purchase date and authorization date timeliness requirements were not met.
H2	Authorization Characteristics Indicator is invalid. NOTE: *In the U.S. region, this could mean that the Authorization Characteristics Indicator is invalid for the Transaction Code Qualifier submitted.*
H3	Unattended Acceptance Terminal Indicator is invalid.
H4	Prepaid Card Indicator is not a space or a P.
H5	Transaction Identifier is non-numeric.
H6	Transaction Identifier must be zeros.
H7	Transaction Identifier must not be zeros.
H8	Authorized Amount is non-numeric.
H9	Authorized Amount must be zeros.
HA	Authorized Amount must not be zeros.
HB	Authorization Currency Code is invalid.
HC	Authorization Currency Code must not be spaces.
HD	Authorization Currency Code must be spaces.
HE	Authorization Response Code is invalid.

BASE II Clearing Data Codes

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
HF	Authorization Response Code must be spaces.
HG	Validation Code must not be spaces.
HH	Validation Code must be spaces.
HI	Payment Service Indicator is invalid for the transaction type.
HJ	Authorization Currency Code must be the same as the Source Currency Code.
HK	Chargeback Reason Code is not valid for a CPS transaction.
HL	Transaction Identifier is invalid. An example is when Visa does not have the Transaction Identifier on file.
HM	Excluded Transaction Identifier Reason must be spaces.
HN	Excluded Transaction Identifier Reason is invalid.
HP	Invalid Requested Payment Service field. **NOTE**: *In the U.S. region, this could mean that the Requested Payment Service is invalid for the Transaction Code Qualifier submitted.*
HQ1	Market-specific data requirement not met—Invalid Original Ticket Number.
HQ2	Market-specific data requirement not met—Invalid Lodging Check-in Date.
HQ3	Market-specific data requirement not met—Invalid Purchase Identifier format.
HQ4	Market-specific data requirement not met—Total Authorization Amount must be greater than zero.
HQ5	Market-specific data requirement not met—Invalid Market-Specific Authorization Data Indicator.
HQ6	Market-specific data requirement not met—Invalid Car Rental Check-Out Date.
HQ7	Market-specific data requirement not met—invalid Merchant Telephone Number or URL or Email.
HR1	Multiple Clearing Sequence Number must be numeric.
HR2	Multiple Clearing Sequence Number must be greater than zero.
HS	Multiple Clearing Sequence Count must be numeric.
HT	Transaction does not meet authorization timeliness criteria.
HT1	Total Authorized Amount must be numeric.
HT2	Total Authorized Amount must be zero.
HU	Invalid Authorization Characteristics Indicator and Requested Payment Service field combination.
HU2	Invalid Reimbursement Attribute, Requested Payment Service, and Authorization Characteristics Indicator combination for the market segment and Transaction Code.
HV1	Failed amount tolerance edit—Source Amount is greater than allowed.
HV2	Failed amount tolerance edit—Source Amount and Authorization Amount tolerance requirements not met.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
HW	Transaction not eligible for CPS processing.
HX	Invalid Market-Specific Authorization Data Indicator.
HY	Failed amount tolerance edit. Source Amount and Authorization Amount tolerance requirements not met. Please resubmit.
HY1	Failed amount tolerance edit. Authorization amount and source amount must match. Adjust source amount to match authorization and resubmit clearing transaction.
HZ	The recalculation of the validation code at the VIC showed that one of the fields listed below did not match the value in the authorization message. Please resubmit. • Account Number • Authorized Amount • Authorization Characteristics Indicator • Authorization Code • Authorization Currency Code • Authorization Response Code • Cashback • Market-Specific Authorization Indicator • Merchant Category Code • POS Entry Mode • Transaction Identifier • Product ID CPS/ATM: • Account Number • Authorization Characteristics Indicator • Transaction Identifier • Authorized Amount • Authorization Currency Code • Merchant Country Code • ATM Account Selection • Acquirer BIN • Surcharge Amount
J1	The Payment Mode in a Japanese National Data transaction is invalid.
J2	The Net Sales Amount in a Japanese National Data transaction is not numeric.
J3	The Tax and Mailing Charge in a Japanese National Data transaction is not numeric.
J4	The Sales Draft Reference Number in a Japanese National Data transaction is not numeric.
J6	The Katakana Merchant Name in a Japanese National Data transaction is blank.
J7	The Net/Gross Flag in a Japanese National Data transaction is not numeric.
J8	The Acquirer's Invoice Amount in a Japanese National Data transaction is not zero.
J9	The Bonus Code in a Japanese National Data transaction is not zero or 1, or the Bonus Code is 1 when the payment mode is not 10.
JA	Invalid value in the Number of Installment Payments in a Japanese National Data transaction.

BASE II Clearing Data Codes

Return/Reclassification Reason Code

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
JB	The Number of Bonus Payments in a Japanese National Data transaction is not numeric.
JC	The Bonus Amount is a Japanese National Data transaction is not numeric.
JD	The Number of Installment Payments in a Japanese National Data transaction is not numeric.
K1	Invalid Payment Code.
K2	Invalid Merchant Name.
K3	Invalid Merchant ID.
K4	Invalid Merchant Type.
K5	Invalid International Fee Indicator.
K6	Invalid Sales Tax Indicator.
K7	Invalid Purchase Identifier Format.
K8	Invalid AVS Response Code.
K9	Invalid Travel Agency Name.
KA	Invalid Restricted Ticket Indicator.
KB	Invalid Check-In Date.
KC	Invalid No-Show Indicator.
KD	Invalid Extra Charges.
KE	Invalid Travel Agency Code.
KF	Invalid Check-Out Date.
KG1	Invalid Type of Purchase for the Fleet Service.
KH	Missing TCR.
KJ	Message Identifier in TC 50 is not valid.
KK	National Tax Included Indicator is not valid.
KL	Item Sequence Number in TC 50 is not valid.
KP	Invalid Purchase Identifier.
KR	Invalid Destination/Source BIN for money transfer.
KS	Invalid Service Code.
KT	Invalid Interchange Reimbursement Fee Multiplier value
KU	Invalid Payment Method Code
KV	Invalid Electronic Commerce Goods Indicator
KW	Invalid POS Environment Code
L1	Invalid Transaction Type in a TC 09 or TC 19.
L2	Invalid Usage Code.
L3	Invalid Account Number Format Code.
L4	Invalid Origination Date.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
L7	Invalid Test Transaction Indicator.
L8	Missing authorization from a service provider.
L9	Invalid Transaction ID extension.
LA	Invalid Customer ID Number.
LB	Customer Name must not be blank.
LC	Invalid Terminal Type.
LD	Invalid Terminal Capability.
LE	Invalid Entry Mode.
LF	Invalid Biller Country.
LG	Invalid Amount Due.
LH	Invalid Amount Due Currency.
LI	Invalid Due Date.
LJ	Invalid Authorization Date.
LK	Payment application amount must be numeric.
LM	Invalid Customer Mailing Address.
LN	Biller not on Universal Biller File.
LO	Invalid Sendback Reason Code.
LP	Invalid Originator's Reference Number.
LQ	Account number does not match a valid account number mask for the biller.
LR	Invalid Change Code.
LT	Invalid Customer City.
LU	Invalid Customer State/Province/Region.
LV	Source BIN is not a valid Biller Financial Institution.
LW	Invalid Beneficiary Reference Number.
LX	Invalid Customer Postal Code.
LY	Invalid Customer Country.
M3	Invalid Customer Account Type Indicator.
M5	Customer ID Number not found.
M6	Invalid Destination BIN.
M7	Old data not found.
M8	Invalid Active Mark.
M9	Invalid Destination BIN for Biller Financial Institution.
MA	Invalid Service Type Code.
MB	Invalid Action Code.
MC	Invalid Confirmation Message Code.
MD	Invalid Effective Date.

BASE II Clearing Data Codes

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
ME	Invalid Customer Name.
MF	Invalid Frequency of Invoice Value.
MG	Invalid Detail Invoice Option.
MH	Invalid Beginning Statement Date.
MI	Invalid Ending Statement Date.
MJ	Invalid Balance Due.
MK	Invalid Balance Due Sign.
ML	Invalid Balance Due Currency Code.
MM	Invalid Minimum Amount Due.
MN	Invalid Past Due Amount.
MP	Invalid Beginning Balance.
MQ	Invalid Beginning Balance Sign.
MR	Invalid Total Biller Credits.
MS	Invalid Total Biller Debits.
MT	Invalid Total Customer Credits.
MU	Invalid Total Customer Debits.
MV	Invalid Additional Amount Due.
MW	Invalid Amount Subject to Finance Charge.
MX	Invalid Interest Rate.
MY	Invalid Interest Rate Code.
MZ	Invalid Late Due Date.
N0	Invalid New Data.
N1	Biller Financial Institution, Customer Financial Institution (Issuer), and Service Provider are not in the same country.
N2	Invalid Customer Province.
N3	Summary Invoice Presentment not supported by biller.
N4	Invalid Destination Currency Code.
N5	Invalid Biller Mailing Address.
N6	Invalid Market Indicator Code.
N7	Account Verification Transaction not supported by biller.
N8	Invalid Source Amount in Account Verification Transaction.
N9	Invalid Amount Due in Account Verification Transaction.
N10	Interest Rate must be numeric.
N11	Interest Accrual Days must be numeric.
N12	Interest Accrual Amount must be numeric.
NC	The Dynamic Currency Conversion Indicator is invalid.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
P1	Additional data requirement not met.
P2	Invalid RPS/ACI/RA combination.
P4	Incorrect Miscellaneous Fuel Tax Exemption Status for the transaction type.
P5	Invalid Merchant or Account Product ID for the program.
R01	Chargeback or Re-presentment Reason Code is not valid for a CPS transaction.
R02	Chargeback Reason Code is not valid for a PS2000 card-present/T&E transaction.
R03	Chargeback Reason Code is not valid for a PS2000 card-present/non-T&E transaction.
R04	Chargeback Reason Code is not valid for a PS2000 card-not-present and AVS/T&E transaction.
R05	Chargeback Reason Code is not valid for a PS2000 card-not-present and AVS/non-T&E transaction.
R06	Chargeback Reason Code is not valid for a PS2000 card-not-present and Preferred Customer/T&E transaction.
R07	Chargeback Reason Code is not valid for a PS2000 card-present and no verifiable cardholder identification/non-T&E transaction.
R08	Chargeback Reason Code is not valid for a PS2000 card-not-present/T&E transaction.
R09	Chargeback Reason Code is not valid for a PS2000 card-not-present/non-T&E transaction.
R10	Chargeback or Re-presentment Reason Code is not valid for a non-CPS transaction.
R21	Partial chargeback amount exceeds difference between authorization and source amounts.
S01	Transaction Identifier is invalid, for example, when Visa does not have the Transaction Identifier on file.
S02	Reimbursement Attribute does not match original presentment or is invalid for this transaction.
S03	Transaction Code is not applicable for the given Reason Code.
S04	Transaction Code does not properly correspond to the Transaction Code on the presentment or chargeback. For example, when presentment is TC 05, chargeback must be TC 15.
S05	Usage Code field is invalid for the transaction life cycle sequence of events or is not allowed for the transaction.
S06	Usage Code is not allowed for the given Reason Code of the transaction.
S07	A chargeback with the given Usage Code has already been processed for this Transaction Identifier.
S08	Invalid Account Number for the given Transaction Identifier.
S09	First chargeback must be done prior to second presentment.
S10	Second presentment must be done prior to second chargeback.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
S13	A reversal has already been processed. This transaction is invalid at this time.
S14	A subsequent transaction has been processed prior to the receipt of the reversal.
S15	Account Number does not match original presentment or is invalid for this transaction.
S16	Acquirer Business ID does not match original presentment or is invalid for this transaction.
S17	Special Condition Indicator does not match original presentment or is invalid for this transaction.
S18	Card Acceptor ID does not match original presentment or is invalid for this transaction.
S19	Fee Program Indicator does not match previous transaction or is invalid for this transaction.
S20	Acquirer Reference Number does not match original presentment or is invalid for this transaction.
S21	Merchant State/Province does not match original presentment or is invalid for this transaction.
S22	Multiple Clearing Sequence Number does not match Original Presentment or is invalid for this transaction.
S23	Requested Payment Service does not match original presentment or is invalid for this transaction.
S25	Duplicate transaction. Transaction has already been processed.
S27	Either a corresponding transaction for the reversal has not been processed, or one or more fields in the reversal, such as the CPD date field, does not correspond to the item being reversed.
S30	Transaction Amount does not match original presentment or is invalid for this transaction.
S35	Transaction Currency Code does not match original presentment or is invalid for this transaction.
S40	Merchant Country Code does not match original presentment or is invalid for this transaction.
S45	Purchase Date does not match original presentment or is invalid for this transaction.
S50	Special Chargeback Indicator must be a P if the source amount of the chargeback is less than the original presentment amount, or the source amount of the re-presentment is less than the chargeback amount.
S55	Duplicate Request for Copy or Original on the same Transaction Identifier. Valid Reason Codes for Duplicate Request are 34 and 39.
S60	Retrieval Request ID must equal Request for Copy or Original.
S70	Merchant Verification Value does not match original presentment or is invalid for this transaction.
T01	Transaction was not received within the time period specified in the Operating Regulations.

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
T02	Chargeback submitted sooner than the Visa Operating Regulations allow.
T03	Chargeback Reason Code is invalid for domestic transactions.
T04	Member Message Text is invalid for the Chargeback Reason Code.
T05	Documentation Indicator is invalid for the Reason Code or for the Merchant Category Code associated with the Reason Code.
T07	Unattended Acceptance Terminal Indicator does not match original presentment or is invalid for this transaction.
T08	Chargeback Reference Number does not match previous chargeback or is invalid for this transaction.
T10	CRB/Exception File Indicator field does not match original presentment or is invalid for this transaction.
T15	Merchant Category Code does not match original presentment or is invalid for this transaction.
T20	Mail/Phone/Electronic Commerce and Payment Indicator field does not match original presentment or is invalid for this transaction.
T25	Prepaid Card Indicator does not match with original presentment or is invalid for this transaction.
T30	Source Amount does not match prior presentment.
T31	Source Amount must be greater than or equal to the minimum amount allowed for the Reason Code.
T32	Source Amount exceeds the maximum amount allowed for this transaction.
T33	Source Amount must be less than or equal to the prior chargeback amount.
T34	Source Amount must be less than or equal to the prior presentment.
T35	Source Amount must be less than or equal to two times the original presentment amount.
T36	Source Amount must be less than the prior presentment.
T38	Terminal ID does not match original presentment or is invalid for this transaction.
T40	Request for Copy must be done prior to this transaction.
T41	Retrieval Request was submitted prior to this chargeback. Request Reason Code is not allowed for the chargeback reason code.
T42	Retrieval Request was submitted prior to this transaction. Request Reason Code was not 29 or 79 and is not allowed for the Chargeback Reason Code.
T45	Issuer Control Number does not match Retrieval Request or is invalid for this transaction.
T50	Request Reason Code does not match Retrieval Request or is invalid for this transaction.
T51	Additional Retrieval Request is not allowed when Nonfulfillment exists for Reason Code 3 or 4.
T60	Dispute was ruled in favor of the acquirer. Chargeback Reason Code is invalid for the Mediation Ruling.
T61	Chargeback Reason Code is inconsistent with Dispute Reason.

BASE II Clearing Data Codes

Return/Reclassification Reason Code

Table 1-62   Return/Reclassification Reason Codes (continued)

Code	Error Condition
T62	Chargeback Reason Code is not allowed when a nonfulfillment exists or there is no fulfillment on file.
T63	Chargeback Reason Code is not allowed when a fulfillment exists.
T64	Transaction type is not allowed when a fulfillment or a nonfulfillment was submitted past the allowed timeframe.
T65	A Nonfulfillment message exists. Re-presentment is invalid.
T70	A Retrieval Request with the same Transaction Code must be submitted before making a repeat request.
U1	Invalid National Net Country Code
U2	Invalid Account Type
U3	Invalid IRF Type
U4	Member-Supplied Tax for IRF is missing
U5	Invalid Merchant Fiscal ID (RFC)
U6	Invalid Installment Payment Indicator
U7	Number of Installment Payments is missing or invalid.
U8	Grace Period is missing or invalid.
U9	Invalid Frequency of Payment
U10	Installment Payment Interest is missing or invalid.
U11	VAT for Installment Payment Interest is missing or invalid.
U12	Installment Payment Number is missing or invalid.
V1	Source Settlement Reporting Entity (SRE) not found.
V2	Destination Settlement Reporting Entity (SRE) not found.
V3	Unmatched FCS (Format Conversion Service) ATM Transaction.
V4	Visa Money Transfer Data Requirement not met - Missing AML Data.
X1	Duplicate VML Array Index
X2	VML Element out of the Group Element.
X3	Invalid or missing VML Array Index.
X4	Invalid character in a text field.
X5	Invalid length in a VML transaction.

1.61 SENDBACK REASON CODE

The Sendback Reason Code is used only in the following Visa Money Transfer transaction:

• TC 09/S, Money Transfer Sendback: TCR 0 – Visa Money Transfer Data, Positions 148–149

Table 1-63   Sendback Reason Codes

Code	Error Condition	Valid for Market Indicator		
		A	Space	G
00–19	Reserved		X	X
20	Not our biller.		X	X
30	Deposit to account not allowed.	X		
31	Cardholder-initiated sendback.	X		
32	Account frozen.	X		
40	Unrecognized customer account number.	X	X	X
41	Account closed.	X	X	X
42	Transaction refused.	X	X	X
43	Previously paid in full.	X	X	X
48	Application code 1 not identified or amount incorrect.		X	X
49	Application code 2 not identified or amount incorrect.		X	X
50	Application code 3 not identified or amount incorrect.		X	X
51	Application code 4 not identified or amount incorrect.		X	X
52	Application code 5 not identified or amount incorrect.		X	X
53	Application code 6 not identified or amount incorrect.		X	X
54	Sub-account amount not acceptable. Contact biller.		X	X
90	Other.		X	X

1.62   SERVICE TYPE

The Service Type code is used in the following interchange format:

• Draft Data: TCR 3 (Fleet Service), Position 150

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-64   Service Type Codes

Code	Definition
Space	Non-Fuel Transaction
F	Full Service
S	Self-Service

1.63 SETTLEMENT FLAG

The Settlement Flag is used in the following interchange formats:

- Draft Data: TCR 0, Position 150
- TC 10, Fee Collection: TCR 0, Position 147
- TC 20, Funds Disbursement: TCR 0, Position 147
- TC 38, Copy Request and Fulfillment: TCR 0, Position 38
- TC 39, Copy Fulfillment Service: TCR 0, Position 38
- TC 44, Collection Batch Acknowledgment: TCR 0 – Batch Disposition Code A, Position 41
- TC 51, 52, 53, Retrieval Request/Confirmation: TCR 0, Position 138

Table 1-65   Settlement Flags

Code	Definition
0	International settlement service.
3	Clearing-only service for TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, and 37 (currently valid only for Sweden and U.S.). NOTE: *A code 3 may be used only if the member's country has registered for clearing-only service with Visa for domestic interchange.*
8	National Net settlement service.
9	BASE II selects the appropriate settlement service based on routing and country default. NOTE: *A code 9 may be used only if the member's country has registered a "default" settlement service with Visa for domestic interchange.*

BASE II Clearing Data Codes

1.64 SETTLEMENT TYPE

The Settlement Type code is used in the following interchange format:

• Draft Data: TCR 2 – Brazil, Positions 23–25

Table 1-66 Settlement Type Codes

Code	Definition
000	No deferment
001	1-day deferment
002	2-day deferment
003	3-day deferment
004	4-day deferment
005	5-day deferment
006	6-day deferment
007	7-day deferment
008	8-day deferment
009	9-day deferment
010	10-day deferment
011	11-day deferment
012	12-day deferment
013	13-day deferment
014	14-day deferment
015	15-day deferment
016	16-day deferment
017	17-day deferment
018	18-day deferment
019	19-day deferment
020	20-day deferment
021	21-day deferment
022	22-day deferment
023	23-day deferment
024	24-day deferment
025	25-day deferment
026	26-day deferment
027	27-day deferment
028	28-day deferment

1.65 SPECIAL CHARGEBACK INDICATOR

The Special Chargeback Indicator is used in the following interchange format:

• Draft Data: TCR 1 – Additional Data, Position 117

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-67   Special Chargeback Indicators

Code	Definition
Space	Field not applicable.
P	Partial amount chargeback.

1.66 SPECIAL CONDITION INDICATORS

Special Condition Indicators are used in the following interchange format:

• Draft Data: TCR 1 – Additional Data, Positions 74–75

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-68   Special Condition Indicators

Code	Description
FIRST POSITION (RISK IDENTIFICATION INDICATOR)	
Space	RIS indicator not required for this merchant
1	Zero floor limit required.
2	Terminal capable of reading and transmitting the full unaltered contents of the magnetic stripe.
3	Zero floor limit and terminal capable of reading and transmitting the full unaltered contents of the magnetic stripe.
SECOND POSITION (MERCHANT TRANSACTION INDICATOR)	
Space	None of the specified conditions is present.
B	Hotel qualifying for a special Floor Limit of $1000 and permitted to use Status Check Procedure (medium level of chargeback protection).
D	Hotel permitted to use Status Check Procedure with a Floor Limit of $500 (lowest level of chargeback protection).
F	Facsimile Draft provided.
H	Visa Lodging Services—Hotel qualifies for the special floor limit (international only).
L	Visa Lodging Services Merchant.
9	Existing Debt Indicator
S	Hotel or restaurant merchant qualifies for a special Floor Limit of $1500 and permitted to use Status Check Procedure (highest level of chargeback protection).
8	Quasi-cash/Online gambling. (See *Visa International Operating Regulations* or *Visa U.S.A. Operating Regulations* for list of quasi-cash items.)

1.67   TRANSACTION CODE QUALIFIER

The Transaction Code Qualifier is used in the following interchange formats:

• Draft Data: TCR 0, Position 3
• Draft Data: TCR 1, Position 3
• Draft Data: TCR 2, Position 3
• Draft Data: TCR 3, Position 3
• Draft Data: TCR 4, Position 3
• Draft Data: TCR 5, Position 3
• Draft Data: TCR 6, Position 3
• Draft Data: TCR 7, Position 3

Table 1-69   Transaction Code Qualifiers

Code	Definition
0	Default
1	Account Funding Transaction
2	Original Credit Transaction

1.68 TYPE OF PURCHASE CODE

The Type of Purchase code is used in the following interchange format:

• Draft Data: TCR 3 (Fleet Service), Position 27

Table 1-70   Type of Purchase Codes

Code	Definition
1	Fuel Purchase
2	Non-Fuel Purchase
3	Fuel and Non-Fuel Purchase

1.69 UNATTENDED ACCEPTANCE TERMINAL INDICATOR

The Unattended Acceptance Terminal Indicator is used in the following interchange format:

• Draft Data: TCR 1 – Additional Data, Position 124

NOTE

If the format is VML and the code is a space or zero, special attention must be paid because the code could have two different meanings: 1) in VML the space or zero can mean not applicable, in which case the field should not be present in the transaction, or 2) if the space or zero has a business meaning, the field should be present in the transaction (for example, a space may indicate eligibility for a particular fee type). Please see the BASE II Clearing VML Developer Handbook *for more information.*

Table 1-71   Unattended Acceptance Terminal Indicator

Value	Unattended Acceptance Terminal Type	Usage
Space	Not applicable to this transaction	Use to indicate that the transaction does not originate at an unattended terminal.
1	Unattended cardholder activated, no authorization, below floor-limit transaction.	Use to indicate that the transaction: • Is less than US$40, or local currency equivalent. • Is not authorized. • Has no cardholder verification performed. Examples of a Type A UAT transaction are: • Parking garage fee • Road toll • Motion picture theater admission • Magnetic stripe telephone call
2	Unattended chip and PIN transactions (VE use only)	Use to indicate that the transaction: • Is authorized. • Has PIN verification performed. Examples of a Type C UAT transaction are: • ATM • Fuel purchase with PIN
3	Unattended cardholder activated, authorized transaction	Use to indicate that the transaction: • Is less than US$100, or local currency equivalent. • Is authorized. • Has no cardholder verification performed. Examples of a Type B UAT transaction are: • Fuel purchase without PIN • Prepaid card purchase • Video rental
4	Remote Indicator	Use to indicate that the transaction occurred from a remote terminal or off premise ATM.

BASE II Clearing Data Codes

1.70 UNIT OF MEASURE CODE

The Unit of Measure code is used in the following interchange format:

• Draft Data: TCR 3 (Fleet Service), Position 30

Table 1-72 Unit of Measure Code

Code	Definition
L	Liter
G	Gallon
I	Imperial Gallon
K	Kilo
P	Pound

Country and Currency Codes

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Country and Currency Codes

2.1 COUNTRY AND CURRENCY CODE FIELDS

Country and Currency Codes are used in the following interchange formats:

- Draft Data: TCR 0, Positions 89–91 and 130–132; TCR 2, Positions 17–19
- TC 10, Fee Collection: TCR 0, Positions 21–23, 59–61, and 74–76; TCR 2—Brazil, Positions 17–19
- TC 20, Funds Disbursement: TCR 0, Positions 21–23, 59–61, and 74–76
- TC 33, RDMS/CRS: TCR 0—CRS Issuer Advice, Positions 68–70, 83–85, and 131–133
- TC 38, Copy Request/Fulfillment: TCR 1—RFC Advice, Positions 82–84; TCR 1—Nonfulfillment, Positions 31–33
- TC 40, Fraud Advice: TCR 0, Positions 115–117 and 137–139
- TC 42, Merchant File Update: TCR 0—Record 1, Positions 98–99
- TC 44, Collection Batch Acknowledgment: TCR 0—Batch Disposition A, Positions 38–40
- TC 46, Member Settlement Data: TCR 0, Positions 22–24
- TC 48, BASE I Advice: TCR 0—Format 1 (ISO-enriched), Positions 78–80 and 81–83
- TC 51, 52, 53, Retrieval Request/Confirmation: TCR 0, Positions 71–73 and 112–114; TCR 1, Positions 54–56
- TC 56, Currency Conversion Rate Update: TCR 0, Positions 18–20, 33–35, 48–50, 63–65, 78–80, 93–95, and 108–110
- TC 59, Interface Transaction Advice: TCR 0, Positions 117–119

2.2 CURRENCY TO COUNTRY CROSS-REFERENCE

Table 2-1   Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	ISO Country Name
008	Albania
012	Algeria
032	Argentina
036	Australia, Christmas Island, Cocos (Keeling) Island, Heard and McDonald Island, Kiribati, Nauru, Norfolk Island, Tuvalu
044	Bahamas
048	Bahrain
050	Bangladesh
052	Barbados
060	Bermuda
064	Bhutan
068	Bolivia
072	Botswana
084	Belize
090	Solomon Is.
096	Brunei Darussalam
104	Myanmar
108	Burundi
116	Cambodia
124	Canada
132	Cape Verde Is.
136	Cayman Is.
144	Sri Lanka
152	Chile
156	China
170	Colombia
174	Comoros
188	Costa Rica
191	Croatia
192	Cuba
203	Czech Republic
208	Denmark
214	Dominican Rep.
230	Ethiopia

Country and Currency Codes

Table 2-1   Numeric Currency Code to Country Name Cross-Reference (continued)

ISO Numeric Currency Code	ISO Country Name
232	Eritrea
233	Estonia
238	Falkland Is. (Malvinas)
242	Fiji
262	Djibouti
270	Gambia
292	Gibraltar
320	Guatemala
324	Guinea
328	Guyana
332	Haiti
340	Honduras
344	Hong Kong
348	Hungary
352	Iceland
356	Bhutan
356	India
360	Indonesia
364	Iran
368	Iraq
376	Israel
388	Jamaica
392	Japan
398	Kazakhstan
400	Jordan
404	Kenya
408	Korea, Democratic People's Republic of
410	Korea, Republic of
414	Kuwait
417	Kyrgyzstan
418	Lao People's Democratic Republic
422	Lebanon
428	Latvia
430	Liberia
434	Libyan Arab Jamahiriya

Country and Currency Codes

Table 2-1   Numeric Currency Code to Country Name Cross-Reference (continued)

ISO Numeric Currency Code	ISO Country Name
440	Lithuania
446	Macau
454	Malawi
458	Malaysia
462	Maldives
478	Mauritania
480	Mauritius
484	Mexico
496	Mongolia
498	Moldova, Republic of
504	Morocco, Western Sahara
512	Oman
516	Namibia
524	Nepal
532	Curacao and Sint Maarten
533	Aruba
548	Vanuatu
554	Cook Is., New Zealand, Niue, Pitcairn, Tokelau
558	Nicaragua
566	Nigeria
No universal currency	Antarctica
578	Bouvet Is., Norway, Svalbard and Jan Mayen Is.
586	Pakistan
590	Panama
598	Papua New Guinea
600	Paraguay
604	Peru
608	Philippines
624	Guinea–Bissau
634	Qatar
643	Russian Federation
646	Rwanda
654	St. Helena
678	Sao Tome and Principe

Table 2-1   Numeric Currency Code to Country Name Cross-Reference (continued)

ISO Numeric Currency Code	ISO Country Name
682	Saudi Arabia
690	Seychelles
694	Sierra Leone
702	Singapore
703	Slovakia
704	Vietnam
706	Somalia
710	Lesotho, South Africa
716	Zimbabwe
728	South Sudan
729	Sudan
748	Swaziland
752	Sweden
756	Liechtenstein, Switzerland
760	Syrian Arab Rep.
764	Thailand
776	Tonga
780	Trinidad and Tobago
784	United Arab Emirates
788	Tunisia
800	Uganda
807	Macedonia, the Former Yugoslav Republic of
818	Egypt
826	So. Georgia and So. Sandwich Is., United Kingdom
834	Tanzania, United Republic of
840	American Samoa, Bonaire, Sint Eustatius and Saba, British Indian Ocean Territory, British Virgin Is., Ecuador, El Salvador, Guam, Marshall Islands, Micronesia, Northern Mariana Islands, Palau, Palestinian Territory, Occupied, Puerto Rico, Turks and Caicos Is., United States, U.S. Minor Outlying Islands, U.S. Virgin Is., Timor-Leste
858	Uruguay
860	Uzbekistan
882	Samoa
886	Yemen
967	Zambia
901	Taiwan

Country and Currency Codes

Table 2-1   Numeric Currency Code to Country Name Cross-Reference (continued)

ISO Numeric Currency Code	ISO Country Name
934	Turkmenistan
936	Ghana
937	Venezuela
938	Sudan
941	Republic of Serbia
943	Mozambique
944	Azerbaijan
946	Romania
949	Turkey
950	Cameroon, United Republic of, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon
951	Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent and The Grenadines
952	Benin, Burkina Faso, Ivory Coast (Cote d'Ivoire), Mali, Niger, Senegal, Togo
953	French Polynesia, New Caledonia, Wallis and Futuna Is.
968	Suriname
969	Madagascar
971	Afghanistan
972	Tajikistan
973	Angola
974	Belarus
975	Bulgaria
976	Democratic Republic of the Congo
977	Bosnia and Herzegovina
978	Andorra, Austria, Belgium, Cyprus, Finland, France, France Metropolitan, French Guiana, French Southern Territory, Germany, Greece, Guadeloupe, Ireland, Italy, Luxembourg, Malta, Martinique, Mayotte, Monaco, Netherlands, Portugal, Reunion, Spain, St. Pierre and Miquelon, San Marino, Slovakia, Slovenia, United Nations Interim Administration Mission is Kosovo (UNMIK), Holy See (Vatican City State), Montenegro.
980	Ukraine
981	Georgia
985	Poland
986	Brazil

2.3 COUNTRY AND CURRENCY CODES

Table 2-2 Country and Currency Codes

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Afghanistan	AF	004	Afghani	AFN	971
Albania	AL	008	Lek	ALL	008
Algeria	DZ	012	Algerian Dinar	DZD	012
American Samoa	AS	016	U.S. Dollar[S]	USD	840
Andorra	AD	020	Euro[S]	EUR	978
Angola	AO	024	Kwanza	AOA	973
Anguilla	AI	660	E. Caribbean Dollar	XCD	951
Antarctica	AQ	No universal currency			
Antigua and Barbuda	AG	028	E. Caribbean Dollar	XCD	951
Argentina	AR	032	Argentine Peso	ARS	032
Armenia	AM	051	Armenian Dram	AMD	051
Aruba	AW	533	Aruban Guilder	AWG	533
Australia	AU	036	Australian Dollar[S]	AUD	036
Austria	AT	040	Euro[S]	EUR	978
Azerbaijan	AZ	031	Azerbaijanian Manat	AZN	944
Bahamas	BS	044	Bahamian Dollar	BSD	044
Bahrain	BH	048	Bahraini Dinar	BHD	048
Bangladesh	BD	050	Taka	BDT	050
Barbados	BB	052	Barbados Dollar	BBD	052
Belarus	BY	112	Belarussian Ruble	BYR	974
Belgium	BE	056	Euro[S]	EUR	978
Belize	BZ	084	Belize Dollar	BZD	084
Benin	BJ	204	CFA Franc BCEAO	XOF	952
Bermuda	BM	060	Bermudian Dollar	BMD	060
Bhutan	BT	064	Bhutan Ngultrum	BTN	064
Bolivia	BO	068	Boliviano	BOB	068
Bonaire, Sint Eustatius and Saba	BQ	535	US Dollar	USD	840

Country and Currency Codes

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Bosnia and Herzegovina	BA	070	Convertible Mark	BAM	977
Botswana	BW	072	Pula	BWP	072
Bouvet Is.	BV	074	Norwegian Krone[S]	NOK	578
Brazil	BR	076	Brazilian Real	BRL	986
British Indian Ocean Territory	IO	086	U.S. Dollar[S]	USD	840
British Virgin Is.	VG	092	U.S. Dollar[S]	USD	840
Brunei Darussalam	BN	096	Brunei Dollar	BND	096
Bulgaria	BG	100	Bulgarian Lev	BGN	975
Burkina Faso	BF	854	CFA Franc BCEAO	XOF	952
Burundi	BI	108	Burundi Franc	BIF	108
Cambodia	KH	116	Riel	KHR	116
Cameroon, United Republic of	CM	120	CFA Franc BEAC	XAF	950
Canada	CA	124	Canadian Dollar[S]	CAD	124
Cape Verde Is.	CV	132	Cape Verde Escudo	CVE	132
Cayman Is.	KY	136	Cayman Is. Dollar	KYD	136
Central African Republic	CF	140	CFA Franc BEAC	XAF	950
Chad	TD	148	CFA Franc BEAC	XAF	950
Chile	CL	152	Chilean Peso	CLP	152
China	CN	156	Yuan Renminbi	CNY	156
Christmas Is.	CX	162	Australian Dollar[S]	AUD	036
Cocos (Keeling) Is.	CC	166	Australian Dollar[S]	AUD	036
Colombia	CO	170	Colombian Peso	COP	170
Comoros	KM	174	Comoro Franc	KMF	174
Congo	CG	178	CFA Franc BEAC	XAF	950
Cook Is.	CK	184	New Zealand Dollar[S]	NZD	554
Costa Rica	CR	188	Costa Rican Colon	CRC	188
Croatia	HR	191	Croatian Kuna	HRK	191

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Cuba	CU	192	Cuban Peso	CUP	192
Curacao	CW	531	Netherlands Antillean Guilder	ANG	532
Cyprus	CY	196	Cyprus Pound	CYP	196[1]
			Euro[S]	EUR	978
Czech Republic	CZ	203	Czech Koruna	CZK	203
Democratic Republic of the Congo	CD	180	Franc Congolais	CDF	976
Denmark	DK	208	Danish Krone[S]	DKK	208
Djibouti	DJ	262	Djibouti Franc	DJF	262
Dominica	DM	212	E. Caribbean Dollar	XCD	951
Dominican Rep.	DO	214	Dominican Peso	DOP	214
Timor-Leste	TL	626	U.S. Dollar	USD	840
Ecuador	EC	218	U.S. Dollar[S]	USD	840
Egypt	EG	818	Egyptian Pound	EGP	818
El Salvador	SV	222	U.S. Dollar[S]	USD	840
Equatorial Guinea	GQ	226	CFA Franc BEAC	XAF	950
Eritrea	ER	232	Eritrean Nakfa	ERN	232
Estonia	EE	233	Kroon	EEK	233
Ethiopia	ET	231	Ethiopian Birr	ETB	230
European Economic and Monetary Union	n/a	n/a	Euro[S]	EUR	978
European Monetary Cooperation Fund	n/a	n/a	European Currency Unit	XEU	954
Faeroe Is.	FO	234	Danish Krone[S]	DKK	208
Falkland Is. (Malvinas)	FK	238	Falkland Is. Pound	FKP	238
Fiji	FJ	242	Fiji Dollar	FJD	242
Finland	FI	246	Euro[S]	EUR	978
France	FR	250	Euro[S]	EUR	978
France, Metropolitan	FX	249	Euro[S]	EUR	978
French Guiana	GF	254	Euro[S]	EUR	978

Country and Currency Codes

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
French Polynesia	PF	258	CFP Franc	XPF	953
French Southern Territory	TF	260	Euro [S]	EUR	978
Gabon	GA	266	CFA Franc BEAC	XAF	950
Gambia	GM	270	Dalasi	GMD	270
Georgia	GE	268	Lari	GEL	981
Germany	DE	276	Euro[S]	EUR	978
Ghana	GH	288	Cedi	GHC / GHS	288[2] / 936
Gibraltar	GI	292	Gibraltar Pound	GIP	292
Greece	GR	300	Euro[S]	EUR	978
Greenland	GL	304	Danish Krone[S]	DKK	208
Grenada	GD	308	E. Caribbean Dollar	XCD	951
Guadeloupe	GP	312	Euro	EUR	978
Guam	GU	316	U.S. Dollar[S]	USD	840
Guatemala	GT	320	Quetzal	GTQ	320
Guinea	GN	324	Guinea Franc	GNF	324
Guinea–Bissau	GW	624	Guinea-Bissau Peso	GWP	624
Guyana	GY	328	Guyana Dollar	GYD	328
Haiti	HT	332	Gourde	HTG	332
Heard and McDonald Is.	HM	334	Australian Dollar[S]	AUD	036
Honduras	HN	340	Lempira	HNL	340
Hong Kong	HK	344	Hong Kong Dollar[S]	HKD	344
Hungary	HU	348	Forint	HUF	348
Iceland	IS	352	Iceland Krona[S]	ISK	352
India	IN	356	Indian Rupee[S]	INR	356
Indonesia	ID	360	Rupiah	IDR	360
Iran	IR	364	Iranian Rial	IRR	364
Iraq	IQ	368	Iraqi Dinar	IQD	368
Ireland	IE	372	Euro[S]	EUR	978
Israel	IL	376	New Israeli Sheqel	ILS	376

Country and Currency Codes

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Italy	IT	380	Euro	EUR	978
Ivory Coast (Côte d'Ivoire)	CI	384	CFA Franc BCEAO	XOF	952
Jamaica	JM	388	Jamaican Dollar	JMD	388
Japan	JP	392	Yen[S]	JPY	392
Jordan	JO	400	Jordanian Dinar	JOD	400
Kazakhstan	KZ	398	Tenge	KZT	398
Kenya	KE	404	Kenyan Shilling	KES	404
Kiribati	KI	296	Australian Dollar[S]	AUD	036
Korea, Democratic People's Republic of	KP	408	North Korean Won	KPW	408
Korea, Republic of	KR	410	Won	KRW	410
Kuwait	KW	414	Kuwaiti Dinar	KWD	414
Kyrgyzstan	KG	417	Som	KGS	417
Lao People's Democratic Republic	LA	418	Kip	LAK	418
Latvia	LV	428	Latvian Lats	LVL	428
Lebanon	LB	422	Lebanese Pound	LBP	422
Lesotho	LS	426	Rand[S]	ZAR	710
Liberia	LR	430	Liberian Dollar	LRD	430
Libyan Arab Jamahiriya	LY	434	Libyan Dinar	LYD	434
Liechtenstein	LI	438	Swiss Franc[S]	CHF	756
Lithuania	LT	440	Lithuanian Litas	LTL	440
Luxembourg	LU	442	Euro[S]	EUR	978
Macau	MO	446	Pataca	MOP	446
Macedonia, the Former Yugoslav Republic of	MK	807	Denar	MKD	807
Madagascar	MG	450	Malagasy Ariary	MGA	969
Malawi	MW	454	Kwacha	MWK	454
Malaysia	MY	458	Malaysian Ringgit[S]	MYR	458
Maldives	MV	462	Rufiyaa	MVR	462

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Mali	ML	466	CFA Franc BCEAO	XOF	952
Malta	MT	470	Maltese Lira	MTL	470[1]
			Euro[S]	EUR	978
Marshall Islands	MH	584	U.S. Dollar[S]	USD	840
Martinique	MQ	474	Euro[S]	EUR	978
Mauritania	MR	478	Ouguiya	MRO	478
Mauritius	MU	480	Mauritius Rupee	MUR	480
Mayotte	YT	175	Euro[S]	EUR	978
Mexico	MX	484	Mexican Peso[S]	MXN	484
Micronesia	FM	583	U.S. Dollar[S]	USD	840
Moldova, Republic of	MD	498	Moldovan Leu	MDL	498
Monaco	MC	492	Euro[S]	EUR	978
Mongolia	MN	496	Tugrik	MNT	496
Montenegro	ME	499	Euro[S]	EUR	978
Montserrat	MS	500	E. Caribbean Dollar	XCD	951
Morocco	MA	504	Moroccan Dirham	MAD	504
Mozambique	MZ	508	Mozambique Metical	MZN	943
Myanmar	MM	104	Kyat	MMK	104
Namibia	NA	516	Namibia Dollar	NAD	516
			Rand[S]	ZAR	710
Nauru	NR	520	Australian Dollar[S]	AUD	036
Nepal	NP	524	Nepalese Rupee	NPR	524
Netherlands	NL	528	Euro[S]	EUR	978
New Caledonia	NC	540	CFP Franc	XPF	953
New Zealand	NZ	554	New Zealand Dollar[S]	NZD	554
Nicaragua	NI	558	Cordoba Oro	NIO	558
Niger	NE	562	CFA Franc BCEAO	XOF	952
Nigeria	NG	566	Naira	NGN	566
Niue	NU	570	New Zealand Dollar[S]	NZD	554

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Norfolk Is.	NF	574	Australian Dollar[S]	AUD	036
Northern Mariana Islands	MP	580	U.S. Dollar[S]	USD	840
Norway	NO	578	Norwegian Krone[S]	NOK	578
Oman	OM	512	Rial Omani	OMR	512
Pakistan	PK	586	Pakistan Rupee	PKR	586
Palau	PW	585	U.S. Dollar[S]	USD	840
Palestinian Territory, Occupied	PS	275	U.S. Dollar[S]	USD	840
Panama	PA	591	Balboa	PAB	590
Papua New Guinea	PG	598	Kina	PGK	598
Paraguay	PY	600	Guarani	PYG	600
Peru	PE	604	Nuevo Sol	PEN	604
Philippines	PH	608	Philippine Peso	PHP	608
Pitcairn	PN	612	New Zealand Dollar[S]	NZD	554
Poland	PL	616	Zloty	PLN	985
Portugal	PT	620	Euro[S]	EUR	978
Puerto Rico	PR	630	U.S. Dollar[S]	USD	840
Qatar	QA	634	Qatari Rial	QAR	634
Reunion	RE	638	Euro[S]	EUR	978
Romania	RO	642	LEU	RON	946
Russian Federation	RU	643	Russian Ruble[S]	RUB	643
Rwanda	RW	646	Rwanda Franc	RWF	646
Samoa	WS	882	Tala	WST	882
San Marino	SM	674	Euro[S]	EUR	978
Sao Tome and Principe	ST	678	Dobra	STD	678
Saudi Arabia	SA	682	Saudi Riyal	SAR	682
Senegal	SN	686	CFA Franc BCEAO	XOF	952
Serbia Republic of	RS	688	Serbia Dinar	RSD	941
Seychelles	SC	690	Seychelles Rupee	SCR	690

Country and Currency Codes

Table 2-2 Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Sierra Leone	SL	694	Leone	SLL	694
Singapore	SG	702	Singapore Dollar[S]	SGD	702
Sint Maarten (Dutch Part)	SX	534	Netherlands Antillean Guilder	ANG	532
Slovakia	SK	703	Slovak Koruna Euro [s]	SKK EUR	703[3] 978
Slovenia	SI	705	Tolar Euro[S]	SIT EUR	705[4] 978
Solomon Is.	SB	090	Solomon Is. Dollar	SBD	090
Somalia	SO	706	Somali Shilling	SOS	706
South Africa	ZA	710	Rand[S]	ZAR	710
So. Georgia and So. Sandwich Is.	GS	239	Pound Sterling[S]	GBP	826
Spain	ES	724	Euro[S]	EUR	978
Sri Lanka	LK	144	Sri Lanka Rupee	LKR	144
St. Helena	SH	654	St. Helena Pound	SHP	654
St. Kitts-Nevis	KN	659	E. Caribbean Dollar	XCD	951
St. Lucia	LC	662	E. Caribbean Dollar	XCD	951
St. Pierre and Miquelon	PM	666	Euro[S]	EUR	978
St. Vincent and The Grenadines	VC	670	E. Caribbean Dollar	XCD	951
South Sudan	SS	728	South Sudanese Pound	SSP	728
Sudan	SD	729	Sudanese Pound	SDG	938
Suriname	SR	740	Suriname Dollar	SRD	968
Svalbard and Jan Mayen Is.	SJ	744	Norwegian Krone[S]	NOK	578
Swaziland	SZ	748	Lilangeni	SZL	748
Sweden	SE	752	Swedish Krona[S]	SEK	752
Switzerland	CH	756	Swiss Franc[S]	CHF	756
Syrian Arab Rep.	SY	760	Syrian Pound	SYP	760
Taiwan	TW	158	New Taiwan Dollar	TWD	901

Country and Currency Codes

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Tajikistan	TJ	762	Somoni	TJS	972
Tanzania, United Republic of	TZ	834	Tanzanian Shilling	TZS	834
Thailand	TH	764	Baht[S]	THB	764
Togo	TG	768	CFA Franc BCEAO	XOF	952
Tokelau	TK	772	New Zealand Dollar[S]	NZD	554
Tonga	TO	776	Pa'anga	TOP	776
Trinidad and Tobago	TT	780	Trinidad and Tobago Dollar	TTD	780
Tunisia	TN	788	Tunisian Dinar	TND	788
Turkey	TR	792	Turkish Lira	TRY	949
Turkmenistan	TM	795	Manat	TMM	795[3]
			New Manat	TMT	934
Turks and Caicos Is.	TC	796	U.S. Dollar[S]	USD	840
Tuvalu	TV	798	Australian Dollar[S]	AUD	036
Uganda	UG	800	Uganda Shilling	UGX	800
Ukraine	UA	804	Ukrainian Hryvnia	UAH	980
United Arab Emirates	AE	784	U.A.E. Dirham	AED	784
United Kingdom	GB	826	Pound Sterling[S]	GBP	826
United Nations Interim Administration Mission is Kosovo (UNMIK)	QZ	900	Euro [S]	EUR	978
United States	US	840	U.S. Dollar[S]	USD	840
U.S. Minor Outlying Islands	UM	581	U.S. Dollar[S]	USD	840
U.S. Virgin Is.	VI	850	U.S. Dollar[S]	USD	840
Uruguay	UY	858	Peso Uruguayo	UYU	858
Uzbekistan	UZ	860	Uzbekistan Sum	UZS	860
Vanuatu	VU	548	Vatu	VUV	548
Holy See (Vatican City State)	VA	336	Euro	EUR	978

Country and Currency Codes

Table 2-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-Character) Code	ISO Numeric Country Code	ISO Currency Name	ISO Alpha Currency Code	ISO Numeric Currency Code
Venezuela	VE	862	Bolivar Fuerte	VEB	862[1]
				VEF	937
Vietnam	VN	704	Dong	VND	704
Wallis and Futuna Is.	WF	876	CFP Franc	XPF	953
Western Sahara	EH	732	Moroccan Dirham	MAD	504
Yemen	YE	887	Yemeni Rial	YER	886
Zambia	ZM	894	Kwacha	ZMW	967
Zimbabwe	ZW	716	Zimbabwe Dollar	ZWD	716

1. Effective CPD January 1, 2008, this currency code was no longer valid for purchase, credit voucher or cash disbursement original transactions. This currency code will still be valid for all exception transactions for six months. All purchase, credit voucher, and cash disbursement originals submitted with the old currency code will be returned by the VIC with the existing Return/Reclassification Reason code "5A" – Currency Code no longer supported for first presentments.
2. Effective CPD November 3, 2007, this currency code was no longer valid for purchase, credit voucher or cash disbursement original transactions. This currency code will still be valid for all exception transactions for six months. All purchase, credit voucher, and cash disbursement originals submitted with the old currency code will be returned by the VIC with the existing Return/Reclassification Reason code "5A" – Currency Code no longer supported for first presentments.
3. Effective CPD January 1, 2009, this currency code was no longer valid for purchase, credit voucher or cash disbursement original transactions. This currency code will still be valid for all exception transactions for six months. All purchase, credit voucher, and cash disbursement originals submitted with the old currency code will be returned by the VIC with the existing Return/Reclassification Reason code "5A" — Currency Code no longer supported for first presentments.
4. Effective CPD September 1, 2007, this currency code was no longer valid for purchase, credit voucher or cash disbursement original transactions. This currency code will still be valid for all exception transactions for six months. All purchase, credit voucher, and cash disbursement originals submitted with the old currency code will be returned by the VIC with the existing Return/Reclassification Reason code "5A" – Currency Code no longer supported for first presentments.

NOTE

A superscript S following the currency name indicates that it is a settlement currency.

2.4 CANADIAN PROVINCE CODES

Canadian Province Codes are used in the following interchange formats:

- Draft Data: TCR 0, Positions 142–144
- TC 33, CRS Issuer Advice: TCR 0, Positions 128–130
- TC 38, RFC Advice: TCR 1—RFC Advice, Positions 94–96
- TC 40, Fraud Advice: TCR 0, Positions 122–124; TCR 1, Positions 118–119
- TC 42, Merchant File Update: TCR 0—Record 1, Positions 120–121
- TC 51, 52, 53, Retrieval Request/Confirmation: TCR 0, Positions 124–126
- TC 57, Data Capture Advice: TCR 1, Positions 72–74
- TC 59, Interface Transaction Advice: TCR 0, Positions 114–116

Table 2-3   Canadian Province Codes

Province	Code
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland and Labrador	NL
Northwest Territories	NT
Nova Scotia	NS
Nanavut	NU
Ontario	ON
Prince Edward Island	PE
Quebec	QC
Saskatchewan	SK
Yukon Territory	YT

Country and Currency Codes

2.5　U.S. STATE CODES

U.S. State Codes are used in the following interchange formats:

- Draft Data: TCR 0, Positions 142–144
- TC 33, CRS Issuer Advice: TCR 0, Positions 128–130
- TC 38, RFC Advice: TCR 1—RFC Advice, Positions 94–96
- TC 40, Fraud Advice: TCR 0, Positions 122–124; TCR 1, Positions 118–119
- TC 42, Merchant File Update: TCR 0—Record 1, Positions 120–121
- TC 51, 52, 53, Retrieval Request/Confirmation: TCR 0, Positions 124–126
- TC 57, Data Capture Advice: TCR 1—Batch Header, Positions 72–74; TCR 1 – American Express Automobile Rental, Positions 69–70 and 99–100; TCR 1—American Express Automobile Leasing, Positions 73–74 and 103–104
- TC 59, Interface Transaction Advice: TCR 0, Positions 114–116; TCR 2, Positions 67–68

Table 2-4　　U.S. State Codes

U.S. State	Code
Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS

Table 2-4   U.S. State Codes (continued)

U.S. State	Code
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY
Traveling Merchant	XX

Country and Currency Codes

2.6 SETTLEMENT CURRENCIES

This table lists country and settlement currency, followed by its ISO Numeric Currency Code and its ISO Alpha Currency Code. (For the exact ISO name for each currency listed here, please see Table 2-2.)

NOTE

Upon request, additional currencies may be considered for settlement currency status.

Table 2-5   Settlement Currencies

Country and Currency	ISO Numeric Currency Code	ISO Alpha Currency Code
Australian Dollar	036	AUD
Canadian Dollar	124	CAD
Danish Krone	208	DKK
European Union EURO	978	EUR
Hong Kong Dollar	344	HKD
Iceland Krona	352	ISK
Indian Rupee	356	INR
Japanese Yen	392	JPY
Malaysian Ringgit	458	MYR
Mexican Peso	484	MXN
New Zealand Dollar	554	NZD
Norwegian Krone	578	NOK
Russian Ruble	643	RUB
Singapore Dollar	702	SGD
South African Rand	710	ZAR
Swedish Krona	752	SEK
Swiss Franc	756	CHF
Thai Bhat	764	THB
United Kingdom Pound Sterling	826	GBP
United States Dollar	840	USD

Retained and Returned Data Elements

Retained and Returned Data Elements

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Retained and Returned Data Elements

3.1   RETAINED AND RETURNED DATA ELEMENTS—INTERNATIONAL

The retained and returned data elements—international table in this section lists the fields that are important to the processing of chargebacks, retrievals, and fraud advices for international transactions. The table also identifies fields that must be retained from an incoming original transaction for possible return in a secondary processing transaction.

The following notations indicate whether the data element must be included in the transaction type:

X = Data element is required.

Y = Optional if all fields marked Z are present.

Z = Optional if all fields marked Y are present.

Table 3-1   Retained and Returned Data Elements—International

Field Name	Chargebacks	Re-presentments	Retrieval Requests	Fraud Advices
Account Number	X	X	X	X
Acquirer Reference Number	X	X	X	X
Authorization Code	X	X		
Card Acceptor ID	X	X		
Destination Amount	X	X		X
Destination Currency Code	X			X
Mail/Phone/Electronic Commerce and Payment Indicator	X^1	X^1		
Merchant Category Code	X	X	X	X
Merchant City	X	X	X	X
Merchant Country Code	X	X	Z^2	X
Merchant Name	X		Z	X
Merchant State/Province Code[3]	X	X	X	X
National Reimbursement Fee (Required only if applicable to the country)	X			
Purchase Date	X	X	X	X
Reimbursement Attribute	X	X		
Requested Payment Service	X^2	X^2		
Settlement Flag	X		X	

Table 3-1   Retained and Returned Data Elements—International (continued)

Field Name	Chargebacks	Re-presentments	Retrieval Requests	Fraud Advices
Source Amount			Y[4]	
Source Currency Code			Y[4]	
Special Condition Indicators	X	X		
Transaction Identifier	X	X	X	X

1.   Required only if present in original presentment.
2.   Required for CPS participating countries.
3.   Required if Merchant Country Code is US or CA.
4.   Transaction Amount/Transaction Currency Code on the Retrieval Request.

3.2 RETAINED AND RETURNED DATA ELEMENTS—U.S. NATIONAL

The retained and returned data elements—U.S. national table in this section lists the fields that are important to the processing of chargebacks, retrievals, and fraud advices for U.S. transactions. The table identifies which fields must be retained from an incoming original transaction for possible return in a secondary processing transaction.

The following notations indicate whether the data element must be included in the transaction type:

P = Data element is only required in Plus transactions

X = Data element is required

Table 3-2   Retained and Returned Data Elements—U.S. National

Field Name	Chargebacks	Re-presentments	Retrieval Requests	Fraud Advices
Account Number and Extension	X	X	X	X
Acquirer's Business ID	X	X	X	X
Acquirer Reference Number	X	X	X	X
Adjustment Processing Indicator	P			
ATM Account Selection Indicator	P			
Card Acceptor ID	X	X		
Cardholder Activated Terminal Indicator	*See Unattended Acceptance Terminal Indicator*			
Central Processing Date of Original				X
Chargeback Reason Code	X	X		
Chargeback Reference Number	X	X		
Destination Amount	X			X
Destination Currency Code	X			X
Fee Program Indicator	X	X		
Mail/Phone/Electronic Commerce and Payment Indicator	X	X		
Merchant Category Code	X	X	X	X
Merchant City	X	X	X	X
Merchant Country Code	X	X	X	X

Table 3-2   Retained and Returned Data Elements—U.S. National (continued)

Field Name	Chargebacks	Re-presentments	Retrieval Requests	Fraud Advices
Merchant Name	X	X	X	X
Merchant State/Province Code	X	X	X	X
Multiple Clearing Sequence Number	X	X	X	X
Prepaid Card Indicator	X	X		
Purchase Date	X	X	X	X
Reimbursement Attribute	X	X	X	X
Requested Payment Service	X	X		
Source Amount			X[1]	
Source Currency Code			X[1]	
Special Condition Indicators	X	X		X
Transaction Identifier	X	X	X	X
Unattended Acceptance Terminal Indicator	X	X		

1. Transaction Amount/Transaction Currency Code on the Retrieval Request.

3.3 RETAINED AND RETURNED DATA ELEMENTS—VISA MONEY TRANSFER

The table below lists the fields that are important to the processing of sendbacks for money transfers (Market Indicator = A). The table identifies which fields must be retained from an incoming money transfer for possible return in a sendback transaction.

Table 3-3   Retained and Returned Data Elements—Visa Money Transfer (Market Indicator = A)

Field Name	Return in Sendback
Active Mark	X
Account Number Format	X
Account Number and Extension	X
Origination Date	X
Destination Amount	X
Destination Currency	X
Originator's Reference Number	X
Service Code	X
Settlement Flag	X
Market Indicator	X
Reimbursement Attribute	X

Retained and Returned Data Elements

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Retained and Returned Data Elements

account funding source

Identifies the source of the funds associated with the primary account for the card. For example, Credit, Debit, Prepaid, and Charge.

account number extension

A three-position extension of the account number that allows account numbers up to 19 digits in length.

account prefix

The first nine digits of a cardholder account number.

account prefix range

The set of a low-account prefix and a high-account prefix that defines the range of cardholder account numbers used by an issuer. (A single issuer may use more than one range.) All ranges are maintained on the ARDEF Table for cardholder account number and BIN validation purposes.

account restricted use

Identifies whether any processing restriction exists for the account range.

acquirer

A member financial institution that has agreements with merchants to accept Visa card transactions or offers cash disbursement services to cardholders, or both. The acquirer is responsible for:

• Accepting card transaction data from merchants and its own ATMs and bank branches
• Providing authorization decisions to those card-accepting locations
• Conveying transaction information to Visa as interchange transactions

acquirer center

A BASE II processing center supporting one or more Visa acquirers. The processing center receives transaction information from merchants and cash dispensing locations on behalf of acquirers; processes local transactions and sends interchange transactions to a VIC for distribution to the issuer processing centers; and settles the value of transactions with merchants and agents and, for interchange transactions, with other members through the BASE II System.

Acquirer Reference Number

A 23-digit identification number associated with every draft and voucher. It consists of a Format Code, BASE Identification Number (BIN), Capture Date, Film Locator, and Check Digit.

administrative messages

All transactions that pass information between processing centers but do not result in debits or credits in the settlement process.

Glossary

Advice File

The BASE I file containing records of authorization and verification responses generated at the VIC for the card issuer under the rules of the Positive Cardholder Authorization Service (PCAS) or when the issuer center was unavailable.

ARDEF File

The permanent file for the ARDEF (Account Range Definition) Table, which is used to control the accuracy of Edit Package processing. The table contains all valid ARDEF entries, namely: the account prefix range, its associated BIN, card-number length indicator, check-digit indicator, product ID, and account funding source.

balancing and reconciliation

The process of accounting for the number and amount of transactions and the currency of each transaction in a BASE II cycle.

BASE I System

See V.I.P. System.

BASE Identification Number (BIN)

A six-digit system number used by Visa to identify the processing centers and members. BINs are assigned to processing centers operated by members, nonmember processing centers designated by members, and the members that operate processing centers.

> **NOTE**
>
> *The BIN of a given processing center does not necessarily appear in the cardholder account numbers processed by that center.*

BASE II processing center

See processing center.

BASE II System

An electronic batch transmission system primarily used for the exchange of Visa interchange transaction data and for settlement of the value of those transactions between acquirers and issuers. This system is also used by centers to retrieve records from the Advice File and by Visa to settle various fees with members.

batch

A set of transaction records, terminating with a batch trailer, sent through BASE II.

batch acknowledgment transaction

A receipt confirmation generated at a VIC of each batch of outgoing transactions. These transactions are received in the center's incoming Interchange Transaction File.

batch reject

See rejected batch.

batch trailer record

A record designating the end of a batch of BASE II transactions. It contains count and monetary totals used to control the integrity of the batch's transaction data. See also merchant batch trailer record.

Bill Payment Service
A service allowing a member to accept payment from a Visa cardholder whose account belongs to another member and to credit the issuer through BASE II. The issuer and the member receiving the payment must both be in the same country. Used in Canada and Brazil.

billing currency
The currency in which the issuer bills the cardholder for transactions.

BIN
See BASE Identification Number (BIN).

BIN File
The permanent file for a BIN Table, which is used to control the accuracy of Edit Package processing. The table contains all valid BINs and their BASE II processing status codes.

card issuer processing center
See issuer center.

Card Recovery Bulletin (CRB)
A paper listing, published and distributed by Visa, that contains Visa account numbers for which card pickup is required.

cardholder processing center
See issuer center.

cash advance
The disbursement of cash from an ATM, bank teller, or authorized merchant based on use of a Visa or Plus card.

cashback field
A nine-digit field that specifies the currency amount that is paid out when a purchase transaction occurs.

Center Transaction File (CTF)
The outgoing Center Transaction File contains interchange transactions generated by a processing center's pre-edit program. If the format is acceptable to the Edit Package, it is converted to an ITF and is submitted to the VIC.The incoming Center Transaction File contains ITF data transmitted from the VIC through the VAP to the Edit Package for processing. If there are no errors, the ITF is converted to a CTF and used as input to the post-edit program.

central processing date (CPD)
The date (based on GMT) when the ITF or report in question was generated at a VIC.

chargeback
A sales draft or other item that has been examined by the issuer center, found to be improper, and sent back to the acquirer center with other outgoing interchange.

Glossary

Chargeback Reduction Service (CRS)

A worldwide service that provides acquirers and issuers with information available from other VisaNet systems to reduce the number of unnecessary chargebacks and re-presentments and the time needed to research valid chargebacks.

chargeback reversal

The cancellation of a chargeback sent in error to the acquirer center.

check digit

A digit added to the end of an account number or Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the account number. It is used during editing processes to validate account numbers and Acquirer Reference Numbers.

Chip Card

See Integrated Circuit Card.

Chip Debit/Credit

See Visa Smart Debit/Visa Smart Credit (VSDC).

clearing

All of the functions required to collect a transaction from an acquirer in the merchant's currency and deliver it to the issuer in the cardholder's currency.

collection-only transactions

(1) An intraprocessor transaction submitted to BASE II for collection only (not settlement or delivery). Normal BASE II processing charges and interchange reimbursement fees do not apply to collection-only transactions.

copy/original

A copy of a transaction requested from the acquirer center by the issuer center. (Synonymous with original/photocopy.)

CPD

See central processing date (CPD).

CPS

See Custom Payment Service (CPS).

CRB

See Card Recovery Bulletin (CRB).

credit voucher

Sometimes referred to as credit return, it is the record of a return or price adjustment of a purchase.

CRS

See Chargeback Reduction Service (CRS).

CTF

See Center Transaction File (CTF).

currency conversion rate

This rate is applied by Visa International to certain transactions (original sales drafts, re-presentments, travel vouchers, credit vouchers, and cash disbursements) and the reversal of such transactions.

currency of purchase

See transaction currency.

currency trading cutoff

The time at which currency conversion rates expire.

Custom Merchant Service

A service that tailors interchange reimbursement fees to specific merchant categories.

Custom Payment Service (CPS)

A Visa payment service that minimizes chargebacks and facilitates transaction clearing and settlement by assigning a unique identifier that stays with the transaction throughout its life cycle.

Data Capture Advice

A batch transaction that delivers data for transactions captured at merchant locations to the acquirer center for subsequent submission to BASE II.

Data Capture Service

Merchants' use of electronic terminals at points of sale (POS) to capture sales transaction data. Members can receive reports on transactions that have occurred at each merchant location.

DBA

The "doing business as" name of the merchant. (The DBA name is required in all BASE II records that include merchant ID to ensure cardholder recognition.)

descriptive billing

A billing method in which the cardholder receives a statement containing a descriptive section of information identifying the card acceptor (merchant, bank branch or business location) and the nature of each charge or credit for each transaction posted to the account. Copies of the original paper are not returned to the cardholder.

designated currency

One of the currencies that may be chosen by a member for settlement and funds transfer.

destination BIN

The BIN to which a BASE II transaction message is sent.

destination currency

The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.

Glossary

documentation request

See Request for Copy of transaction.

draft data transaction

A BASE II financial transaction that contains data for a cardholder transaction and results in a debit or a credit to clearing members during the settlement process.

Early Delivery Service

Option by which transaction data is delivered to the processing center before settlement is completed.

EA Server

See Visa Extended Access Server.

Extended Access Server

See Visa Extended Access Server.

Edit Package

The computer programs supplied by Visa International to processing centers to validate interchange data, produce the file containing all interchange data to be sent from the processing center to Visa, and process the file of incoming transactions received from Visa.

Edit Package processing date

The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.

electronic terminal

A point-of-sale terminal, an automated teller machine, or a cash dispensing machine used at the point of transaction to generate electronic impulses that are captured in computer-readable form.

fee collection transaction

A BASE II transaction representing a miscellaneous financial charge assessed by one member or by Visa against another member.

File Distribution Service

The receipt of files through BASE II based on an arrangement that best meets the member's needs and processing schedules. It can distinguish and simultaneously process interchange, nonfinancial, and settlement data. It can separate report delivery from interchange processing.

file header record

A record designating the beginning of an CTF or ITF. It contains the processing center ID, security code, and relevant control information.

file trailer record

A record designating the end of a CTF or ITF. It contains count and monetary totals used to control the integrity of file content. A CTF is terminated with one file trailer record regardless of the number of volumes used to contain the data; an ITF on tape is terminated with a file trailer record at the end of each volume, if multiple volumes are needed.

file transfer

Electronic transfer of an ITF between the PC Edit Package and the VAP.

financial controls

Those controls surrounding general ledger activities and procedures relating to bank card accounting.

floor limit

The maximum dollar amount for a transaction without having to obtain authorization.

fraud advice transaction

A BASE II transaction sent by a center to notify Visa of the possible fraudulent use of a card. Sent only with outgoing interchange transactions from the issuer center.

freeform text message

See text message.

funds disbursement transaction

A BASE II transaction used to transfer monetary credit from one BASE II entity to another or to reverse a fee collection transaction.

History File

The Edit Package file used to store the history of outgoing and incoming processing runs, and to control reruns and assign batch numbers for multiple daily runs.

host computer(s)

The computer system used at the processing center to process BASE II interchange or BASE I inquiries, or both, and other authorization-related messages.

IAF

See International Acquiring Fee

ICC

See Integrated Circuit Card.

ICS

See Issuers' Clearinghouse Service (ICS).

ICS input/response transaction

A BASE II transaction sent (input) or received (response) by a center participating in the Issuers' Clearinghouse Service.

incoming interchange

All BASE II transactions transmitted from a VIC to a processing center, or the entire process of receiving incoming interchange transaction data from a VIC.

Glossary

Integrated Circuit Card

A plastic card embedded with a silicon chip that has greater storage capabilities than a magnetic stripe allowing for more robust functionality and multiple accounts to reside on one physical card.

interchange processing

The electronic movement of transaction data between acquirers and issuers.

Interchange Reimbursement Fee (IRF)

A fee paid by issuers and acquirers to each other for transactions entered into interchange (and their reversals) to balance the cost of doing business.

interchange transaction

Any transaction where the member that signed the cardholder submits transactions through a different processing center than the member that signed the merchant.

Interchange Transaction File (ITF)

The *outgoing* Interchange Transaction File contains transactions sent to VisaNet by an endpoint. This file may be created by the outgoing Edit Package after the endpoint's pre-edit processing, or it may be sent directly to VisaNet.

The *incoming* Interchange Transaction File contains transactions delivered to an endpoint by VisaNet. This file may be read by the Edit Package prior to the transaction being processed by the endpoint's post-edit processing, or it may be directly processed by the endpoint.

interface transaction advice

A notice to certain non-Visa card issuers of transactions captured by Visa terminals at merchant locations. These notices are created by the terminal provider and are transmitted through the BASE II System to non-Visa card issuers.

International Acquiring Fee (IAF)

An optional regional fee paid by the acquirer when a transaction occurs outside the issuer's country. It may be assessed for Sales Draft (TC05) original and re-presentment, Cash Disbursement (TC07) original and re-presentment, TC05 & TC07 reversals and their SMS Visa or Plus Network equivalent transactions.

International Airline Program

A program that permits acquirers of merchants designated by Visa as international airlines to deposit transactions outside the country where the transactions occurred.

International Outgoing Interchange (IOI) fee

See International Acquiring Fees

international airline transactions

International Airline Program transactions in which the issuer and merchant are not in the same country.

International Service Assessment (ISA)

The International Service Assessment (ISA) fee applies to international BASE II and SMS clearing transactions in which the issuer country is different from the merchant country.

interregional transaction

A transaction where the merchant and issuer are not in the same Visa region.

intraprocessor transaction

A transaction where the acquirer and the issuer are two different members but both are serviced by the same processor.

intraregional transaction

A transaction where the merchant and issuer are in the same Visa region but are not in the same country.

IOI fee

See International Acquiring Fees (IAF)

IRF

See Interchange Reimbursement Fee (IRF).

ISA

See International Service Assessment (ISA).

issuer

A member financial institution that issues Visa cards. For a given transaction, the issuer is the institution that issued the card used for that transaction to the cardholder. The issuer is responsible for maintaining the accounts of its cardholders, for providing authorization decisions, for cardholder billing, and for settlement of transactions its cardholders have with merchants and cash dispensing locations of other members. Each issuer operates or designates an issuer center to perform the functions related to clearing and settlement of interchange transactions.

issuer center

A BASE II processing center acting in support of one or more issuers. The processing center processes completed cardholder transactions (local and interchange) for cardholder account posting and billing. For completed interchange transactions, the center is also responsible for receiving and processing incoming transactions for the cardholders of the issuer or issuers.

Issuers' Clearinghouse Service (ICS)

A service developed to curtail the fraudulent or excessive use of credit card applications, and the fraudulent use of credit cards. Issuers may access or update the ICS database through BASE II.

ITF

See Interchange Transaction File (ITF).

Glossary

Julian date

A date expressed as the day's position in a year rather than in a particular month. The format is YDDD or YYDDD.

local airline transaction

International Airline Program transactions in which the issuer and merchant are in the same country.

media request

See Request for Copy transaction.

member settlement data transaction

An incoming transaction used to transmit settlement report data in machine-readable format.

merchant batch header record

The header record in a data capture advice that carries merchant batch data.

merchant batch trailer record

The trailer record in a data capture advice that carries merchant batch data.

Merchant Mailing File

A file at the VIC containing the names, addresses, and other pertinent information for merchants who receive the Card Recovery Bulletin.

Merchant Mailing File transaction

The BASE II transaction used by processing centers to update the Merchant Master File. It is transmitted from acquirer centers to a VIC.

Merchant Master File

A computer record of information on all merchants serviced by a center. This file is maintained at the processing center.

merchant processing center

See acquirer center.

multicurrency clearing

The clearing of transactions where members enter financial transactions into BASE II in the currency as signed by the cardholder, and receive cleared transactions converted to the issuer's billing currency. This results in uniform conversion rates for all issuers for the processing day.

National Net interchange

Transactions that are exchanged between processing centers whose issuers and acquirers are located in the same country where settlement is accomplished through a central agent bank for each country using the service. BASE II clears the transactions and records transaction totals on National Net interchange reports.

national settlement transaction

A National Net transaction.

national transaction

A transaction in which the merchant, issuer, and acquirer are all in the same country.

net settlement amount

The currency amount representing the difference between a settlement entity's outgoing and incoming interchange for a given day plus or minus fees and charges. May be a debit or a credit.

nonfinancial transaction

A nonmonetary transaction that supports the bankcard business. For example, a request or confirmation of a photocopy, freeform message, BASE I Advice record, Merchant Mailing File update, data capture advice, and Issuers' Clearinghouse Service inquiry or response.

on-us transactions

Drafts, vouchers and other items where the member that signed the merchant also signed the cardholder, or where the member that signed the merchant and the member that issued the card have both designated the same processing center.

optional issuer fee

An optional additional currency fee that is requested by the issuer and collected as part of the billing amount, if desired by the issuer. This fee is not included in the settlement amount. It may be a debit or a credit.

original transaction

In the BASE II System, the first presentation of a purchase, credit, or cash advance submitted into interchange.

original/photocopy

See copy/original.

outgoing interchange

All BASE II transactions transmitted from a member's processing center to a VIC. Both acquirer and issuer centers send outgoing interchange.

PCAS

See Positive Cardholder Authorization Service (PCAS).

Plus

An automatic teller machine (ATM) network to which Visa members have access.

Plus BIN File

A file containing Plus BIN table update records that is created through incoming Edit Package processing for all members subscribing to the Plus ATM system. The Plus BIN Table contains BIN numbers of Plus card issuers.

Positive Cardholder Authorization Service (PCAS)

Risk control services available to issuers who use the VisaNet BASE I component for switching and authorization. PCAS determines how authorizations are routed and how authorization decisions are made.

Glossary

post-edit program

Software written and maintained by a processing center to restructure an incoming Center Transaction File into a format acceptable for the local posting and billing process and to apply member-unique edit criteria against the transactions. This program is executed following the incoming Edit Package run.

pre-edit program

Software written and maintained by a processing center to separate on-us items from interchange items and to apply member-unique edit criteria against the transactions. This program also formats outgoing interchange into the outgoing Center Transaction File for processing by the Edit Package according to BASE II specifications. This program is executed before the outgoing Edit Package run.

presentation

See presentment.

presentment

Paper (or a transaction) submitted for the first time by an acquirer to an issuer and processed through VisaNet interchange.

processing center

The entity, operated or designated by a clearing member of Visa, responsible for processing of interchange transactions. It executes the Edit Package and the pre- or post-edit programs, or both, and sends and receives interchange transactions to and from a VIC. A single processing center may function as an acquirer center, an issuer center, or both. It performs interchange transaction services for one member or a multiple number of members. Most BASE II processing centers are operated by Visa members; nonmember processing centers may be authorized to process Visa transactions.

processing date

See central processing date (CPD) or Edit Package processing date.

proof and capture

The process of determining that each deposit or group of deposits balances, and the process of recording standard information from each draft, voucher, and transaction in a form acceptable for editing and processing.

PSIRF

See Payment Service Interchange Reimbursement Fee (PSIRF).

RCRF

See Regional Card Recovery File (RCRF).

re-presentation

See re-presentment.

Regional Card Recovery File (RCRF)

A file of cardholder account records, created by Visa every week for international users, that contains all BASE I Exception File pickup accounts coded for a given CRB region, plus specified "Region 0" accounts listed by issuers in that CRB region. Users receive an RCRF as part of the incoming BASE II interchange transaction file.

reimbursement attribute

A one-digit alphanumeric code designating reimbursement fees applicable to a specific transaction.

reimbursement fee

Amount paid by one member to another (usually by the acquirer to the issuer), and can vary according to market requirements.

rejected batch

An interchange batch that is not accepted by the VIC due to an error in the audit integrity of that batch.

rejected transaction

An outgoing BASE II transaction record in which the Edit Package detected an error that affects the financial integrity of the batch. The Edit Package excludes such transactions from outgoing interchange, that is, the transaction is not included in the outgoing Interchange Transaction File forwarded to a VIC. (The batch is not rejected; all valid transactions in the batch are included in the outgoing Interchange Transaction File.) Unless the transaction is a batch or file trailer record, the run aborts.

re-presentment

Paper (or a transaction) submitted by an acquirer to an issuer a second time, following receipt of a chargeback.

Request for Copy transaction

A transaction generated when an issuer requests for a copy of the original transaction, followed by a confirmation that records the sending of the copy. Also known as a documentation or media request.

returned transaction

A cardholder transaction record in which the VIC edit function detected an error that does not violate the financial integrity of the batch. When such an error is detected, the transaction is included in the outgoing batch interchange totals (in a separate category), but it is not forwarded to the issuer center. The transaction is placed in a new BASE II transaction, with a new transaction code, and returned to the originating center with incoming interchange. (On the incoming reports for an originating center, the transactions appear in both outgoing and incoming totals.)

reversal

A BASE II transaction used to negate or cancel a transaction that has been sent through interchange in error.

Glossary

settlement

The actual transfer of funds from the issuing bank to the acquiring bank through a wire transfer to a settlement account, and the total amount owed by one Visa member to another. See also net settlement amount.

settlement currency

The currency used by the BASE II System to calculate a settlement entity's daily net settlement position.

Single Message System (SMS)

See V.I.P. System.

source BIN

The BIN from which a BASE II transaction message is sent.

source currency

The currency type associated with the amount of a transaction entered into interchange.

special airline fee

A fee charged on transactions from International Airlines whenever the issuer, acquirer, and transaction countries are not all the same. This fee is collected instead of the IAF fee, and is paid to the transaction region.

Stand-In Processor (STIP)

For BASE I processing. The function operating at all VICs that provides authorization decisions on behalf of BASE I card issuers. It acts for transactions in amounts below the issuer limit, when the issuer center is unavailable, when a request sent to the issuer center times out, or when a local switch requests STIP processing.

For SMS processing. The function that makes authorization decisions for authorization and financial requests on behalf of issuer centers. It acts only when the issuer center is unavailable or when a request has timed out.

STIP

See Stand-In Processor (STIP).

substitute draft or substitute transaction receipt

A computer-generated version of a sales draft, including items such as account number, merchant name and location, purchase date, transaction amount, authorization code, and a description of the goods and services.

suspense

A series of general ledger accounts containing drafts and vouchers and other items that have been rejected by either the processing center's editing programs or the Edit Package.

system log

A VAP disk file that contains messages recording significant events related to BASE II operations, including net settlement information and all operator actions and their acknowledgments. (All valid dial terminal inquiries and responses and the error messages generated by all VAP subsystems are also included.) When BASE II transmission to or from the VIC completes, the log can be archived to the center's host computer and center-designed reports may be generated.

TCR

See Transaction Component Record (TCR).

text message

An unformatted message exchanged between processing centers, or sent by Visa, through the BASE II System.

third-party processor

See processing center.

transaction

BASE II transaction. The record or records that make up a single financial, administrative, or text message, as required for transmission between a processing center and a VIC. BASE II transactions are identified by transaction codes.

Cardholder transaction. The use of a card by a customer (normally assumed to be the cardholder) to purchase goods or services from a merchant or secure cash from an ATM or financial institution.

transaction charges

Charges paid by members to Visa for processing services. Transaction charges vary depending on transaction type and volume.

transaction code (TC)

A two-digit code that identifies a specific type of BASE II transaction.

Transaction Component Record (TCR)

A fixed-length record used to contain a component portion of a BASE II transaction. A single BASE II transaction may consist of multiple TCRs.

transaction component sequence number

A single digit placed in each TCR so multiple records (TCRs) can be combined into a single BASE II transaction.

transaction currency

The currency of the purchase, as agreed to by the cardholder and the merchant.

Visa Extended Access Server

The Visa Extended Access Server is the next-generation gateway to Visa products and services, replacing legacy VisaNet Access Points. The EA Server offers improved security and a flexible platform for future updates.

Glossary

VAP

See VisaNet Access Point (VAP).

VIC

See VisaNet Interchange Center (VIC).

VIC processing date

See central processing date (CPD).

V.I.P. System

An electronic data transmission system for the real-time delivery and processing of messages related to authorization of bank, T&E, private label, and proprietary card and check acceptance transactions. It accepts authorization requests from acquirer and merchant authorization centers and either provides authorization decisions or secures authorization decisions from the issuer authorization centers. The V.I.P. System is made up of the Single Message System (SMS) and BASE I System.

VisaNet Access Point (VAP)

An IBM personal computer supplied by Visa, at which the VisaNet network is accessed electronically by a processing center. A VAP is in direct communication with a VIC. BASE II data are generally transmitted or received through a VAP.

VisaNet Copy Request and Fulfillment Service (VCRFS)

An automated service that facilitates the exchange of copy requests and their fulfillments through VisaNet.

VisaNet Interchange Center (VIC)

The computers and all associated peripheral devices and telecommunications support facilities needed for the V.I.P. System, the BASE II System, related systems (such as CRB and CWB), and backup for these systems.

Visa Smart Debit/Visa Smart Credit (VSDC)

A payment service involving the use of chip cards and chip capable card acceptance devices providing a variety of features to support offline authorization, protect against fraud, enhance cardholder verification, and provide a platform for multifunction programs.

warehoused transactions

Transactions received at the VIC after the settlement window closes. These transactions are held over for next-day settlement at the new rates.

Index

Index