BASE I Technical Specifications, Volume 2

V.I.P. SYSTEM

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About This Manual

The *V.I.P. System BASE I Technical Specifications* manual contains detailed technical specifications for the VisaNet Integrated Payment (V.I.P.) System, Visa's main transaction processing system. The V.I.P. System, often called simply V.I.P., is a major system component of the VisaNet network, which receives and processes cardholder transactions for Visa products and services, as well as for other proprietary cards.

Specifically, this manual documents the technical details of V.I.P. transaction processing in the BASE I System environment. The manual contains detailed specifications for message formats, field descriptions, codes, and files.

The manual is designed to be used with its companion, *V.I.P. System BASE I Processing Specifications*.

AUDIENCE

This manual is intended for technical staff and managers and customer support personnel who help members solve system and production problems.

ORGANIZATION OF THIS MANUAL

The two-volume manual, *V.I.P. System BASE I Technical Specifications,* is organized as follows.

Volume 1
Volume 1 contains:

Chapter 1, Message Matching—This chapter provides an overview of the message matching concept, describes the types of transaction sets, and identifies the key data fields used in the matching process.

Chapter 2, Message Structure—This chapter contains VisaNet and ISO data field reference tables.

Chapter 3, Header Fields—This chapter specifies header field formats, describes header field contents and use, and gives the reject code that signifies invalid data in a particular header field.

Chapter 4, Data Field Descriptions—This chapter contains the data field descriptions for V.I.P. online messages.

Indexes—This volume contains a field name index and a subject index.

Volume 2
Volume 2 contains:

Chapter 5, Message Charts—This chapter contains the BASE I message charts.

Appendix A, Reject Codes—This appendix lists reject codes that are used by the system to describe errors in message content.

Appendix B, File Maintenance Error Codes—This appendix lists error codes that are used by the system to describe errors in the content of file maintenance messages.

Appendix C, GMT Conversion—Appendix D explains how to convert GMT (Greenwich mean time) to a local date and time.

Appendix D, Country and Currency Codes—This appendix contains the valid combined country and currency codes used for V.I.P. messages.

Appendix E, CRS Return Reason Codes—This appendix contains Chargeback Reduction Service (CRS) reason codes.

Appendix F, Batch File Maintenance—Batch file maintenance can be used to change a large number of records in the user-maintained files at the VIC.

Appendix G, Electronic Reporting—This appendix describes the various methods that are available to receive electronic report information for BASE I and POS (point of sale or point of service).

Appendix H, VSDC Fields—Additional Information—This appendix describes further processing information for fields 134 and 142.

Index—This volume contains a subject index.

DOCUMENT CONVENTIONS

Table 1 identifies the document conventions used in this manual.

Table 1   Document Conventions

Document Convention	Purpose in This Manual
boldface	Extra emphasis (stronger than italics); field values and codes.
EXAMPLE	Identifies an example of what the accompanying text describes or explains.
IMPORTANT	Highlights important information in the text.
italics	Document titles; emphasis; variables; terms or acronyms being defined.
"text in quote marks"	Section names referenced in a chapter; first instance of a word used in an unconventional or technical context.
`text in Courier New font`	URLs and email addresses.
NOTE	Provides more information about the preceding topic.
n/a	Not applicable.
shaded illustrations	Systems or procedures that are not directly involved in the process being illustrated in the graphic.
white boxes in flow diagrams	White boxes represent request messages.

About This Manual

Table 1   Document Conventions (continued)

Document Convention	Purpose in This Manual
shaded boxes in flow diagrams	Shaded boxes represent response messages.
dotted line boxes in flow diagrams	Boxes with dotted lines illustrate advice messages.

SYSTEM DOCUMENTATION DESCRIPTIONS

Table 2 provides brief descriptions of the V.I.P. System manuals.

Table 2   Descriptions of V.I.P. System Manuals

General Information

V.I.P. System Overview

Provides basic descriptions of the VisaNet network and its components, access points, processing concepts, requirements, and options. Contains descriptions of the V.I.P. System, the BASE I System, and the Single Message System (SMS), VisaNet Access Points (VAPs), issuer and acquirer responsibilities, and Visa Interchange Center (VIC) operations. Also provides a brief introduction to V.I.P. services.

Doc ID 0851-22

V.I.P. System Reports

Provides sample reports for BASE I and SMS processing and for V.I.P. System services.

Doc ID 0852-22

V.I.P. System Services, Volume 1

Provides complete information about V.I.P. System services available to BASE I users and to SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows.

Volume 1 contains the following parts:

Part 1: V.I.P. Basics
Part 2: Routing Services
Part 3: Risk Management Services
Part 4: Visa Secure Electronic Commerce (VSEC) Services
Part 5: Chip Card Services

Doc ID 0853A-22

About This Manual

Table 2   Descriptions of V.I.P. System Manuals (continued)

V.I.P. System Services, Volume 2

Provides complete information about V.I.P. System services available to BASE I users and to SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows.

Volume 2 contains the following parts:

Part 6: Authorization Database Files and Services
Part 7: Authorization Services

Doc ID 0853B-22

Table 2   Descriptions of V.I.P. System Manuals (continued)

BASE I

V.I.P. System BASE I Processing Specifications

Describes V.I.P. transaction processing in the BASE I System environment, including message types, processing considerations, related services, and VisaNet Access Points (VAPs).

Doc ID 0847-22

V.I.P. System BASE I Technical Specifications, Volume 1

Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to *V.I.P. System BASE I Processing Specifications* describes the fields for BASE I.

Doc ID 0844A-23

V.I.P. System BASE I Technical Specifications, Volume 2

Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to *V.I.P. System BASE I Processing Specifications* describes the message formats and the file specifications for BASE I.

Doc ID 0844B-23

Interlink

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, VisaNet Access Points (VAPs), and related services for Interlink, Visa and Plus ATM, Visa POS, and Visa Electron.

Doc ID 0857-22

V.I.P. System SMS Interlink Technical Specifications

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)*. Describes message formats, field descriptions, and file specifications for Interlink.

Doc ID 0866-21

SMS ATM

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, VisaNet Access Points (VAPs), and related services for Visa and Plus ATM, Interlink, Visa POS, and Visa Electron for members in the Visa U.S.A. (U.S.) region.

Doc ID 0857-22

V.I.P. System International SMS ATM Processing Specifications

Contains information about Single Message System ATM processing, including message types, processing considerations, VisaNet Access Points (VAPs), and related services for members outside of the U.S. region.

Doc ID 0839-22

About This Manual

Table 2   Descriptions of V.I.P. System Manuals (continued)

V.I.P. System SMS ATM Technical Specifications, Volume 1

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS ATM Processing Specifications*. Contains information about field descriptions for ATM.

Doc ID 0868A-21

V.I.P. System SMS ATM Technical Specifications, Volume 2

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS ATM Processing Specifications*. Contains information about message formats and file specifications for ATM.

Doc ID 0868B-21

SMS POS

V.I.P. System SMS Processing Specifications (U.S.)

Contains information about the Single Message System, including message types, processing considerations, VisaNet Access Points (VAPs) and related services for Visa POS, Visa Electron, Visa and Plus ATM, and Interlink for members in the U.S. region.

Doc ID 0857-22

V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications

Contains information about Single Message System POS processing, including message types, processing considerations, VisaNet Access Points (VAPs), related services, and reports for members outside of the U.S. region.

Doc ID 0835-22

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 1

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications*. Describes the fields for Visa POS and for Visa Electron.

Doc ID 0869A-21

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 2

Companion volume to *V.I.P. System SMS Processing Specifications (U.S.)* and to *V.I.P. System International SMS POS (Visa & Visa Electron) Processing Specifications*. Describes message formats and file specifications for Visa POS and for Visa Electron.

Doc ID 0869B-21

SOURCES OF SYSTEM INFORMATION

This section lists the primary sources for the information contained in *V.I.P. System BASE I Technical Specifications, Volume 1 and Volume 2*. The information from these sources has been analyzed, rewritten, and reorganized, when necessary. Technical staff and subject matter experts reviewed and verified these updates. In addition, this revised manual incorporates, where appropriate, all of the comments and change requests received from members and from Visa staff.

Existing V.I.P. System Manuals

For a list of the existing V.I.P. manuals, refer to Table 2.

VisaNet Business Enhancements Global Technical Letters and Implementation Guides

The *V.I.P. System BASE I Technical Specifications, Volume 1 and Volume 2,* includes information from the following technical letter and implementation guide: the October 2013 VisaNet Business Enhancements Global Technical Letter and Implementation Guide, Version 3.0, effective 19 September 2013.

OBTAINING REPORT SAMPLES

Visa offers several reports to members. Many of these reports clarify and track service processing. The following manuals provide report samples:

- *V.I.P. System Reports*
- *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports*

Members can contact their Visa representatives to discuss reporting options or to obtain additional report samples.

FOR MORE INFORMATION

Visa provides documentation to support Visa products and services. For many of the services described in this manual, Visa has developed implementation guides that contain region-specific details about signing up for a service, selecting options, and installing, testing, and operating the service. Members can ask their Visa representatives for regional guides.

The V.I.P. documentation suite does not contain details about the BASE II System. For information about this system, members can contact their Visa representatives.

Related Publications

The publications listed in this section provide information about Visa systems, regulations, and additional services not covered in this manual. If you have technical questions or questions regarding a Visa service or capability, contact your Visa representative.

Use the following information to obtain any of the listed publications, to be added to or removed from distribution lists, or to inquire about other publications.

About This Manual

- U.S. members and third-party processors can contact Publication Orders by sending an email to publicationorders@visa.com.
- Members and third-party processors in all other Visa regions or in Miami can contact their Visa representatives.

If you have comments or questions about this document, send them to TCS@visa.com.

Operating Regulations

The operating regulations are contained in the *Visa International Operating Regulations (VIOR)*.

Qualifying merchants and third-party agents can also request a copy of the *Interchange Qualification Guide*.

Deferred Clearing Advice File (DCAF) Service

For information about the DCAF Service, refer to *V.I.P. System Services, Volume 2*.

PIN Management Requirements

For complete, current information about PIN management requirements, refer to:

Payment Card Industry PIN Security Requirements Manual—This manual contains requirements for the secure management, processing, and transmission of personal identification number (PIN) data during online and offline payment card transaction processing at ATMs and at attended and unattended terminals.

PIN-Entry Device Security Requirements—The following manuals contain physical and logical security device requirements and management procedures for online and offline PIN-entry devices and the procedures and forms that entities use to measure compliance:
- *Payment Card Industry Encrypting PIN PAD (EPP) Security Requirements Manual*
- *Payment Card Industry POS PIN-Entry Device Security Requirements Manual*

POS Check Service

For information about the POS Check Service, refer to:

Visa U.S.A. POS Check Service Operating Regulations

V.I.P. System Services, Volume 2

V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 1 and Volume 2

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

Risk Management Services

For information about risk management services, refer to:

Card Recovery Bulletin Service User's Guide

Fraud Reporting System (FRS) User's Guide

Issuer's Clearinghouse Service User's Guide

Merchant Fraud Performance Program Guide

Risk Management Process Guide

V.I.P. System Services, Volume 1

Visa Risk Manager

Security

For complete, current information about data and system security, refer to:

Payment Technology Standards Manual—This manual contains standards for PINs and for encoding account and cardholder data on Visa payment form factors.

Visa Extended Access Servers (EA Servers)

For information about Visa Extended Access Servers (EA Servers), refer to:

Extended Access Administration and Installation Guide

Visa Extended Access Server Endpoint Guide

Extended Access Management Installation Guide

Extended Access Management Operators Guide

Extended Access Security Administration Guide

Extended Access Server Endpoint Guide

Visa Incentive Network (VIN)

For information about the Visa Incentive Network (VIN), refer to:

Visa Incentive Network Service Description—(This is a high-level overview and is not the same as the *V.I.P. System Services* descriptions.)

Visa Incentive Network Member Implementation Guide

Credit Rewards Key Implementation Tasks and Best Practices

Credit Rewards: Visa Incentive Network and Credit Interchange Frequently Asked Questions

October 2005 VisaNet Business Enhancements Technical Letter, updated version 3.0, dated September 15, 2005

Visa Traditional Rewards Registration Toolkit

Visa Signature Registration Toolkit

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Visa Resolve Online (VROL)

For information about Visa Resolve Online (VROL), refer to:

Visa Resolve Online Administrator's Guide

Visa Resolve Online Bulk Systems Interface Development Guide

Visa Resolve Online Member Implementation Guide

Visa Resolve Online Real-Time Systems Interface Development Guide

Visa Resolve Online Reference Manual

Visa Resolve Online User's Guide

Visa Smart Debit/Smart Credit (VSDC) Service

For information about the VSDC Service, refer to:

V.I.P. System Services, Volume 1—This manual contains a complete service description.

JCB, MasterCard, Visa (EMV) Specifications, EMV '96 Version 3.1.1 and EMV 2000 Version 4.0—These documents contain industry standards for chip card and terminal interaction. They are available at www.emvco.com.

Visa Smart Debit and Visa Smart Credit Service Description—This manual provides a high-level description of the features and the benefits of a VSDC program.

Visa Smart Debit and Credit Planning Guide—This manual helps members plan their VSDC program and migration strategy to position themselves competitively for the future.

Visa Smart Debit and Credit Member Implementation Guide for Acquirers—This manual provides guidelines for acquirers involved in the implementation of new VSDC programs.

Visa Smart Debit and Credit Member Implementation Guide for Issuers—This manual provides guidelines for issuers involved in the implementation of new VSDC programs.

Visa Smart Debit/Visa Smart Credit System Technical Manual—This manual provides information for members and for Visa staff responsible for the implementation and the operation of a VSDC program.

Visa Integrated Circuit Card Specifications (VIS)—This 3-volume manual contains the technical specifications for the VSDC card application, describing both the functionality and the flow of a VSDC transaction.

Miscellaneous Systems and Services

For more information about miscellaneous systems and services relevant to V.I.P., refer to:

Credit Gateway Service Cross-Reference Guide—This document includes field-by-field data transfer descriptions between V.I.P.-format dual-message transactions, and American Express- and MasterCard-format transactions.

V.I.P. System Services, Volume 1 and Volume 2

Visa Global ATM Planning Guide—This manual contains information about the Visa and Plus International ATM Program. It includes an overview of the program, its business requirements, optional services, risk management, processing options, testing procedures, and back-office management.

Visa Information System User's Guide

Visa Test System—V.I.P. User's Guide

VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

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Message Formats

Chapter 5 contains the BASE I message charts. The charts show the fields in a message and whether a field value is required or optional or whether the field should be left blank. The charts also show necessary actions on the part of the acquirer, the issuer, and the VIC. Table 5–1Table 5-1 lists what the charts cover.

Table 5-1   Chart Key Specifications

Format Designation	Description
Standard	This format applies to V.I.P. messages for: • Non-Visa card products supported by the Credit Gateway Service. • Visa card manual cash-only transactions.
CPS	This format applies to Visa card products being submitted as Custom Payment Service (CPS) transactions. Acquirers in CPS countries should use this format when submitting transactions to qualify for CPS. Issuers in CPS countries should expect to see all transactions in this format.
non-CPS	This format applies to Visa card product transactions not being submitted for CPS consideration. Acquirers in CPS countries may use this format for transactions that will not qualify for CPS. Acquirers and issuers from non-CPS countries should use this format.
Plus	This format applies to Plus ATM transactions.

5.1   INTERPRETING THE CHARTS

Figure 5-1 illustrates how to read the code and message charts. The figure includes an explanation of the coding. It is followed by a list of the field name abbreviations used in the charts.

Figure 5-1   Code and Message Interpretations

Message initiator   Message type   BASE I or V.I.P. Format

Codes

C: Conditional—The field or value is present under certain conditions, which are explained in Chapter 4, Data Field Descriptions.

C+: The field or value conditionally added by V.I.P. at the VIC.

C-: The field or value conditionally removed by V.I.P. at the VIC.

M = Mandatory: The field or value must be present in the message.

M+: The field or value is always added by V.I.P. at the VIC.

O = Optional: Field/value presence in the message is up to the message initiator or the recipient.

blank space: Field/value *must not be* present in the message in that stage of its journey.

→ : V.I.P. passes the field/value with the message: *no* V.I.P. action other than possible field editing.

– : Field/value is *always removed* by V.I.P. at the VIC.

☐ **:** Field/value must forwarded/ or returned *exactly* as received.

Field Number and Name		Format			
		0100		**0110**	
		Acqr	**VIC**	**Issr**	**VIC**
2	Primary Acct Nbr	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
14	Date, Exp	C	→		
39	Resp Code		C+	C	→
41	Card Accptr Term ID	C	→	C	→
44.1	Resp Source/Rsn Cde				C+
44.5	CVV Results Cde		C+	C	→
62.1	Auth Char Indctr	M	C	O	M+
62.2	Trans Idfr		C+	O	M+
115	Addtnl Trace Data	O	–		C+

Row coding interpretation examples:

Field 2: (1) the acquirer must include the primary account number in the request; (2) V.I.P. passes the account number as it is received assuming a successful length edit, (3) the issuer must return the account number in the response *exactly* as it was received in the request; (4) V.I.P. does nothing to the account number except forward it.

Field 39: (1) The acquirer does not include this field; (2) if appropriate, V.I.P. inserts the response code before forwarding the request to the issuer; (3) if appropriate, the issuer inserts the response code in the response; (4) which is forwarded to the acquirer.

Field 115: (1) The acquirer can include the field if it wants; (2) V.I.P. removes it if necessary before forwarding the message to the issuer; (3) because the field value is absent from the request, the issuer does not include it in the response; (4) V.I.P. reinserts it before forwarding the response to the acquirer.

Note: Rules governing when a field is included in a message are contained in the respective field descriptions in Chapter 4, Data Field Descriptions.

5.1.1 Definition of the Term "Mandatory"

The term "mandatory" refers to a member requirement and means that a field must be present in a message and must contain certain values. "Conditional' refers to a member requirement that applies under specified conditions. While the V.I.P. System enforces edits and rejects transactions for some violations of mandatory requirements, the V.I.P. System does not enforce edits for all mandatory or conditional fields and values.

Visa strongly urges members and their processors to comply with mandatory field requirements. Failure to do so can result in greater risk to the member or increased processing cost, and may result in exposure to chargebacks and compliance claims, elevated decline rates, and disqualification for preferential interchange rates. Visa also advises members not to rely upon the V.I.P. System to reject all transactions that don't comply with mandatory or conditional requirements.

5.1.2 The Use of M (Mandatory), C (Conditional), and O (Optional) in the Charts

M (Mandatory) means that the field and perhaps a specific code or value is required in the message.

C (Conditional) means that the particular field or specific code or value is required in the message if certain conditions exist, that is, if the message is attempting to meet certain service or system requirements. For example, if the message is being submitted for CVV checking (field 22 = 05 or 95 and track data included), Field 44.5, CVV Results Code may be present either in the request forwarded to the issuer, or in the response to the acquirer. However, if the request is not being submitted for CVV checking (track data included, field 22 is not 05 or 95), field 44.5 will not be included in either the request forwarded to the issuer or in the response to the acquirer. Therefore, field 44.5 = C in the message layout charts that accommodate both CVV and non-CVV submissions.

O (Optional) means the presence of the field is up to the message sender. V.I.P. does not check or edit the field or its content.

The determination of when a field is mandatory, conditional, or optional is found in the chapter titled Data Field Descriptions.

5.2 FIELD NAME ABBREVIATIONS

Table 5-2 provides a list of field names with the field name abbreviations that are used throughout this chapter.

Table 5-2 List of Field Names and Abbreviations

Field Number	Field Name	Field Name Abbreviation
—	Bitmap, Secondary	Not abbreviated
—	Bitmap, Third	Not abbreviated
2	Primary Account Number (PAN)	Primary Acct Nbr
3	Processing Code	Not abbreviated
4	Amount, Transaction	Amt, Trans
6	Amount, Cardholder Billing	Amt, Cdhldr Billing

Message Formats

Table 5-2   List of Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
7	Transmission Date/Time	Transmsn Date/Time
10	Conversion Rate, Cardholder Billing	Conv Rate, Cdhldr Billing
11	System Trace Audit Number	Sys Trace Audit Nbr
12	Time, Local Transaction	Time, Local Trans
13	Date, Local Transaction	Date, Local Trans
14	Date, Expiration	Date, Expr
18	Merchant Type	Mchnt Type
19	Acquiring Institution Country Code	Acqng Inst Cntry Code
20	PAN Extended, Country Code	PAN Extnd, Cntry Code
22	POS Entry Mode Code	Not abbreviated
23	Card Sequence Number	Card Seq Nbr
25	POS Condition Code	POS Cond Code
26	POS PIN Capture Code	POS PIN Captr Code
28	Amount, Transaction Fee	Amt, Trans Fee
32	Acquiring Institution Identification Code	Acqng Inst ID Code
33	Forwarding Institution Identification Code	Fwdng Inst ID Code
35	Track 2 Data	Not abbreviated
37	Retrieval Reference Number	Retrieval Ref Nbr
38	Authorization Identification Response	Auth ID Resp
39	Response Code	Resp Code
41	Card Acceptor Terminal Identification	Card Accptr Termnl ID
42	Card Acceptor Identification Code	Card Accptr ID Code
43	Card Acceptor Name/Location	Card Accptr Name/Loc
44	Additional Response Data	Addtnl Resp Data
44.1	Response Source/Reason Code	Resp Source/Rsn Code
44.2	Address Verification Result Code	Addr Verif Result Code
44.4	Card Product Type (For Visa Use Only)	Not abbreviated
44.5	CVV/iCVV Results Code	Not abbreviated
44.6	PACM Diversion Level Code	PACM Divrsn Level
44.7	PACM Diversion Reason Code	PACM Divrsn Rsn Code
44.8	Card Authentication Results Code	Card Authen Results Code
44.10	CVV2 Results Code	CVV2 Results
44.13	CAVV Results Code	CAVV Results
44.14	Response Reason Code	Resp Reason Code
45	Track 1 Data	Not abbreviated

Table 5-2   List of Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
48	Additional Data—Private	Addtnl Data—Private
49	Currency Code, Transaction	Currcy Code, Trans
51	Currency Code, Cardholder Billing	Currcy Code, Cdhldr Billing
52	PIN Data	Not abbreviated
53	Security-Related Control Information	Sec Related Cntrl Info
54	Additional Amounts	Addtnl Amts
55	Integrated Circuit Card (ICC)-Related Data	ICC-Related Data
59	National POS Geographic Data	Natl POS Geo Data
60	Additional POS Information	Addtnl POS Info
60.1	Terminal Type	Not abbreviated
60.2	Terminal Entry Capability	Term Entry Cap
60.3	Chip Condition Code	Chip Condtn Code
60.4	Special Condition Indicator—Existing Debt Indicator	Sp Cond Indctr—Extg Debt
60.6	Transaction Indicator	Trans Indctr
60.7	Card Authentication Reliability Indicator	Auth Rel Indctr
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	MOTO/ECI/Pymt Indctr
60.9	Cardholder ID Method Indicator	Crdhldr ID Method
60.10	Partial Authorization Indicator	Partial Auth Indctr
61	Other Amounts	Other Amts
61.1	Other Amount, Transaction	Other Amt, Trans
61.2	Other Amount, Cardholder Billing	Other Amt, Cdhldr Billing
61.3	Other Amount, Replacement Billing	Other Amt, Rplcmt Billing
62.0	Field 62 Bitmap	Bitmap (Field 62)
62.1	Authorization Characteristics Indicator	Auth Char Indctr
62.2	Transaction Identifier	Trans Idfr
62.3	Validation/Downgrade Reason Code	Valid/Dwngrd Rsn Code
62.4	Market-Specific Data Identifier	Market-Specific Data Idfr
62.5	Duration	Not abbreviated
62.6	Prestigious Property Indicator	Prestigious Property Indctr
62.17	Gateway Transaction Identifier	Gateway Trans ID
62.20	Merchant Verification Value	Mchnt VV
62.21	Online Risk Assessment Risk Score and Reason Codes	Risk Score
62.22	Online Risk Assessment Condition Codes	Condition Codes
62.23	Product ID	Not abbreviated
62.24	Program Identifier	Program Idfr

Message Formats

Table 5-2 List of Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
62.25	Spend Qualified Indicator	Spnd Qlfd Indctr
63.0	Field 63 Bitmap	Bitmap (Field 63)
63.1	Network Identification Code	Netwk ID Code
63.2	Time (Preauth Time Limit)	Not abbreviated
63.3	Message Reason Code	Msg Rsn Code
63.4	STIP/Switch Reason Code	STIP/Switch Rsn Code
63.6	Chargeback Reduction/BASE II Flags	Not used in BASE I (passed if present)
63.8	Visa Acquirer's Business Identification (U.S. Only)	Not used in BASE I (passed if present)
63.9	Fraud Data	Not used in BASE I (passed if present)
63.10	Gateway Merchant Data (U.S. Only)	Not used in BASE I (passed if present)
63.11	Reimbursement Attribute	Not used in BASE I (passed if present)
63.12	Sharing Group Code (U.S. Only)	Not used in BASE I (passed if present)
63.13	Decimal Positions Indicator	Not used in BASE I (passed if present)
63.14	Issuer Currency Conversion Data	Not used in BASE I (passed if present)
63.15	Settlement Amount, Acquirer ISA Allocation	Not used in BASE I (passed if present)
63.18	Volume-Tier Request Indicator	Not used in BASE I (passed if present)
63.19	Fee Program Indicator	Fee Prgrm Indctr
63.20	Direct Debit Switching Program Indicator	Not used in BASE I (passed if present)
68	Receiving Institution Country Code	Rcvg Inst Cntry Code
70	Network Management Information Code	Netwk Mgmt Info Code
73	Date, Action	Not abbreviated
90	Original Data Elements	Orig Data Elemts
91	File Update Code	Not abbreviated
92	File Security Code	File Sec Code
95	Replacement Amounts	Replacement Amts
98	Payee	Not abbreviated
100	Receiving Institution Identification Code	Rcvg Inst ID Code
101	File Name	Not abbreviated
102	Account Identification 1	Acct ID 1
103	Account Identification 2	Acct ID 2
104	Usage 1—Transaction Description	Trans Description
104	Usage 2—Transaction Specific Data	Trans-Spcfc Data
115	Additional Trace Data	Addtnl Trace Data
116	Card Issuer Reference Data	Card Issr Ref Data
117	National Use	Not abbreviated

Table 5-2   List of Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
118	Intra-Country Data	Intra-Cntry Data
121	Issuing Institution Identification Code	Issng Inst ID Code
123	Verification Data	Verif Data
125	Supporting Information	Supporting Info
125	Usage 2: MagnePrint	Usage 2, MagnePrint
126	Visa Private-Use Fields	Not abbreviated
126.0	Field 126 Bitmap	Bitmap (Field 126)
126.6	Cardholder Certificate Serial Number	Cdhldr Ser Nbr
126.7	Merchant Certificate Serial Number	Mchnt Ser Nbr
126.8	Transaction ID (XID)	Tran ID
126.9	CAVV Data	CAVV
126.10	CVV2 Authorization Request Data	CVV2 Auth Req Data
126.12	Service Indicators	Svc Indctrs
126.13	POS Environment	Not abbreviated
126.15	MasterCard UCAF Collection Indicator	MC UCAF Indctr
126.16	MasterCard UCAF Field	MC UCAF Field
126.18	Agent Unique Account Result	Agent Unique Acct Result
126.19	Dynamic Currency Conversion Indicator	DCC Indctr
127	File Records—Action and Data	File Rcds—Action & Data
127A.1	Address Verification Postal Code	Addr Verif Postal Code
127A.2	Address Verification Value	Addr Verif Value
127E.1	Action Code	Not abbreviated
127E.2	Region Coding	Not abbreviated
127.L1	ALP Product File Maintenance	Not abbreviated
127.L3	Account Linking File Maintenance File	Not abbreviated
127M.1	Merchant Record Type	Mchnt Rcd Type
127M.2	Merchant Data 1	Mchnt Data 1
127M.3	Merchant Data 2	Mchnt Data 2
127M.4	Merchant Data 2	Mchnt Data 2
127M.5	Merchant Data 2	Mchnt Data 2
127P.1	PIN Verification Data	PIN Verif Data
127.PF	Portfolio File	Not abbreviated
130	Terminal Capability Profile	Term Capblty Profile
131	Terminal Verification Results (TVR)	Term Verif Results
132	Unpredictable Number	Unpredict Nbr

Message Formats

Table 5-2   List of Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
133	Terminal Serial Number	Term Serial Nbr
134	Visa Discretionary Data	Visa Discret Data
135	Issuer Discretionary Data	Issuer Discret Data
136	Cryptogram	Not abbreviated
137	Application Transaction Counter	App Trans Counter
138	Application Interchange Profile	App Intchg Profile
139	ARPC Response Cryptogram & Code	ARPC Resp Crypto & Code
140	Issuer Authentication Data	Issuer Auth Data
142	Issuer Script	Not abbreviated
143	Issuer Script Results	Not abbreviated
144	Cryptogram Transaction Type	Cryptogram Trans Type
145	Terminal Country Code	Term Cntry Code
146	Terminal Transaction Date	Term Trans Date
147	Cryptogram Amount	Crypto Amt
148	Cryptogram Currency Code	Crypto Currcy Code
149	Cryptogram Cashback Amount	Crypto Cback Amt
152	Secondary PIN BLock	Not abbreviated

5.3   CARD AUTHORIZATION/VERIFICATION PURCHASE

This section details the fields used in non-chip purchase authorization messages. Visa and non-Visa chip-based transactions are located in a separate section in this chapter.

Charts are included for each of the following customer transaction types:

- Table 5-3: Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, No PIN or PIN; E-Commerce. This table shows messages that support authorization or verification requests such as key-entered or magnetic stripe read from an electronic point-of-service terminal, or non-CPS e-commerce. A PIN may or may not be required.
- Table 5-4: Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization.
- Table 5-5: CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. These transactions, which can include incremental authorizations, are card-present requests that may or may not include address verification data depending on the specific CPS program (for example, Passenger Transport). This message format can be used when no PIN is present. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.
- Table 5-6: CPS Card Not Present—Direct Marketing, Passenger Transport including Preferred Customer, Hotel and Auto Rental including Preferred Customer, and E-Commerce.
- Table 5-7: CPS Card Present—Automated Fuel Dispenser

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In addition, message formats for the following advices can be found at the end of this section:

- : Acquirer Authorization Advice, which is supported for the U.S. region only and can be used in conjunction with charts that include a footnote indicating such a relationship.
- : Completion Advice for BASE I Issuers, which is used in conjunction with preauthorizations.
- : Authorization Advice and Response for BASE I Issuers, which shows the 0130 response message that BASE I issuers can optionally send when they receive an 0120 STIP advice.

Table 5-3   Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce

| | | V.I.P. Msg Format | | | | Advice |
| | | 0100 | | 0110 | | 0120 |
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M

Card Authorization/Verification Purchase

Table 5-3   Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
44.14	Resp Reason Code				C+	
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M

Table 5-3   Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID			C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
116	Card Issr Ref Data				C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	C-			C
125	Supporting Information	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C

Table 5-3   Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
127	File Rcds—Action & Data			C	C-	C

Table 5-4   Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	→	C	M+	C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C

**Table 5-4   Card Present/Card Not Present—Non-CPS Standard Purchase,
Voice Authorization (continued)**

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
39	Resp Code		C+	M	➜	M
41	Card Accptr Termnl ID	O	➜	O	➜	C
42	Card Accptr ID Code	C	➜	C	➜	C
43	Card Accptr Name/Loc	C	➜			C
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	➜	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	➜	C
44.13	CAVV Results		C+	C	➜	C
48	Addtnl Data—Private	O	➜	O	➜	C
49	Currcy Code, Trans	M	➜	M	➜	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	➜	C
59	Natl POS Geo Data	O	➜			C
60.1	Terminal Type	C	➜			C
60.2	Term Entry Cap	C	➜			C
60.8	MOTO/ECI/Pymt Indctr		C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	➜			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	➜	O	➜	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.20	Mchnt VV	C	C-	C	➜	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C

Table 5-4   Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	C-			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.18	Agent Unique Acct Result	C	−			
126.19	DCC Indctr	C	−			
127	File Rcds—Action & Data			C	C-	C

Message Formats

Card Authorization/Verification Purchase

The following message format can be used when no PIN is present. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-5   CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M
14	Date, Expr	M	→			M	C	→			C
18	Mchnt Type	M	→			M	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M	M	→	M	C+	M
26[2]	POS PIN Captr Code		C+			C					
28	Amt, Trans Fee	C	C-			C	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	C	→			C
35	Track 2 Data	C	→				O	→			

Message Formats

Card Authorization/Verification Purchase

Table 5-5   CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M
38	Auth ID Resp			C	→	C			C	→	C
39	Resp Code		C+	M	→	M		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M	M	→			M
44.1	Resp Source/ Rsn Code				M+	M				M+	M
44.2	Addr Verific Result Code		C+	C	→	C					
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
45	Track 1 Data	C	→				O	→			
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currcy Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
52[2]	PIN Data		C+								
53[2]	Sec Related Cntrl Info		C+								
54	Addtnl Amts		C+	C	→	C		C+	C	→	C
55	ICC-Related Data	C	C-	C	C-	C	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C	M	→			C

Table 5-5   CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
60.1	Terminal Type	M	→			M	M	→			M
60.2	Term Entry Cap	M	→			M	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C	C	→			C
60.8	MOTO/ECI/Pymt Indctr		C+			C					
60.9	Crdhldr ID Method		C+			C		C+			C
60.10	Partial Auth Indctr	C	C-				C	C-			
61.1	Other Amt, Trans	C	→			C	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C		C+			C
62.0	Field 62 Bitmap	M	→	O	→	C	O	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+						
62.4	Market-Specific Data Idfr	M	C		M+	C	O	→			O
62.5	Duration	M	→			C	O	→			O
62.6	Prestigious Property Indctr	C	→			C					O
62.17	Gateway Trans ID			C	→						
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C

Message Formats

Table 5-5   CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C		C+	O	C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C					
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C	C-			C	C	C-			C
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	
104	Trans Description	O	C-	C	C-	C	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
116	Card Issr Ref Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C	O	C-	O	C-	C
123	Verif Data	C	C-			C					
125	Usage 2, MagnePrint	C	→			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					

Table 5-5 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
126.18	Agent Unique Acct Result	C	–				C	–			
126.19	DCC Indctr	C	–				C	–			
127	File Rcds—Action & Data			C	C-	C			C	C-	C

1. A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.
2. Fields 26, 52, and 53 apply to PIN-Authenticated Visa Debit transactions only.

Table 5-6 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M
14	Date, Exp	O	→			C					
18	Mchnt Type	M	→			M	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	M	→	M

Table 5-6   CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
22	POS Entry Mode Code	M	→			M	M	→			M
25	POS Cond Code	M	→	M	C+	M	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M
38	Auth ID Resp			C	→	C			C	→	C
39	Resp Code		C+	M	→	M		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M	M	→			M
44.1	Resp Source/Rsn Code				M+	M				M+	M
44.2	Addr Verif Result Code		C+	C	→	C					
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
44.10	CVV2 Results		C+	C	→	C		C+	C	→	C
44.13	CAVV Results		C+	C	→	C					
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currcy Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C	C-	C		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C		C+	C	→	C
59	Natl POS Geo Data	C	→			C		→			C

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Table 5-6   CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
60.1	Terminal Type	M	→			M	M	→			M
60.2	Term Entry Cap	M	→			M	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C					
60.8	MOTO/ECI/Pymt Indctr	C	C+			C					
60.9	Crdhldr ID Method		C+			C		C+			C
60.10	Partial Auth Indctr	C	C-				C	C-			
62.0	Bitmap (Field 62)	M	→	O	→	C	O	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+						
62.4	Market-Specific Data Idfr	M	C		M+	C	O	→			O
62.5	Duration	M	→			C	O	→			O
62.6	Prestigious Property Indctr	C	→			C					O
62.17	Gateway Trans ID			C	→						
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C		C+	O	C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M

Table 5-6   CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C	C-			C	C	C-			C
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	
104	Trans Description	C	C-	C	C-	C	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
116	Card Issr Ref Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
123	Verif Data	C	C-			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C					
126.7	Mchnt Ser Nbr	C	→			C					
126.8	Tran ID (XID)	C	→			C					
126.9	CAVV	C	→			C					
126.10	CVV2 Auth Req Data	C	C-			C	C	C-			C
126.12	Svc Indctrs	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	–				C	–			
126.19	DCC Indctr	C	–				C	–			
127	File Rcds—Action & Data			C	C-	C			C	C-	C

1.   A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.

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Table 5-7   CPS Card Present—Automated Fuel Dispenser

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Exp	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→			C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C

Table 5-7   CPS Card Present—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
126.18	Agent Unique Acct Result	C	−			
126.19	DCC Indctr	C	−			

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Table 5-7   CPS Card Present—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
127	File Rcds—Action & Data			C	C-	C

1. A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.

Table 5-8   Bill Payment: Authorization (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Exp	O	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verif Result Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	→	C

Table 5-8   Bill Payment: Authorization (U.S. Only) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
44.13	CAVV Results		C+	C	→	C
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	M	→			M
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	C	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.4	Market-Specific Data Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
123	Verif Data	C	C-			C

Table 5-8   Bill Payment: Authorization (U.S. Only) (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.12	Svc Indctrs	C	C-	C	→	C
126.13	POS Environment	C	C+			C
126.18	Agent Unique Acct Result	C	–			
127	File Rcds— Action & Data			C	C-	C

Table 5-9   Payment: Authorization Original (U.S. Only, Non-CPS)

		0100		0110	
Field Number and Name		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdhldr Billing		C+		
7	Transmsn Date/Time	M	→	M	→
10	Conv Rate, Cdhldr Billing		C+		
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	→		
13	Date, Local Trans	M	→		
14	Date, Expr.	C	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C		
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		

Table 5-9   Payment: Authorization Original (U.S. Only, Non-CPS) (continued)

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			M	→
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				C+
44.2	Addr Verif Result Code			C	C
44.5	CVV/iCVV Results Code		C+	C	→
44.6	PACM Divrsn Level		C+		
44.7	PACM Divrsn Rsn Code		C+		
44.10	CVV2 Results		C+	C	→
44.13	CAVV Results		C+	C	→
45	Track 1 Data	C	→		
48	Addtnl Data—Private	C	→	O	C+
49	Currcy Code, Trans	M	→	M	→
51	Currcy Code, Cdhldr Billing		C+		
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54	Addtnl Amts		C+	C	C
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.8	MOTO/ECI/Pymt Indctr	C	→		
60.9	Crdhldr ID Method		C+		
62.1	Auth Char Indctr	M	C+	O	
62.2	Trans Idfr		M+	O	C+
62.3	Valid Rsn Code				C+
62.20	Mchnt VV	M	→	O	→
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→

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Table 5-9   Payment: Authorization Original (U.S. Only, Non-CPS) (continued)

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1			C	→
104	Trans Description	O	C-		
115	Addtnl Trace Data	O	C-		C+
121	Issng Inst ID Code	C	→	C	→
123	Verif Data	C	C-		
126.9	3–D Secure CAVV	C	C-		
126.10	CVV2 Auth Request Data	C	C-		
126.12	Svc Indctrs	C	C-		

Table 5-10   Account Verification Service Request

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Second	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
7	Transmsn Date/Time	M	→	M	→	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	
39	Resp Code		C+	M	→	M

Message Formats

Table 5–10   Account Verification Service Request (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
42	Card Accptr ID Code	M	→	M		M
43	Card Accptr Name/Loc	M	→			C
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code			C	→	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
54	Addtnl Amts	C	→	C	C-	C
60.9	Crdhldr ID Method		C			C
62.0	CPS Field Bitmap		C+		C+	C
62.2	Trans Idfr		M+	O	C+	M
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
104	Trans Description	O	C-	O	C-	C
117	National Use	C	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
123	Verif Data	C	C-			C

Table 5-11   Credit Voucher and Merchandise Return Authorization (U.S. Only)

						STIP Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C

Table 5-11 Credit Voucher and Merchandise Return Authorization (U.S. Only) (continued)

Field Number and Name		0100		0110		STIP Advice 0120
		Acqr	VIC	Issr	VIC	VIC
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				C+	M
44.2	Addr Verific Result Code		C+	C+	C	C
44.5	CVV/iCVV Results Code		C+	C+	→	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C+	→	C
44.13	CAVV Results		C+	C	→	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	C	→	C	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts		C+	C	C	C
55	Chip Card Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C

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Table 5–11   Credit Voucher and Merchandise Return Authorization (U.S. Only) (continued)

Field Number and Name		0100		0110		STIP Advice 0120
		Acqr	VIC	Issr	VIC	VIC
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtn Code	C	C-			C
60.6	Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	M	→	M
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr		C+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	M
62.20	Merchant Verification Value	C	→	O	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	
62.24	Program Idfr		O+	O	O+	
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Rcvg Inst Cntry Code	C	→	C	→	C
73	Date, Action			O	–	
91	File Update Code			O	–	
100	Rcvg Inst ID Code	C	→			C
101	File Name			O	–	
102	Acct ID 1	O	→	O	→	C
103	Acct ID 2	O	→	O	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
123	Verif Data	C	C-			
126.0	Field 126 Bitmap	C	C-	C	C-	C
126.9	3–D Secure CAVV	C	→			

Table 5-11   Credit Voucher and Merchandise Return Authorization (U.S. Only) (continued)

					STIP Advice
		0100		**0110**	**0120**
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**	**VIC**
126.10	CVV2 Auth Req Data	C	→			C
126.12	Svc Indctrs	C	C-			C
126.13	POS Environment	C	C-			C
127	File Rcds—Action and Data			O	–	

NOTE

In addition to the message types shown in the following chart, issuers can optionally generate an 0130 response to an 0120 STIP advice.

Table 5-12   U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice

						STIP Advice
		0120		**0130**		**0120**
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**	**VIC**
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	→	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C

Table 5-12   U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice (continued)

Field Number and Name		0120		0130		STIP Advice 0120
		Acqr	VIC	Issr	VIC	VIC
39	Resp Code		O+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+	M	→	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.11	Orig Resp Code				C+	
48	Addtnl Data—Private	C	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
55	Chip Card Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtn Code	C	C-			C
60.6	Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C			C
62.0	Bitmap (Field 62)	C	M+	C	M+	M
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr		C+	O	→	M
62.3	Valid/Dwngrd Rsn Code			O	→	O
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.20	Merchant Verification Value	C	→	O	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M

Table 5-12   U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice (continued)

Field Number and Name		0120 Acqr	0120 VIC	0130 Issr	0130 VIC	STIP Advice 0120 VIC
63.19	Fee Prgrm Indctr	C	C-			C
68	Rcvg Inst Cntry Code	C	→	C	→	C
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	O	→	O	→	C
103	Acct ID 2	O	→	O	→	C
104	Trans Description	O	C-	O	C-	O
115	Addtnl Trace Data	O	C-		C+	
116	Card Issr Ref Data				C+	
126.0	Field 126 Bitmap	C	C-			C
126.12	Svc Indctrs	C	C-			
126.13	POS Environment	C	C-			C

Table 5-13   Completion Advice for BASE I Issuers

Field Number and Name		Completion Advice 0120 VIC	Completion Advice 0130 Issr
–	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M

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Table 5-13   Completion Advice for BASE I Issuers (continued)

Field Number and Name		Completion Advice	
		0120	0130
		VIC	Issr
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code		M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
48	Addtnl Data—Private (Usage = 36)	C	
48	Addtnl Data—Private (Usage = 2 or 9a)	C	
49	Currcy Code, Trans	M	M
51	Currcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.9	Crdhldr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	C
62.3	Valid/Downgrd Rsn Code	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M

Table 5-13   **Completion Advice for BASE I Issuers (continued)**

Field Number and Name		Completion Advice	
		0120	0130
		VIC	Issr
63.2	Time (Preauth Time Limit)	C	C
104	Trans-Spcfc Data	C	
116	Card Issr Ref Data		C

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Table 5-14   Authorization Advice and Response for BASE I Issuers

		0120	0130
Field Number and Name		VIC	Issr
–	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd Cntry Code	C	
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
35	Track 2 Data	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	C	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.10	CVV2 Results	C	
44.13	CAVV Results	C	
45	Track 1 Data	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	M

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Table 5-14   Authorization Advice and Response for BASE I Issuers (continued)

Field Number and Name		0120 VIC	0130 Issr
51	Currcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.3	Valid/Downgrd Rsn Code	C	
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	C	
63.4	STIP/Switch Rsn Code	C	
63.19	Fee Prgrm Indctr	C	
100	Rcvg Inst ID Code	C	C
102	Acct ID 1	C	
103	Acct ID 2	C	
104	Trans Description	C	
116	Card Issr Ref Data		C
117	National Use	C	C

Table 5-14   Authorization Advice and Response for BASE I Issuers (continued)

Field Number and Name		0120	0130
		VIC	Issr
118	Intra-Cntry Data	C	C
123	Verif Data	C	
126.0	Field 126 Bitmap	C	
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
126.18	Agent Unique Acct Result	C	

5.4   CARD AUTHORIZATION—ATM CASH AND QUASI-CASH

This section details the fields used in the authorization messages for cash withdrawals, cash advances, and quasi-cash transactions. It contains four charts, one for each of these customer transactions:

- Table 5-15: ATM Cash Transaction—With PIN (non-CPS)
- Table 5-16: Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (non-CPS)
- Table 5-17: Manual Cash or Quasi-Cash—Voice Authorization (non-CPS)
- Table 5-18: CPS ATM, Visa Card—With PIN

As applicable, each chart contains these field requirements:

- 0100 Authorization Request (acquirer to issuer)
- 0101 Repeat Authorization Request
- 0110 Authorization Response
- 0120 Authorization Advice (VIC to issuer)

NOTE

BASE I issuers can respond to 0120 advices with 0130 responses. A chart for these responses is included at the end of the previous section.

Table 5-15   ATM Cash Transaction—With PIN (Non-CPS)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	C	C	C	C
3	Processing Code	M	→	M	→	M

Table 5-15   ATM Cash Transaction—With PIN (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	M	→			M
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data —Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M

Message Formats

Table 5-15   ATM Cash Transaction—With PIN (Non-CPS) (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C

Table 5-16   Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	C+			C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	C
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verif Result Code			C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+			C

Message Formats

Table 5-16   Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS) (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	O	C-			C

Table 5-16   Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
125	Usage 2, MagnePrint	C	→			C
126.19	DCC Indctr	C	–			
127	File Rcds—Action & Data			C	C-	C

Table 5-17   Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	→			C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	O	→			C
42	Card Accptr ID Code	O	→			C
43	Card Accptr Name/Loc	C	→			C
44.1	Resp Source/Rsn Code				M+	M

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Table 5-17   Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
44.2	Addr Verif Result Code			C	→	C
44.10	CVV2 Results		C+	C	→	C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	O	→			C
60.1	Terminal Type	O	→			C
60.2	Term Entry Cap	O	→			C
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C

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Table 5-17   Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS) (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	→			C
126.0	Field 126 Bitmap	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.19	DCC Indctr	C	–			
127	File Rcds—Action & Data			C	C-	C

Table 5-18   CPS ATM, Visa Card—With PIN

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	C
6	Amt, Cdhldr Blng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	M	→			M
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			

Table 5-18   CPS ATM, Visa Card—With PIN (continued)

Field Number and Name		0100 Acqr	0100 VIC	0110 Issr	0110 VIC	Advice 0120 VIC
37	Retrieval Ref Nbr	M	➔	M	➔	M
38	Auth ID Resp			C	➔	C
39	Resp Code		C+	M	➔	M
41	Card Accptr Termnl ID	M	➔	M	➔	M
42	Card Accptr ID Code	M	➔	M	➔	M
43	Card Accptr Name/Loc	M	➔			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	➔			
48	Addtnl Data—Private	O	➔	O	➔	C
49	Currcy Code, Trans	M	➔	M	➔	M
51	Currcy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	➔	C
59	Natl POS Geo Data	C	➔			C
60.1	Terminal Type	M	➔			M
60.2	Term Entry Cap	M	➔			M
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	M	➔	C	➔	C
62.1	Auth Char Indctr	M	C	O	M+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	➔	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	O
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➔	M	➔	M
63.1	Netwk ID Code	M	➔	M	➔	M

Table 5-18   CPS ATM, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	➔	
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	➔	C
126.12	Svc Indctrs	C	C-	C	➔	C
127	File Rcds—Action & Data			C	C-	C

5.5   ATM AND POS STAND-ALONE BALANCE INQUIRY

This section details the fields used in the authorization messages for ATM and POS stand-alone balance inquiries for both Custom Payment Service (CPS) and non-CPS transactions.

Balance inquiries are valid for U.S. Visa cardholders at ATMs or POS terminals inside the United States. The request messages originate at Single Message System (SMS) acquirers and are sent to BASE I issuers.

> **NOTE**
>
> *STIP does not process a balance inquiry unless it is part of a POS authorization request for which the issuer has established STIP parameters. In this event, the balance inquiry part of the request is ignored.*

Table 5-19 includes the ATM balance inquiry field requirements for:
• 0100 Authorization Request
• 0110 Authorization Request Response

Table 5-20 includes the POS balance inquiry field requirements for:
• 0100 Authorization Request
• 0110 Authorization Request Response

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Table 5-19   ATM Balance Inquiry (continued)

| Field Number and Name | | V.I.P. Msg Format | | | |
| | | 0100 | | 0110 | |
		Acqr	VIC	Issr	VIC
54D	Balance 4				C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.20	Mchnt VV	C	C-	C	→
62.21	Risk Score		C+		C-
62.22	Condition Codes		C+		C-
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
102	Acct ID 1			O	→
104	Trans Description	O	C-	O	C-
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→

Table 5-20   POS Balance Inquiry

| Field Number and Name | | V.I.P. Msg Format | | | |
| | | 0100 | | 0110 | |
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	C	→	C	→
3	Processing Code	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	C	→		

Table 5-20   POS Balance Inquiry (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		**0110**	
		Acqr	VIC	Issr	VIC
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C-		
28	Amt, Trans Fee	C	→		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	→
41	Card Accptr Termnl ID	M	→	M	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	C	C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54A	Addtnl Amts: Balance 1			C	→
54B	Balance 2			C	→
54C	Balance 3				C+
54D	Balance 4				C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+

Table 5-20   POS Balance Inquiry (continued)

| | | V.I.P. Msg Format | | | |
| | | 0100 | | 0110 | |
Field Number and Name		Acqr	VIC	Issr	VIC
62.20	Mchnt VV	C	C-	C	→
62.21	Risk Score		C+		C-
62.22	Condition Codes		C+		C-
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
102	Acct ID 1			O	→
104	Trans Description	O	C-	O	C-
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→

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5.6 ELIGIBILITY INQUIRY TRANSACTION (U.S. ONLY)

The eligibility inquiry transaction in the following table is a non-financial, information-only request that can be used to verify whether an individual's health insurance coverage is current. These requests are not submitted to BASE II for clearing and settlement.

Table 5-21   Eligibility Inquiry

Field Number and Name		Original Inquiry			
		0100		**0110**	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	M	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts			O	→
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	M	→	O	→
62.2	Trans Idfr		M+	C	M+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
104	Trans-Spcfc Data	C	C-	C	→

Table 5-21   Eligibility Inquiry (continued)

		Original Inquiry			
		0100		0110	
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**
126.0	Field 126 Bitmap	C	–		
126.18	Agent Unique Acct Result	C	–		

5.7   PRODUCT ELIGIBILITY INQUIRY

Endpoints use the following message to view product information associated with a card number. Use of this message is optional for acquirers and issuers.

Table 5-22   Product Eligibility Inquiry

		Inquiry	
		0100	0110
Field Number and Name		Acqr/Issr	VIC
—	Bit Map, Secondary	M	M
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	C
22	POS Entry Mode Code	M	C+
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
35	Track 2 Data	C	
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code		M
49	Currcy Code, Trans	M	M
59	Natl POS Geo Data	C	
62.0	Bitmap (Field 62)		M
62.23	Product ID		M
62.24	Program Idfr		O
62.25	Spnd Qlfd Indctr	→	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C

5.8 CHECK ACCEPTANCE

This section details the fields used in authorization messages for customer transactions that involve checks.

Table 5-23 provides the field requirements for these Check Acceptance message types:

• 0100 Check Acceptance Request

  These messages go from the acquirer to the Check Acceptance vendor.

• 0110 Check Acceptance Response

Table 5-23   Check Acceptance

| | | V.I.P. Msg Format | | | |
| | | 0100 | | 0110 | |
Field Number and Name		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
25	POS Cond Code	M	→	M	C+
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
44.1	Resp Source/Rsn Code				M+
48	Addtnl Data—Private	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts		C+		
59	Natl POS Geo Data	O	→		
60.1	Terminal Type	O	→		
60.2	Term Entry Cap	O	→		
62.0	Bitmap (Field 62)		C+		C+
62.2	Trans Idfr		C+		C+
63.0	Bitmap (Field 63)	M	→	M	→

Table 5-23   Check Acceptance (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
73	Date, Action	C	→		
100	Rcvg Inst ID Code	M	→		
102	Acct ID 1	M	→	M	→
104	Trans Description			C	C-
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
126.0	Field 126 Bitmap			C	–
126.18	Agent Unique Acct Result			C	–

5.9   ORIGINAL CREDIT AUTHORIZATION

IMPORTANT

V.I.P. does not support the initiation of 0100 original credit transactions. Such requests are declined. However, issuers can receive enhanced original credit transactions that V.I.P. has converted from the 0200 to the 0100 format.

Table 5-24   Original Credit: Authorization (Non-CPS)

Field Number and Name		Original				STIP Advice
		0100		0110		0120
		Acqr/Issr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	C	C	C	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+		C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	O	→			C
18	Mchnt Type	M	→			M

Table 5-24   Original Credit: Authorization (Non-CPS) (continued)

Field Number and Name		Original				STIP Advice
		0100		0110		0120
		Acqr/Issr	VIC	Issr	VIC	VIC
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	O	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M		M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.10	CVV2 Results		C+	C	→	C
45	Track 1 Data	O	→			
48	Addtnl Data—Private (Usage = 37)		C+			C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+		C+	C
52	PIN Data	O	→			
53	Sec Related Cntrl Info	O	→			
59	Natl POS Geo Data	O	→			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C-			C
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)		C+	C	C+	C
62.2	Trans Idfr		C+		C+	C
62.23	Product ID		C+	C	C+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M

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Table 5-24   Original Credit: Authorization (Non-CPS) (continued)

		Original				STIP Advice
		0100		0110		0120
Field Number and Name		Acqr/Issr	VIC	Issr	VIC	VIC
63.19	Fee Prgrm Indctr	C	C-			C
100	Rcvg Inst ID Code	C				C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	C	C-	C	C-	C
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	C	C-	C	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-			C
126.10	CVV2 Auth Req Data	C	C-			C
126.19	DCC Indctr	C	–			

5.10   PREPAID LOAD AND ACTIVATE

The following message format may be used for prepaid loads and also for prepaid activations.

Table 5-25   Prepaid Load and Activate (0100)

		Original			
		0100		0110	
Field Number and Name		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	→	C	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	O	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		

Message Formats

Table 5-25   Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts		C+	O	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	C	C+
62.1	Auth Char Indctr	C	C+	O	C+
62.2	Trans Idfr		C+		C+
62.3	Valid/Downgrd Rsn Code				C+
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→
103	Acct ID 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issng Inst ID Code	C	→	C	→

Prepaid Load and Activate

Table 5-25   Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
126.0	Bitmap (Field 126)	C	→		
126.6	Cdhldr Ser Nbr	C	→		
126.7	Mchnt Ser Nbr	C	→		
126.8	Tran ID (XID)	C	→		
126.18	Agent Unique Acct Result	C	−		
126.19	DCC Indctr	C	−		

5.11 REVERSALS

This section details the fields used in reversal messages to reverse previously approved card authorizations. The charts contain the customer transaction types listed below.

> **NOTE**
>
> *Check acceptance and balance inquiries cannot be reversed.*

- Table 5-26: Standard Purchase, Manual Cash, or Quasi-Cash—Electronic Terminal (non-CPS).
- Table 5-27: Standard Purchase, Manual Cash, or Quasi-Cash—Voice Authorization (non-CPS).
- Table 5-28: Automated POS Purchase—With PIN (non-CPS).
- Table 5-29: CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.
- Table 5-30: CPS Card Not Present—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce.
- Table 5-31: CPS/Automated Fuel Dispenser.
- Table 5-32: Bill Payment—Authorization Reversal (U.S. Only).
- Table 5-33: Payment—Authorization Reversal (U.S. Only, Non-CPS).
- Table 5-34: POS Partial Reversal—Non-CPS and CPS.

> **NOTE**
>
> *The partial reversal fields, field 61.3 and field 95, are shown only in the Partial Reversal table.*

- Table 5-35: ATM Full and Partial Reversal
- Table 5-36: Original Credit—Authorization Reversal (Non-CPS)
- Table 5-37: Prepaid Load and Activate Reversal of 0100 (0400/0420)
- Table 5-38: Credit Voucher and Merchandise Return Authorization Reversal (U.S. Only)

The charts in this section identify the field requirements for 0400 reversal requests, 0410 reversal responses, and 0420 reversal advices.

In addition, the section includes the following tables for various advices and their responses:

- Table 5-39: Acquirer Authorization Advice Reversal (U.S. Only), which contains a message format for 0420/0430 acquirer authorization advice reversals. These are supported for the U.S. region only. The message format can be used in conjunction with the charts that include a footnote indicating such a relationship.
- Table 5-40: Reversal Advice and Response for BASE I issuers, which shows the 0430 response message that BASE I issuers can optionally send when they receive an 0420 reversal advice.
- Table 5-41: POS Partial Reversal Advice and Response for BASE I issuers, which shows the 0430 response message that BASE I issuers can optionally send when they receive an 0420 POS partial reversal advice.

Table 5-26   Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal

| | | V.I.P. Msg Format | | | | Advice |
| | | 0400 | | 0410 | | 0420 |
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	➜	C	➜	M
2	Primary Acct Nbr (PAN)	C	➜	C	➜	C
3	Processing Code	M	➜	M	➜	M
4	Amt, Trans	M	➜	M	➜	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	➜	M	➜	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	➜	M	➜	M
14	Date, Expr	C	➜			C
18	Mchnt Type	M	➜			M
19	Acqng Inst Cntry Code	M	➜	M	➜	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	➜	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	➜	M	➜	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	➜	M	➜	M
38	Auth ID Resp	C	➜			C
39	Resp Code		C+	M	➜	M
41	Card Accptr Termnl ID	C	➜	C	➜	C
42	Card Accptr ID Code	M	➜	M	➜	M
43	Card Accptr Name/Loc	M	➜			M
44.1	Resp Source/Rsn Code		C+		M+	M

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Table 5-26 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	➜	O	➜	C
49	Currcy Code, Trans	M	➜	M	➜	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	➜	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	➜			C
60.1	Terminal Type	M	➜			M
60.2	Term Entry Cap	M	➜			M
60.4	Sp Cond Indctr—Extg Debt	C	➜			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	➜			C
61.2	Other Amt, Cdhldr Blng	C	➜			C
62.0	Bitmap (Field 62)	C	➜	O	➜	
62.2	Trans Idfr	M	➜	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	O
62.17	Gateway Trans ID	C	➜	C	➜	
62.20	Mchnt VV	C	C-	C	➜	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➜	M	➜	M
63.1	Netwk ID Code	M	➜	M	➜	M
63.2	Time (Preauth Time Limit)		O+	C	➜	C
63.3	Msg Rsn Code	M	➜			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	➜	O	➜	M
100	Rcvg Inst ID Code	C	➜			C
102	Acct ID 1	C	➜	C	➜	C
103	Acct ID 2	C	➜	C	➜	C

Message Formats

Table 5-26 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.19	DCC Indctr	C	–			

Table 5-27 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice Authorization (Non-CPS)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+	C+	C-	M
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C

Table 5-27   Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice
Authorization (Non-CPS) (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	➔	M	➔	M
38	Auth ID Resp	C	➔			C
39	Resp Code		C+	M	➔	M
41	Card Accptr Termnl ID	C	➔	C	➔	C
42	Card Accptr ID Code	C	➔	C	➔	C
43	Card Accptr Name/Loc	C	➔			C
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	➔	O	➔	C
49	Currcy Code, Trans	M	➔	M	➔	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	➔	C
59	Natl POS Geo Data	C	➔			C
60.1	Terminal Type	C	➔			C
60.2	Term Entry Cap	C	➔			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	➔			C
61.2	Other Amt, Cdhldr Billing	C	➔			C
62.0	Bitmap (Field 62)	C	➔	O	➔	C
62.2	Trans Idfr	M	➔	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	O
62.20	Mchnt VV	C	C-	C	➔	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➔	M	➔	M
63.1	Netwk ID Code	M	➔	M	➔	M
63.3	Msg Rsn Code	M	➔			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	➔	O	➔	M

Message Formats

Message Formats

Table 5-27   Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice Authorization (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.13	POS Environment	C	C+			C
126.12	Svc Indctrs	C	→	C	→	C
126.19	DCC Indctr	C	–			

Table 5-28   Automated POS Purchase Reversal—With PIN

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C

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Table 5-28 Automated POS Purchase Reversal—With PIN (continued)

Field Number and Name		0400 Acqr	0400 VIC	0410 Issr	0410 VIC	Advice 0420 VIC
		V.I.P. Msg Format				**Advice**
		0400		**0410**		**0420**
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**	**VIC**
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+			C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C

Message Formats

Message Formats

Table 5-28   Automated POS Purchase Reversal—With PIN (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
126.19	DCC Indctr	C	–			

The following message format can also be used for PIN-Authenticated Visa Debit transactions.

Table 5-29   CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental

		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M

Table 5-29 CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62	Bitmap	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M

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Table 5-29   CPS Card Present POS Authorization Reversal—Retail Purchase,
Passenger Transport, and Hotel and Auto Rental (continued)

		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	➔	O	➔	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
125	Usage 2, MagnePrint	O	➔			C
126.0	Field 126 Bitmap	C	➔	C	➔	C
126.12	Svc Indctrs	C	➔	C	➔	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	–			

1.   A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with
this message format.

Table 5-30   CPS Card Not Present Reversal—Passenger Transport, Hotel and
Auto Rental, Direct Marketing, and E-Commerce

		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	➔	C	➔	M
2	Primary Acct Nbr (PAN)	M	➔	M	➔	M
3	Processing Code	M	➔	M	➔	M
4	Amt, Trans	M	➔	M	➔	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	➔	M	➔	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	➔	M	➔	M
14	Date, Expr	C	➔			C
18	Mchnt Type	M	➔			M
19	Acqng Inst Cntry Code	M	➔	M	➔	M
22	POS Entry Mode Code	M	➔			M
25	POS Cond Code	M	➔	M	C+	M
28	Amt, Trans Fee	C	C-			C

Table 5-30   CPS Card Not Present Reversal—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C

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Table 5-30   CPS Card Not Present Reversal—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.8	Tran ID (XID)	C	C-			
126.9	CAVV	C	C-			
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	–			

1. A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with this message format.

Table 5-31   CPS/Automated Fuel Dispenser Reversal

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M

Table 5-31   CPS/Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C

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Table 5-31   CPS/Automated Fuel Dispenser Reversal (continued)

		V.I.P. Msg Format[1]				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
126.19	DCC Indctr	C	–			

1. A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with this message format.

Table 5-32   Bill Payment: Authorization Reversal (U.S. Only)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M

Table 5-32   Bill Payment: Authorization Reversal (U.S. Only) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	M	→			M
60.10	Partial Auth Indctr	C	C-			
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	C	→	O	C+	C
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data ID	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
126.0	Field 126 Bitmap	C	C-	C	→	C
126.8	Tran ID (XID)	C	C-			
126.9	CAVV	C	C-			
126.12	Svc Indctrs	C	→	C	→	C

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Table 5–32   Bill Payment: Authorization Reversal (U.S. Only) (continued)

	V.I.P. Msg Format				Advice
	0400		**0410**		**0420**
Field Number and Name	**Acqr**	**VIC**	**Issr**	**VIC**	**VIC**
126.13 POS Environment	C	C+			C

Table 5–33   Payment: Authorization Reversal (U.S. Only, Non-CPS)

		0400		**0410**	
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdhldr Billing		C+		
7	Transmsn Date/Time	M	→	M	→
10	Conv Rate, Cdhldr Billing		C+		C-
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	→		
13	Date, Local Trans	M	→		
14	Date, Expr.	C	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		M+		C+
44.6	PACM Divrsn Level		C+		
44.7	PACM Divrsn Rsn Code		C+		
48	Addtnl Data—Private	M	→	M	→
49	Currcy Code, Trans	M	→	M	→

Table 5-33   Payment: Authorization Reversal (U.S. Only, Non-CPS) (continued)

Field Number and Name		0400 Acqr	0400 VIC	0410 Issr	0410 VIC
51	Currcy Code, Cdhldr Billing		C+		
54	Addtnl Amts		C+	C	C
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
62.1	Auth Char Indctr	M	C+	O	
62.2	Trans Idfr	M	→	O	C+
62.3	Valid Code				C+
62.20	Mchnt VV	M	→	O	→
62.23	Product ID		C+	C	→
62.24	Program Idfr		O	O	→
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Network ID	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgrm Indctr	C	C-		
90	Orig Data Elemts	M	→	O	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→
104	Trans Description	O	C-		C+
115	Addtnl Trace Data	O	C-		C+
121	Issng Inst ID Code	C	→	C	→
126.12	Svc Indctrs	C	C-		

Table 5-34   POS Partial Reversal—Non-CPS and CPS

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C

Table 5-34   POS Partial Reversal—Non-CPS and CPS (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
7	Transmsn Date/Time	M	➜	M	➜	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	➜	M	➜	M
14	Date, Expr	C	➜			C
18	Mchnt Type	M	➜			M
19	Acqng Inst Cntry Code	M	➜	M	➜	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	➜	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	➜	M	➜	M
33	Fwdng Inst ID Code	C	C-			
37	Retrieval Ref Nbr	M	➜	M	➜	M
38	Auth ID Resp	C	➜			C
39	Resp Code		C+	M	➜	M
41	Card Accptr Termnl ID	C	➜	C	➜	C
42	Card Accptr ID Code	M	➜	M	➜	M
43	Card Accptr Name/Loc	M	➜			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	➜	O	➜	C
49	Currcy Code, Trans	M	➜	M	➜	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	➜	C
59	Natl POS Geo Data	C	➜			C
60.1	Terminal Type	M	➜			M
60.2	Term Entry Cap	M	➜			M
60.4	Sp Cond Indctr—Extg Debt	C	➜			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	➜			C
61.2	Other Amt, Cdhldr Blng	C	➜			C
61.3	Other Amt, Rplcmt Billing		C+			C
62.0	Bitmap (Field 62)	C	➜	C	➜	C

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Table 5-34   POS Partial Reversal—Non-CPS and CPS (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
62.1	Auth Char Indctr	O	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)					C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
95	Replacement Amts	M	→	M	→	M
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	C-			
126.13	POS Environment	C	→			C
126.19	DCC Indctr	C	–			

The following chart shows the valid message types for ATM full and partial reversals. However, Visa encourages all acquirers to use message types 0420 and 0430 for these transactions rather than message types 0400 and 0410.

IMPORTANT

Full reversals do not include field 61.3 or field 95.

Table 5-35   ATM Full and Partial Reversal (0400/0420)

		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
Field Number and Name		Acqr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Secondary	M	→	M	→	M	M
2	Primary Acct Nbr	M	→	M	→	M	M
3	Processing Code	M	→	M	→	M	M
4	Amt, Trans	M	→			M	
6	Amt, Cdhldr Billing		C+			C	
7	Transmsn Date/Time	M	→	M	→	M	M
10	Conv Rate, Cdhldr Billing		C+			C	
11	Sys Trace Audit Nbr	M	→	M	→	M	M
12	Time, Local Trans	O	→			C	
13	Date, Local Trans	O	→			C	
14	Date, Expr	C	→			C	
18	Mchnt Type	M	→			M	
19	Acqng Inst Cntry Code	M	→	M	→	M	M
22	POS Entry Mode Code	M	→			M	
25	POS Cond Code	M	→	M	→	M	M
28	Amt, Trans Fee	C	→			C	
32	Acqng Inst ID Code	M	→	M	→	M	M
33	Fwdng Inst ID Code	C	→			C	
37	Retrieval Ref Nbr	M	→	M	→	M	M
38	Auth ID Resp	C	→			C	
39	Resp Code			M	→	M	M
41	Card Accptr Termnl ID	M	→	M	→	M	M
42	Card Accptr ID Code	M	→	M	→	M	M
43	Card Accptr Name/Loc	M	→			M	
44.1	Resp Source/Rsn Code		C+		M+	M	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C	
49	Currcy Code, Trans	M	→			M	
51	Currcy Code, Cdhldr Billing		C+			C	
54	Addtnl Amts	C	→	C	→	C	C
59	Natl POS Geo Data	C	→			C	

Table 5-35   ATM Full and Partial Reversal (0400/0420) (continued)

Field Number and Name		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
		Acqr	VIC	Issr	VIC	VIC	Issr
60.1	Terminal Type	C	→			C	
60.2	Term Entry Cap	C	→			C	
61.3[1]	Other Amt, Rplcmt Billing		C+			C	
62.0	Bitmap (Field 62)	C	C+	C	C+	C	C
62.1	Auth Char Inctr	C	→	O	C+	C	O
62.2	Trans Idfr	M	→	O	C+	M	O
62.23	Product ID	O	C+	C	C+	C	O
62.24	Program Idfr		C+	O	C+	C	O
62.25	Spnd Qlfd Indctr		C+	O	C+	C	O
63.0	Bitmap (field 63)	M	→	M	→	M	M
63.1	Netwk ID Code	M	→	M	→	M	M
63.3	Msg Rsn Code	M	→			M	
63.4	STIP/Switch Rsn Code					M	
63.19	Fee Prgrm Indctr	C	C-			C	
90	Orig Data Elemts	M	→	O	→	M	O
95[1]	Replacement Amts	M	→	M	→	M	M
102	Acct ID 1	C	→	C	→	C	C
115	Addtnl Trace Data	O	–		C+		
117	National Use	C	C-	C	C-	C	C
118	Intra-Cntry Data	C	C-	C	C-	C	C
126.0	Field 126 Bitmap	C	C-	C	C	C	C
126.12	Svc Indctrs	C	C-			C	

1.   This field does not apply to full reversals. It is used in partial reversals only.

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Table 5-36   Original Credit: Authorization Reversal (Non-CPS)

		Acquirer/Issuer Advice				STIP Advice
		0400		0410		0420
Field Number and Name		Acqr/Issr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	C	C	C	C
2	Primary Acct Nbr (PAN)	C	➔	C	➔	C
3	Processing Code	M	➔	M	➔	M
4	Amt, Trans	M	➔	M	➔	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	➔	M	➔	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	➔	M	➔	M
12	Time, Local Trans	O	➔			C
13	Date, Local Trans	O	➔			C
14	Date, Expr	O	➔			C
18	Mchnt Type	M	➔			M
19	Acqng Inst Cntry Code	M	➔	M	➔	M
22	POS Entry Mode Code	M	➔			M
25	POS Cond Code	M	➔	M	C+	M
32	Acqng Inst ID Code	M	➔	M	➔	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	➔	M	➔	M
38	Auth ID Resp	C	➔			C
39	Resp Code		C+	M	➔	M
41	Card Accptr Termnl ID	C	➔	C	➔	C
42	Card Accptr ID Code	M	➔	M	➔	M
43	Card Accptr Name/Loc	M	➔			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private (Usage = 2 or 9a)	O	➔	O	C+	C
49	Currcy Code, Trans	M	➔	M	➔	M
51	Currcy Code, Cdhldr Billing		C+			C
59	Natl POS Geo Data	C				C
60.1	Terminal Type	C	➔			C
60.2	Term Entry Cap	C	➔			C
60.8	MOTO/ECI/Pymt Indctr	C	C-			C

Table 5-36   Original Credit: Authorization Reversal (Non-CPS) (continued)

Field Number and Name		Acquirer/Issuer Advice				STIP Advice
		0400		0410		0420
		Acqr/Issr	VIC	Issr	VIC	VIC
62.0	Bitmap (Field 62)	C	C+		C+	C
62.2	Trans Idfr	C	C+		C+	C
62.23	Product ID	O	C+	C	C+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➔	M	➔	M
63.1	Netwk ID Code	M	➔	M	➔	M
63.3	Msg Rsn Code	M	➔			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	➔	O	➔	M
100	Rcvg Inst ID Code	C	➔			C
102	Acct ID 1	C	➔	C	➔	C
103	Acct ID 2	C	➔	C	➔	C
104	Trans Description	C	➔	C	➔	C
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	C	C-	C	C-	C
121	Issuing Inst ID Code	C	➔	C	➔	C
126.19	DCC Indctr	O	–			

The following message format may be used to reverse prepaid loads and also prepaid activations.

Table 5-37   Prepaid Load and Activate Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	C
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	C	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		C+		M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
62.0	Bitmap (Field 62)	C	C+	C	C+
62.1	Auth Char Indctr	C	→	O	C+
62.2	Trans Idfr	C	C+		C+

Message Formats

Table 5-37   Prepaid Load and Activate Reversal of 0100 (0400) (continued)

		Original			
		0400		0410	
Field Number and Name		Acqr	VIC	Issr	VIC
62.23	Product ID	O	C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgrm Indctr	C	C-		
90	Orig Data Elemts	M	→	M	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	O	→	O	→
103	Acct ID 2	O	→	O	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
126.0	Bitmap (Field 126)	C	C-		
126.8	Tran ID (XID)	O	C-		
126.19	DCC Indctr	C	–		

Table 5-38   Credit Voucher and Merchandise Return Authorization Reversal (U.S. Only)

						STIP Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→			M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing	C	C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M

Table 5-38   Credit Voucher and Merchandise Return Authorization Reversal (U.S. Only) (continued)

Field Number and Name		0400 Acqr	0400 VIC	0410 Issr	0410 VIC	STIP Advice 0420 VIC
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code			M	C+	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currcy Code, Trans	M	→			M
51	Currcy Code, Cdhldr Billing		C+			C
54	Addtnl Amts	C	C-			C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtn Code	C	C-			C
60.6	Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C-			C
62.0	Bitmap (Field 62)	M	M+	C	M+	M
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr	C	M+		M+	M
62.20	Mchnt VV	O	C-		C+	C

Table 5-38   Credit Voucher and Merchandise Return Authorization Reversal
             (U.S. Only) (continued)

Field Number and Name		0400 Acqr	0400 VIC	0410 Issr	0410 VIC	STIP Advice 0420 VIC
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➜	M	➜	M
63.1	Netwk ID Code	M	➜	M	➜	M
63.3	Msg Rsn Code	M	➜			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Rcvg Inst Cntry Code	C	➜	C	➜	C
90	Orig Data Elemts	M	➜	M	➜	M
100	Rcvg Inst ID Code	O	➜	O	➜	O
102	Acct ID 1	O	➜	O	➜	
103	Acct ID 2	O	➜	O	➜	
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
126.0	Field 126 Bitmap	C	C-			C
126.12	Svc Indctrs	C	C+			C
126.13	POS Environment	O	C+			C

NOTE

In addition to the message types shown in the following chart, issuers can optionally generate an 0430 response to an 0420 STIP advice.

Table 5-39   Acquirer Authorization Advice Reversal (U.S. Only)

Field Number and Name		0420 Acqr	0420 VIC	0430 Issr	0430 VIC	STIP Advice 0420 VIC
2	Primary Acct Nbr (PAN)	M	➜	M	➜	M
3	Processing Code	M	➜	M	➜	M
4	Amt, Trans	M	➜			M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	➜	M	➜	M

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Table 5–39   Acquirer Authorization Advice Reversal (U.S. Only) (continued)

Field Number and Name		0420		0430		STIP Advice 0420
		Acqr	VIC	Issr	VIC	VIC
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	➔	M	➔	M
12	Time, Local Trans	O	➔			O
13	Date, Local Trans	O	➔			O
14	Date, Expr	C	➔			C
18	Mchnt Type	M	➔			M
19	Acqng Inst Cntry Code	M	➔	M	➔	M
22	POS Entry Mode Code	M	➔			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	➔	M	➔	M
32	Acqng Inst ID Code	M	➔	M	➔	M
33	Fwdng Inst ID Code	C	➔			C
37	Retrieval Ref Nbr	M	➔	M	➔	M
38	Auth ID Resp	C	➔			M
39	Resp Code		O+	M	C+	M
41	Card Accptr Termnl ID	C	➔	C	➔	C
42	Card Accptr ID Code	M	➔	M	➔	M
43	Card Accptr Name/Loc	M	➔			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.11	Orig Resp Code				C+	
48	Addtnl Data—Private	C	➔	C	➔	C
49	Currcy Code, Trans	M	➔			M
51	Currcy Code, Cdhldr Billing		C+			C
60.1	Terminal Type	C	➔			C
60.2	Term Entry Cap	C	➔			C
60.3	Chip Condtn Code	C	C-			C

Message Formats

Table 5-39   Acquirer Authorization Advice Reversal (U.S. Only) (continued)

Field Number and Name		0420 Acqr	0420 VIC	0430 Issr	0430 VIC	STIP Advice 0420 VIC
60.6	Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
62.0	Bitmap (Field 62)	C	C+		C+	C
62.1	Auth Char Indctr	C	➜	O		M
62.2	Trans Idfr	C	M+	O	M+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	➜	C	➜	
62.20	Mchnt VV	C	➜	O	➜	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	➜	M	➜	M
63.1	Netwk ID Code	M	➜	M	➜	M
63.3	Msg Rsn Code	M	➜			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Rcvg Inst Cntry Code	C	➜	C	➜	C
90	Orig Data Elemts	M	➜	M	➜	M
100	Rcvg Inst ID Code	C	➜			C
102	Acct ID 1	O	➜	O	➜	C
103	Acct ID 2	O	➜	O	➜	C
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
126.0	Field 126 Bitmap	C	C-	C	➜	C
126.12	Svc Indctrs	C	C-			C
126.13	POS Environment	C	C-			C

Table 5-40   Reversal Advice and Response for BASE I Issuers

Field Number and Name		0420 VIC	0430 Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M

Table 5-40   Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		0420 VIC	0430 Issr
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	
51	Currcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	

Table 5-40   Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		0420 VIC	0430 Issr
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
63.19	Fee Prgrm Indctr	C	
90	Orig Data Elemts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	

Table 5-41   POS Partial Reversal Advice and Response for BASE I Issuers

Field Number and Name		Advice	
		0420 VIC	0430 Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Convs Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M

Table 5-41 POS Partial Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
14	Date, Expr	C	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	
51	Currcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Blng	C	
61.3	Other Amt, Rplcmt Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O

Table 5-41   POS Partial Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
63.19	Fee Prgrm Indctr	C	
90	Orig Data Elemts	M	M
95	Replacement Amts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	

Message Formats

5.12   CHIP-BASED TRANSACTIONS: VSDC

This section details the fields used in BASE I VSDC authorization request and reversal messages.

> **NOTE**
>
> *There is not necessarily a one-to-one correlation between the non-CPS charts and the CPS charts.*

The charts for chip-based transactions include both field 55 and the third bitmap fields, fields 130–149 and 152. Requirements related to the presence of the fields in messages are based on acquirer and issuer specified preferences for using either field 55 or the third bitmap for exchanging chip data. Third bitmap fields will not be carried in messages where the member preference is field 55. Third bitmap fields and field 55 can both be present in messages where the member endpoint uses the third bitmap to exchange chip data and has successfully completed testing for supplemental data in field 55.

The requirements related to the chip data elements that are required in VSDC transactions are the same regardless of whether field 55 or the third bitmap is used to exchange chip data. V.I.P. maps the data between the third bitmap and field 55 based upon acquirer and issuer set-up.

The following charts are included:

POS Requests

Table 5-42, VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce

This chart is also used to depict MasterCard chip-based transaction submissions. Visa third bitmap fields are not used in Banknet messages; only field 55 is supported. If acquirers send fields 130–149 in requests, V.I.P. maps the data to field 55 in TLV format before forwarding the Banknet-compatible message to MasterCard.

Table 5-43, VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. This message format can be used when no PIN is present. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-44, VSDC CPS Card Present Request—Automated Fuel Dispenser.

Table 5-45, VSDC Prepaid Load and Activate (0100).

ATM Requests

Table 5-46, VSDC Non-CPS ATM Authorization Request

Table 5-47, VSDC CPS ATM Request, Visa Card—With PIN

Table 5-48, VSDC Non-CPS ATM Balance Inquiry Request

> **NOTE**
>
> *Balance inquiries are valid for U.S. Visa cardholders at ATMs or POS terminals inside the United States. Requests originate with Single Message System (SMS) acquirers and are sent to BASE I issuers. STIP cannot process a balance inquiry.*

Table 5-49, PIN Change/Unblock Request. Use this message format to change or unblock a VSDC card PIN at an ATM. PIN Change/Unblock requests are part of the Visa PIN Management Service and are currently valid for VSDC cards used at an ATM. STIP does not process a PIN Change/Unblock request.

Authorization Advice and Response

Table 5-50, Authorization Advice and Response for Base I Issuers, which shows the 0130 response message that BASE I issuers can optionally send when they receive an 0120 STIP advice.

POS Reversals

Table 5-51, VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal— Electronic Terminal

Table 5-52, VSDC CPS Card Present POS Authorization Reversal. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-53, VSDC CPS Automated Fuel Dispenser Reversal

Table 5-54, VSDC Non-CPS and CPS POS Partial Authorization Reversal

Table 5-55, VSDC Prepaid Load and Activate Reversal of 0100 (0400)

ATM Reversals

Table 5-56, VSDC Non-CPS ATM Authorization Reversal

Table 5-57, VSDC CPS ATM Authorization Reversal

Table 5-58: PIN Change/Unblock Request Reversal

Reversal Advices and Responses

Table 5-59, Reversal Advice and Response for Base I Issuers, shows the 0430 response message that BASE I issuers can optionally send when they receive an 0420 reversal advice.

Table 5-60, POS Partial Reversal Advice and Response for BASE I Issuers, shows the 0430 response message that BASE I issuers can optionally send when they receive an 0420 POS partial reversal advice.

Table 5-42   VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	C
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M

Message Formats

Chip-Based Transactions: VSDC

Table 5-42 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr.	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.8	Card Authen Results Code		C+	C	C+	C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
44.14	Resp Reason Code					
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C

Table 5-42   VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts		C+			C
54A	Addtnl Amts: Balance 1			C	→	C
54B	Balance 2			C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C
60.6	Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			
62.2	Trans Idfr		M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID			C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M

Message Formats

Table 5-42   VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	C-			C
125	Supporting Information	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
127	File Rcds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			C-
131	Term Verif Results	C	C-			C-
132	Unpredict Nbr	C	C-			C-
133	Term Serial Nbr	O	C-			C-
134	Visa Discret Data	C	C-			C-

Table 5-42 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
135	Issuer Discret Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	App Trans Counter	C	C-	O	→	C-
138	App Intchg Profile	C	C-			C-
139	ARPC Resp Crypto & Code			C	C+	C
140	Issuer Auth Data				C+	C
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			C-
145	Term Cntry Code	C	C-			C-
146	Term Trans Date	C	C-			C-
147	Crypto Amt	C	C-			C-
148	Crypto Currcy Code	C	C-			C-
149	Crypto Cback Amt	C	C-			C-

This message format can be used when no PIN is present. BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-43 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C

Message Formats

Table 5-43 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	C
14	Date, Expr	M	→			M	C	→			C
18	Mchnt Type	M	→			M	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	C	→	M
22	POS Entry Mode Code	M	C+			M	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M	M	→			M
26[1]	POS PIN Captr Code		C+			C					
28	Amt, Trans Fee	C	C-			C	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	C	→			C
35	Track 2 Data	C	→				O	→			
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M
38	Auth ID Resp			C	→	C			C	→	C
39	Resp Code		C+	M	→	M		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M	M	→			M
44.1	Resp Source/ Rsn Code				M+	M				M+	M

Message Formats

Table 5-43 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
44.2	Addr Verific Result Code		C+	C	→	C					
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
44.8	Card Authen Results Code		C+	C	C+	C		C+	C	C+	
44.13	CAVV Results		C+	C	→	C					
45	Track 1 Data	C	→				O	→			
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currcy Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
52[1]	PIN Data		C+								
53[1]	Sec Related Cntrl Info		C+								
54	Addtnl Amts		C+			C		C+			C
54A	Addtnl Amts: Balance 1			C	→	C			C	→	C
54B	Balance 2			C	→	C			C	→	C
55	ICC-Related Data	C	C-	C	C-	C	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C	M	→			C
60.1	Terminal Type	M	→			M	M	→			M
60.2	Term Entry Cap	M	→			M	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C	C	→			C
60.6	Trans Indctr	C	→			C	C	C+			C

Message Formats

Table 5-43   VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
60.7	Auth Rel Indctr	C	→			C	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C					
60.9	Crdhldr ID Method		C+			C		C+			C
60.10	Partial Auth Indctr	C	C-				C	C-			
61.1	Other Amt, Trans	C	→			C	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C	O	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+						
62.4	Market-Specific Data Idfr	C	C-	O	C+	C	C	C-	O	C+	O
62.5	Duration	M	→			C	O	→			O
62.6	Prestigious Property Indctr	C	→			C					O
62.17	Gateway Trans ID			C	→						
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	O	C		C+	O	O	C
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M

Table 5-43 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C					
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C	C-			C	C	C-			C
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	
104	Trans Description	O	C-	C	C-	C	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C	O	C-	O	C-	C
123	Verif Data	C	→			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	→	C	C-	C
126.12	Svc Indctrs	C	C-	C	→	C	C	→	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	–				C	–			
126.19	DCC Indctr	C	–				C	–			
127	File Rcds— Action & Data			C	C-	C			C	C-	C
130	Term Capblty Profile	C	C-			C-	C	C-			C-
131	Term Verif Results	C	C-			C-	C	C-			C-
132	Unpredict Nbr	C	C-			C-	C	C-			C-

Message Formats

Table 5-43   VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
133	Term Serial Nbr	O	C-			C-	C	C-			C-
134	Visa Discret Data	C	C-			C-	C	C-			C-
135	Issuer Discret Data	C	C-			C-	C	C-			C-
136	Cryptogram	C	C-			C-	C	C-			C-
137	App Trans Counter	C	C-	O	→	C-	C	C-	O	→	C-
138	App Intchg Profile	C	C-			C-	C	C-			C-
139	ARPC Resp Crypto & Code			C	C+	C			C	C+	C
140	Issuer Auth Data				C+	C				C+	C
142	Issuer Script			O	→				O	→	
144	Crypto Trans Type	C	C-			C-	C	C-			C-
145	Term Cntry Code	C	C-			C-	C	C-			C-
146	Term Trans Date	C	C-			C-	C	C-			C-
147	Crypto Amt	C	C-			C-	C	C-			C-
148	Crypto Currcy Code	C	C-			C-	C	C-			C-
149	Crypto Cback Amt	C	C-			C-	C	C-			C-

1.   Fields 26, 52, and 53 apply to PIN-Authenticated Visa Debit transactions only.

Table 5-44   VSDC CPS Card Present Request—Automated Fuel Dispenser

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M

Table 5-44   VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Exp	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	M	→			M

Message Formats

Table 5-44   VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
127	File Rcds—Action & Data			C	C-	C

Table 5-44   VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)

| | | V.I.P. Msg Format | | | | Advice |
| | | 0100 | | 0110 | | 0120 |
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
130	Term Capblty Profile	C	C-			C-
131	Term Verif Results	C	C-			C-
132	Unpredict Nbr	C	C-			C-
133	Term Serial Nbr	O	C-			C-
134	Visa Discret Data	C	C-			C-
135	Issuer Discret Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	App Trans Counter	C	C-	O	➔	C-
138	App Intchg Profile	C	C-			C-
139	ARPC Resp Crypto & Code			C	C+	C
140	Issuer Auth Data				C+	C
142	Issuer Script			O	➔	
144	Crypto Trans Type	C	C-			C-
145	Term Cntry Code	C	C-			C-
146	Term Trans Date	C	C-			C-
147	Crypto Amt	C	C-			C-
148	Crypto Currcy Code	C	C-			C-

Table 5-45   VSDC Prepaid Load and Activate (0100)

| | | Original | | | |
| | | 0100 | | 0110 | |
Field Number and Name		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	➔	C	➔
—	Bitmap Third	C	➔	C	➔
2	Primary Acct Nbr	M	➔	M	➔
3	Processing Code	M	➔	M	➔
4	Amt, Trans	M	➔	M	➔
7	Transmsn Date/Time	M	➔	M	➔
11	Sys Trace Audit Nbr	M	➔	M	➔
14	Date, Expr	O	➔		
18	Mchnt Type	M	➔		
19	Acqng Inst Cntry Code	M	➔	M	➔

Table 5-45   VSDC Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
22	POS Entry Mode Code	M	→		
23	Card Seq. Nbr	C	C-	C	C
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
55	ICC-Related Data	C	C-	C	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	C	C+
62.1	Auth Char Indctr	C	C+	O	C+
62.2	Trans Idfr		C+		C+
62.3	Valid/Downgrd Rsn Code				C+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→

Message Formats

Table 5-45   VSDC Prepaid Load and Activate (0100) (continued)

		Original			
		0100		0110	
Field Number and Name		Acqr	VIC	Issr	VIC
103	Acct ID 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issng Inst ID Code	C	→	C	→
126.0	Bitmap (Field 126)	C	–		
126.18	Agent Unique Acct Result	C	–		
126.19	DCC Indctr	C	–		
130	Term Capblty Profile	C	C-		
131	Term Verif Results	C	C-		
132	Unpredict Nbr	C	C-		
133	Term Serial Nbr	O	C-		
134	Visa Discret Data	C	C-		
135	Issuer Discret Data	C	C-		
136	Cryptogram	C	C-		
137	App Trans Counter	C	C-	O	→
138	App Intchg Profile	C	C-		
139	ARPC Resp Crypto & Code			C	C+
140	Issuer Auth Data				C+
142	Issuer Script			O	→
144	Crypto Trans Type	C	C-		
145	Term Cntry Code	C	C-		
146	Term Trans Date	C	C-		
147	Crypto Amt	C	C-		
148	Crypto Currcy Code	C	C-		
149	Crypto Cback Amt	C	C-		

Table 5-46   VSDC Non-CPS ATM Authorization Request

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C

Chip-Based Transactions: VSDC

Table 5-46   VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr.	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data —Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C

Table 5-46   VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Billing					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C

Message Formats

Table 5-46   VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
121	Issuing Inst ID Code	C	→	C	→	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			C-
131	Term Verif Results	C	C-			C-
132	Unpredict Nbr	C	C-			C-
133	Term Serial Nbr	O	C-			C-
134	Visa Discret Data	C	C-			C-
135	Issuer Discret Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	App Trans Counter	C	C-	O	→	C-
138	App Intchg Profile	C	C-			C-
139	ARPC Resp Crypto & Code			C	C+	C
140	Issuer Auth Data				C+	C
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			C-
145	Term Cntry Code	C	C-			C-
146	Term Trans Date	C	C-			C-
147	Crypto Amt	C	C-			C-
148	Crypto Currcy Code	C	C-			C-

Table 5-47   VSDC CPS ATM Request, Visa Card—With PIN

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	C

Message Formats

Table 5-47   VSDC CPS ATM Request, Visa Card—With PIN (continued)

Field Number and Name		0100 Acqr	0100 VIC	0110 Issr	0110 VIC	Advice 0120 VIC
6	Amt, Cdhldr Blng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	M	→			M
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C

Chip-Based Transactions: VSDC

Table 5-47   VSDC CPS ATM Request, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	M	→	C	→	C
62.1	Auth Char Indctr	M	C	O	M+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C

Message Formats

Table 5-47   VSDC CPS ATM Request, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
130	Term Capblty Profile	C	C-			C-
131	Term Verif Results	C	C-			C-
132	Unpredict Nbr	C	C-			C-
133	Term Serial Nbr	O	C-			C-
134	Visa Discret Data	C	C-			C-
135	Issuer Discret Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	App Trans Counter	C	C-	O	➔	C-
138	App Intchg Profile	C	C-			C-
139	ARPC Resp Crypto & Code			C	C+	C
140	Issuer Auth Data				C+	C
142	Issuer Script			O	➔	
144	Crypto Trans Type	C	C-			C-
145	Term Cntry Code	C	C-			C-
146	Term Trans Date	C	C-			C-
147	Crypto Amt	C	C-			C-
148	Crypto Currcy Code	C	C-			C-

Table 5-48   VSDC Non-CPS ATM Balance Inquiry Request

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	➔	C	➔
—	Bitmap, Third	C	➔	C	➔
2	Primary Acct Nbr (PAN)	C	➔	C	➔
3	Processing Code	M	➔	M	➔
7	Transmsn Date/Time	M	➔	M	➔
11	Sys Trace Audit Nbr	M	➔	M	➔
14	Date, Expr	C	➔		
18	Mchnt Type	M	➔		
19	Acqng Inst Cntry Code	M	➔	M	➔
22	POS Entry Mode Code	M	C+		

Message Formats

Table 5-48 VSDC Non-CPS ATM Balance Inquiry Request (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
23	Card Seq. Nbr	C	→	C	→
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C-		
28	Amt, Trans Fee	C	→		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	→
41	Card Accptr Termnl ID	M	→	M	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	C	C+
44.8	Card Authen Results Code		C+	C	C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54A	Addtnl Amts: Balance 1			C	→
54B	Balance 2			C	→
54C	Balance 3				C+
54D	Balance 4				C+
55	ICC-Related Data	C	C+	C	C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.6	Trans Indctr	C	C+		
60.7	Auth Rel Indctr	C	→		
60.9	Crdhldr ID Method		C+		

Table 5-48   VSDC Non-CPS ATM Balance Inquiry Request (continued)

| Field Number and Name | | V.I.P. Msg Format | | | |
| | | 0100 | | 0110 | |
		Acqr	VIC	Issr	VIC
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.20	Mchnt VV	C	C-	C	→
62.21	Risk Score		C+		C-
62.22	Condition codes		C+		C-
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C	C-		
115	Additional Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→
130	Term Capblty Profile	C	C-		
131	Term Verif Results	C	C-		
132	Unpredict Nbr	C	C-		
133	Term Serial Nbr	O	C-		
134	Visa Discret Data	C	C-		
135	Issuer Discret Data	C	C-		
136	Cryptogram	C	C-		
137	App Trans Counter	C	C-	O	→
138	App Intchg Profile	C	C-		
139	ARPC Resp Crypto & Code			C	C+
140	Issuer Auth Data				C+
142	Issuer Script			O	→
144	Crypto Trans Type	C	C-		
145	Term Cntry Code	C	C-		
146	Term Trans Date	C	C-		
147	Crypto Amt	C	C-		
148	Crypto Currcy Code	C	C-		

Chip-Based Transactions: VSDC

Table 5-49   PIN Change/Unblock Request

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Third	M	➜	M	➜	M
2	Primary Acct Nbr (PAN)	M	➜	M	➜	M
3	Processing Code	M	➜	M	➜	M
7	Transmsn Date/Time	M	➜	M	➜	M
11	Sys Trace Audit Nbr	M	➜	M	➜	M
14	Date, Expr	C	➜			C
18	Mchnt Type	M	➜			M
19	Acqng Inst Cntry Code	M	➜	M	➜	M
22	POS Entry Mode Code	M	➜			M
23	Card Seq. Nbr	C	➜	C	➜	C
25	POS Cond Code	M	➜	M	C+	M
26	POS PIN Captr Code	C	C-			C
32	Acqng Inst ID Code	M	➜	M	➜	M
33	Fwdng Inst ID Code	C	➜			C
35	Track 2 Data	C	➜			
37	Retrieval Ref Nbr	M	➜	M	➜	M
38	Auth ID Resp			C	➜	C
39	Resp Code		C+	M	➜	M
41	Card Accptr Termnl ID	M	➜	M	➜	M
42	Card Accptr ID Code	M	➜	M	➜	M
43	Card Accptr Name/Loc	M	➜			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	➜			
49	Currcy Code, Trans	M	➜	M	➜	M
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	➜			C
60.2	Term Entry Cap	C	C+			M
60.6	Trans Indctr	C	➜			C
60.7	Auth Rel Indctr	C	➜			C

Table 5-49   PIN Change/Unblock Request (continued)

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	
62.2	Trans Idfr		C+	O	C+	C
62.20	Mchnt VV	C	C-	C	→	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
130	Term Capblty Profile	C	C			C
131	Term Verif Results	C	C			C
132	Unpredict Nbr	C	C			C
133	Term Serial Nbr	O	C+			O
134	Visa Discret Data	C	C			C
135	Issuer Discret Data	C	C+			C
136	Cryptogram	O	C			O
137	App Trans Counter	C	C+	O	→	C
138	App Intchg Profile	C	C			C
139	ARPC Resp Crypto & Code				C+	C
140	Issuer Auth Data				C+	C
142	Issuer Script			C	C+	
144	Crypto Trans Type	C	C			C
145	Term Cntry Code	C	C			C
146	Term Trans Date	C	C			C
147	Crypto Amt	O	C			O
148	Crypto Currcy Code	C	C			C
149	Crypto Cback Amt	C	C+			C
152	Secondary PIN Block	C	C+			C

Message Formats

Chip-Based Transactions: VSDC

Message Formats

Table 5-50   Authorization Advice and Response for Base I Issuers

Field Number and Name		0120 VIC	0130 Issr
–	Bitmap, Secondary	C	C
–	Bitmap, Third	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	C	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authen Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.10	CVV2 Results	C	
44.13	CAVV Results	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	M

Table 5-50   Authorization Advice and Response for Base I Issuers (continued)

Field Number and Name		0120 VIC	0130 Issr
51	Currcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.9	Crdhldr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.3	Valid/Downgrd Rsn Code	C	
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	C	
63.4	STIP/Switch Rsn Code	C	
63.19	Fee Prgrm Indctr	C	
100	Rcvg Inst ID Code	C	C
102	Acct ID 1	C	
103	Acct ID 2	C	
104	Trans Description	C	
117	National Use	C	C

Message Formats

Table 5-50   Authorization Advice and Response for Base I Issuers (continued)

		0120	0130
Field Number and Name		**VIC**	**Issr**
118	Intra-Cntry Data	C	C
123	Verif Data	C	
126.0	Field 126 Bitmap	C	
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	C	
126.18	Agent Unique Acct Result	C	
130	Term Capblty Profile	C	
131	Term Verif Results	C	
132	Unpredict Nbr	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
135	Issuer Discret Data	C	
136	Cryptogram	C	
137	App Trans Counter	C	O
138	App Intchg Profile	C	
139	ARPC Resp Crypto & Code	C	
140	Issuer Auth Data	C	
144	Cryptogram Trans Type	C	
145	Term Cntry Code	C	
146	Term Trans Date	C	
147	Crypto Amt	C	
148	Crypto Currcy Code	C	
149	Crypto Cback Amt	C	

Table 5-51   VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash
Reversal—Electronic Terminal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	C	C-	C	C-	C

Message Formats

Chip-Based Transactions: VSDC

Table 5-51   VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)

| Field Number and Name | | V.I.P. Msg Format | | | | Advice |
| | | 0400 | | 0410 | | 0420 |
		Acqr	VIC	Issr	VIC	VIC
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
124	Free-Form Text—Japan			O	→	C
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C

Message Formats

Table 5-51   VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

BASE I issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-52   VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M

Message Formats

Table 5-52   VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

		V.I.P. Msg Format				Advice
		0400		**0410**		**0420**
Field Number and Name		**Acqr**	**VIC**	**Issr**	**VIC**	**VIC**
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62	Bitmap	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C

Table 5-52   VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment					C
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-53   VSDC CPS Automated Fuel Dispenser Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M

Message Formats

Table 5-53   VSDC CPS Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
14	Date, Expr	M	→			M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr ID Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M

Table 5-53   VSDC CPS Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-54   VSDC Non-CPS and CPS POS Partial Authorization Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	C
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C

Message Formats

Message Formats

Table 5-54   VSDC Non-CPS and CPS POS Partial Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
61.3	Other Amt, Rplcmt Billing		C+			C
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M

Table 5-54   VSDC Non-CPS and CPS POS Partial Authorization Reversal (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
95	Replacement Amts	M	→	M	→	M
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	→			C
126.13	POS Environment	C	→			C
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Message Formats

Table 5-55 VSDC Prepaid Load and Activate Reversal of 0100 (0400)

		Original			
		0400		0410	
Field Number and Name		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
—	Bitmap Third	C	→	C	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	C
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	C	→		
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		C+		M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currcy Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
55	ICC-Related Data	C	C-	C	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
62.1	Auth Char Indctr	C	→	O	C+
62.0	Bitmap (Field 62)	C	C+	C	C+

Table 5-55   VSDC Prepaid Load and Activate Reversal of 0100 (0400) (continued)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
62.2	Trans Idfr	C	C+		C+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgrm Indctr	C	C-		
90	Orig Data Elemts	M	→	M	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	O	→	O	→
103	Acct ID 2	O	→	O	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
126.19	DCC Indctr	C	–		
131	Term Verif Results	C	→		
133	Term Serial Nbr	O	→		
134	Visa Discret Data	C	C-		
137	App Trans Counter	O	C-	O	→
143	Issuer Script Results	C	→		

Table 5-56   VSDC Non-CPS ATM Authorization Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C

Message Formats

Table 5-56   VSDC Non-CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+			C
54	Addtnl Amts		C+			C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M

Table 5-56   VSDC Non-CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
68	Receiving Institution Country Code	C	→			C
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-57   VSDC CPS ATM Authorization Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M

Message Formats

Chip-Based Transactions: VSDC

Table 5-57   VSDC CPS ATM Authorization Reversal (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhldr Billing		C+			C
54	Addtnl Amts		C+			C
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing	C	→			C
62.0	Bitmap (Field 62)	C	→	O	C	C
62.1	Auth Char Indctr	C	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63	M	→	M	→	M

Table 5-57   VSDC CPS ATM Authorization Reversal (continued)

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-58   PIN Change/Unblock Request Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	M	→	M	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
7	Transmsn Date/Time	M	→	M	→	M
11	Sys Trace Audit Nbr	M	→	M	→	M
14	Date, Expr	C	→			C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M

Message Formats

Message Formats

Table 5-58 PIN Change/Unblock Request Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	C-			C
37	Retrieval Ref Nbr	M	→	M	→	M
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.5	CVV/iCVV Results Code	O	→	O	→	C
44.8	Card Authen Results Code	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
55	ICC-Related Data	C	C+	C	C+	C
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	C	C+			M
60.6	Trans Indctr	C	→			C
60.7	Auth Rel Indctr	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	C	→	O	C+	C
62.20	Mchnt VV	C	C-	C	→	C
63.0	Bitmap (Field 63	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.19	Fee Prgrm Indctr	C	C-			C
90	Orig Data Elemts	C	→	O	→	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	→			C
137	App Trans Counter	O	→	O	→	O
143	Issuer Script Results	C	→			C

Table 5-59   Reversal Advice and Response for BASE I Issuers

Field Number and Name		0420 VIC	0430 Issr
—	Bitmap, Secondary	C	C
—	Bitmap, Third	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	
22	POS Entry Mode Code	M	
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authen Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	
51	Currcy Code, Cdhldr Billing	C	

Table 5-59   Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		0420 VIC	0430 Issr
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
63.19	Fee Prgrm Indctr	C	
90	Orig Data Elemts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
131	Term Verif Results	C	
133	Term Serial Nbr	C	

Table 5-59   Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		0420 VIC	0430 Issr
134	Visa Discret Data	C	
137	App Trans Counter	C	O
143	Issuer Script Results	C	

Table 5-60   POS Partial Reversal Advice and Response for BASE I Issuers

Field Number and Name		Advice	
		0420 VIC	0430 Issr
—	Bitmap, Secondary	C	C
—	Bitmap, Third	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Blng	C	
7	Transmsn Date/Time	M	M
10	Convsn Rate, Cdhldr Blng	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	
22	POS Entry Mode Code	M	
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	

Message Formats

Table 5-60   POS Partial Reversal Advice and Response for BASE I Issuers (continued)

Field Number and Name		Advice	
		0420	**0430**
		VIC	**Issr**
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	
51	Currcy Code, Cdhldr Blng	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Blng	C	
61.3	Other Amt, Rplcmt Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
63.19	Fee Prgrm Indctr	C	
90	Orig Data Elemts	M	M
95	Replacement Amts	M	M
104	Trans Description	C	
117	National Use	C	C

Table 5-60   POS Partial Reversal Advice and Response for BASE I Issuers (continued)

		Advice	
		0420	0430
Field Number and Name		VIC	Issr
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
131	Term Verif Results	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
137	App Trans Counter	C	O
143	Issuer Script Results	C	

5.13   ONLINE FILE MAINTENANCE

This section details the fields used to update and display records in the Merchant Central File and Cardholder Database (CDB) at the VIC. (The next section contains information and message formats to support CDB Updates for Account-Level Processing Issuers in Specified Countries.)

The 0300/0310 and 0302/0312 file update requests and responses are ISO 8583 message types. This category of messages is used for updates and inquiries. Related advices are also shown.

Table 5-61 through Table 5-63 include messages that are used by the acquirers to maintain the Merchant Central File and contain field requirements for these messages:
* 0300 File Update Request. This request goes from the acquirer to the VIC.
* 0310 File Update Response.

Table 5-64 shows the issuer file messages used to maintain the files of the Cardholder Database.

Table 5-65 through Table 5-69 contain field requirements for these messages:
* 0302 File Update Request. This request goes from the issuer to the VIC.
* 0312 File Update Response.
* 0322 Exception File Update Advice. This message goes from the VIC to the issuer.
* 0302 PPCS Stop Recurring Payment Request. This file maintenance message uses the TLV format for the field 127 data.

Table 5-70 shows the cardholder database 0120 advice and 0130 response for issuers.

Table 5-61   Merchant Central File—Acquirer File Messages

		Update BASE I		Update V.I.P.		Inquiry BASE I		Inquiry V.I.P.	
		0300	0310	0300	0310	0300	0310	0300	0310
Field Number and Name		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
—	Bitmap, Secondary	M	M	M	M	M	M	M	M
7	Transmsn Date/Time	M	M	M	M	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M	M	M	M	M
32	Acqng Inst ID Code	M	M	M	M	M	M	M	M
37	Retrieval Ref Nbr	M	M	M	M	M	M	M	M
39	Resp Code		M		M		M		M
41	Card Accptr Termnl ID	C	C	C	C	C	C	C	C
42	Card Accptr ID Code	C	C	C	C	C	C	C	C
48	Addtnl Data—Private		C		C		C		C
73	Date, Action	C	C	C	C		C		C
91	File Update Code	M	M	M	M	M	M	M	M
92	File Sec Code	O	C	O	C	O	C	O	C
101	File Name	M	M	M	M	M	M	M	M
127	File Rcds—Action & Data	M	M	M	M		C		C

Table 5-62   Merchant Central File: Field 127 Update Detail

		Check Accept		Discover		MasterCard		Visa		American Express	
		0300	0310	0300	0310	0300	0310	0300	0310	0300	0310
Subfield Number and Name		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
127M.1	Mchnt Rcd Type	M	M	M	M	M	M	M	M	M	M
127M.2	Mchnt Data 1	C	C	C	C	C	C	C	C	C	C
127M.3	Mchnt Data 2	C	C			C	C				
127M.4	Mchnt Data 2					C	C				
127M.5	Mchnt Data 2					C	C				

Table 5-63   Merchant Central File: Field 127 Successful Inquiry Detail

Subfield Number and Name		Check Accept		Discover		MasterCard		Visa		American Express	
		0300	0310	0300	0310	0300	0310	0300	0310	0300	0310
		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
127M.1	Mchnt Rcd Type	M	M	M	M	M	M	M	M	M	M
127M.2	Mchnt Data 1		M		M		M		M		M
127M.3	Mchnt Data 2		M				C				
127M.4	Mchnt Data 2						C				
127M.5	Mchnt Data 2						C				

Message Formats

Table 5-64 Cardholder Database: Issuer File Messages, V.I.P. Message Format

		Update		Inquiry		Advices	
		0302	0312	0302	0312	0322	0332
		Issr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Secondary	M	M	M	M	M	M
2	Primary Acct Nbr (PAN)	C	C	C	C	M	M
7	Transmsn Date/Time	M	M	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M	M	M
19	Acqng Inst Cntry Code	O	O	O	O		
32	Acqng Inst ID Code	C	C	C	C	C	C
37	Retrieval Ref Nbr	M	M	M	M	M	M
39	Resp Code		M		M		M
48	Addtnl Data—Private		C		C		
63.0	Bitmap (Field 63)	C	C	C	C		
63.1	Netwk ID Code	O	O	O	O	M	M
73	Date, Action	C	C		C	C	
91	File Update Code	M	M	M	M	M	
92	File Sec Code	O	C	O	C		
101	File Name	M	M	M	M	M	
115	Addtnl Trace Data	O	C	O	C		
121	Issuing Inst ID Code	C	C	C	C		
127	File Rcds—Action & Data	C	C		C	C	

Message Formats

5.13.1 Field 127 Detail

Table 5-65 Cardholder Database: Field 127 Address Verification File (A2) Detail

Field Number and Name		Update		Inquiry[1]	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127A.1	Addr Verif Postal Code	C	C		M
127A.2	Addr Verif Value	C	C		M

1. Field 127 is not present unless the inquiry is successful.

Table 5-66 Cardholder Database: Field 127 Action and Region Code Detail

Field Number and Name		Update		Inquiry[1]		BASE I Format Advice
		0302	0312	0302	0312	0322
		Issr	VIC	Issr	VIC	VIC
127E.1	Action Code	C	C		M	M
127E.2	Region Coding	C	C		M	M

1. Field 127 is not present unless the inquiry is successful.

Table 5-67 Cardholder Database: Field 127 PIN Verification File (P2) Detail

Field Number and Name		Update		Inquiry[1]	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127P.1	PIN Verif Data	C	C		M

1. Field 127 is not present unless the inquiry is successful.

Table 5-68   Cardholder Database: Field 127 Risk-Level File (R2) Detail

	Field Number and Name		Update		Inquiry[1]	
			0302	0312	0302	0312
			Issr	VIC	Issr	VIC
Daily Spending Limits	127R.1	Risk Level	C	C		C
	127R.2	Filler	C	C		C
	127R.3	Filler	C	C		C
	127R.4	Filler	C	C		C
	127R.5	Filler	C	C		C
Activity Limits	127R.6	Travel (issuer available)	C	C		C
	127R.7	Travel (issuer unavailable)	C	C		C
	127R.8	Lodge (issuer available)	C	C		C
	127R.9	Lodge (issuer unavailable)	C	C		C
	127R.10	Auto Rental Limit (issuer available)	C	C		C
	127R.11	Auto Rental Limit (issuer unavailable)	C	C		C
	127R.12	Restaurant Limit (issuer available)	C	C		C
	127R.14	Mail/Telephone Limit (issuer available)	C	C		C
	127R.15	Mail/Telephone Limit (issuer unavailable)	C	C		C
	127R.16	Risky Purchase Limit (issuer available)	C	C		C
	127R.17	Risky Purchase Limit (issuer unavailable)	C	C		C
	127R.18	Total Purchase Limit (issuer available)	C	C		C
	127R.19	Total Purchase Limit (issuer unavailable)	C	C		C
	127R.20	Total Cash Limit (issuer available)	C	C		C
	127R.21	Total Cash Limit (issuer unavailable)	C	C		C
	127R.22	ATM Cash Limit (issuer available)	C	C		C
	127R.23	ATM Cash Limit (issuer unavailable)	C	C		C

1.   Field 127 is not present unless the inquiry is successful.

Table 5-69   Cardholder Database, V.I.P. Message Format: Portfolio File, PPCS Stop Recurring Payment

		Update		Inquiry	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
—	Bitmap, Secondary	M	M	M	M
2	Primary Acct Nbr (PAN)	C	C	C	C
4	Amt, Trans	O	C	O	C
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
18	Mchnt Type	O	C		
19	Acqng Inst Cntry Code	C	C	C	C
20	PAN Extnd, Cntry Code	C	C	C	C
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code		M		M
42	Card Accptr ID Code	C	C	C	C
43	Card Accptr Name/Loc	C	C	C	C
48	Addtnl Data—Private		C		C
62.0	Bitmap (Field 62)	C	C	C	C
62.2	Trans Idfr		C+		C+
62.20	Mchnt VV	C	C	C	C
73	Date, Action	C	C		C
91	File Update Code	M	M	M	M
92	File Sec Code	O	C	O	C
101	File Name	M	M	M	M
127.PF	Portfolio File	M	C	M	C

5.13.2   CDB 0120 Advice and 0130 Response for Issuers

The following chart shows the layout of the CDB maintenance file update advice and response. The advice is for issuers connected to the BASE I System and for Authorization-Only issuers connected to the V.I.P. System.

Message Formats

NOTE

The 0130 response is optional for issuers.

Table 5-70   Cardholder Database 0120 Advice and 0130 Response for Issuers

Field Number and Name		0120 VIC	0130 Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
18	Mchnt Type	C	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	C	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	C
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	C	C
44.1	Resp Source/Rsn Code	M	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.8	Card Authen Results Code	C	
44.10	CVV2 Result	C	
44.13	CAVV Results	C	
48	Addtnl Data—Private	C	
49	Currcy Code, Trans	M	
51	Currcy Code, Cdhldr Billing	C	

Table 5-70   Cardholder Database 0120 Advice and 0130 Response for Issuers (continued)

Field Number and Name		0120 VIC	0130 Issr
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	C	
60.2	Term Entry Cap	C	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.9	Crdhldr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	CPS Field Bitmap	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	
62.3	Valid/Downgrd Rsn Code	C	
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
63.0	Bitmap (Field 63)	M	C
63.1	Netwk ID Code	M	O
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	C	
63.19	Fee Prgrm Indctr	C	
73	Date, Action	C	
91	File Update Code	M	
100	Rcvg Inst ID Code	C	C
101	File Name	M	
104	Trans-Spcfc Data	C	
117	National Use	C	
118	Intra-Cntry Data	C	
123	Verif Data	C	

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Table 5-70   Cardholder Database 0120 Advice and 0130 Response for Issuers (continued)

Field Number and Name		0120 VIC	0130 Issr
126.0	Bitmap (Field 126)	C	
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID (XID)	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	C	
126.18	Agent Unique Acct Result	C	
127	File Rcds—Action and Data	C	
130	Term Capblty Profile	C	
131	Term Verif Results	C	
132	Unpredict Nbr	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
135	Issuer Discret Data	C	
136	Cryptogram	C	
137	App Trans Counter	C	O
138	App Intchg Profile	C	
139	ARPC Resp Crypto & Code	C	
140	Issuer Auth Data	C	
144	Cryptogram Trans Type	C	
145	Term Cntry Code	C	
146	Term Trans Date	C	
147	Crypto Amt	C	
148	Crypto Currcy Code	C	
149	Crypto Cback Amt	C	

5.14 CDB UPDATES FOR ACCOUNT-LEVEL PROCESSING ISSUERS IN SPECIFIED COUNTRIES

Issuers in specified countries can update the Cardholder Database (CDB) with account numbers that are set up for Account-Level Processing (ALP).

The specified countries are:

- Australia, Hong Kong, India, and Singapore in the Asia-Pacific Region.
- Canada.
- United Arab Emirates in the CEMEA region.

Issuers in these countries update the CDB when the product ID for the account number is different from the product ID for the account range. The following message formats support the update process:

- Table 5-71: ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only. Issuers use these messages to add new records to the CDB and to change or delete existing records.
- Table 5-72: ALP Product Inquiry (0302/0312)—Specified Countries Only. Issuers use these messages to review their ALP changes.

> **NOTE**
>
> *An inquiry message should not be submitted until one or two days after a CDB update request, to allow for processing of the update.*

- Table 5-73: ALP Product Cardholder Database Error Advice (0322/0332)—Specified Countries Only. Visa sends this advice to the issuer if any errors are found when the update records are being processed.

Table 5-71 ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only

| | | File Maintenance | |
| | | 0302 | 0312 |
Field Number and Name		**Issr**	**VIC**
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C
62.0	Bitmap (Field 62)	M	M
62.23	Product ID	M	M
62.24	Program Idfr	M	M

CDB Updates for Account-Level Processing Issuers in Specified Countries

Table 5-71   ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only (continued)

		File Maintenance	
		0302	0312
Field Number and Name		Issr	VIC
62.25	Spnd Qlfd Indctr	→	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action	O	O
91	File Update Code	M	M
101	File Name	M	M
127.L1	ALP Product File Maintenance	M	M

Table 5-72   ALP Product Inquiry (0302/0312)—Specified Countries Only

		Inquiry	
		0302	0312
Field Number and Name		Issr	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
62.0	Bitmap (Field 62)		M
62.23	Product ID		M
62.24	Program Idfr		M
62.25	Spnd Qlfd Indctr	O	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action		O
91	File Update Code	M	M
101	File Name	M	M
127.L1	ALP Product File Maintenance		M

Table 5-73 ALP Product Cardholder Database Error Advice (0322/0332)—Specified Countries Only

		File Maintenance	
		0322	0332
Field Number and Name		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48, Usage 1c	Cardholder Maintenance File Reject Code	M	
62.0	Bitmap (Field 62)	M	
62.23	Product ID	M	
62.24	Program Idfr	M	
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
91	File Update Code	M	
101	File Name	M	
127.L1	ALP Product File Maintenance	M	

5.15 ACCOUNT LINKING MAINTENANCE FILE

Issuers can use file maintenance messages to update account-level management(ALM) information with account numbers that are set up for account linking.

The account linking update message will be used to add new records, and to change or delete existing records. Visa will send an error advice message to the issuer, if any errors are found when the update records are processed.

Table 5-74 Account Linking Maintenance File Update (0302/0312)

		File Maintenance	
		0302	0312
Field Number and Name		Iss	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M

Message Formats

Table 5-74   Account Linking Maintenance File Update (0302/0312) (continued)

		File Maintenance	
		0302	**0312**
Field Number and Name		**Iss**	**VIC**
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C
62.0	Bitmap (Field 62)	M	M
62.23	Product ID		C
62.24	Program Idfr		C
62.25	Spend Qualified Indicator		C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action	O	O
91	File Update Code	M	M
101	File Name	M	M
127.L3	Account Linking File Maintenance	M	M

Table 5-75   Account Linking Error Advice(0322/0332)

		File Maintenance	
		0322	**0332**
Field Number and Name		**VIC**	**Iss**
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48, Usage 1c	Cardholder Maintenance File Reject Code	M	
62.0	Bitmap (Field 62)	M	
62.23	Product ID	C	
63.0	Bitmap (Field 63)	C	C

Table 5-75   Account Linking Error Advice(0322/0332) (continued)

		File Maintenance	
		0322	0332
Field Number and Name		**VIC**	**Iss**
63.1	Netwk ID Code	C	C
91	File Update Code	M	
101	File Name	M	
127.L3	Account Linking File Maintenance	M	

5.16   NETWORK MESSAGES

This section details the fields used in network management messages.

Table 5-76 contains the field requirements for this message type:

- 0800 Network Management Request. This message goes from the VIC to the user, or from the user to the VIC.
- 0810 Network Management Response. This message goes from the user to the VIC, or from the VIC to the user.

See the *BASE I Processing Specifications* manual for information about 08*xx* messages. Refer also to the *V.I.P. System Services* manual.

Table 5-76   Network Management Messages

		Network V.I.P. Msg Format	
		0800	0810
Field Number and Name		**Sndr**	**Rcvr**
—	Bitmap, Secondary	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	O	O
39	Resp Code		C
48	Addntl Data—Private	O	C
70	Netwk Mgmt Info Code	M	M

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System Reject and Response Codes

This appendix contains the following lists of codes used by the system.

• Reject Codes
• VSDC Routing and STIP Response Default Codes
• VSDC Field 39 Response Code Defaults for Approve, Decline, or Refer Conditions

A.1   REJECT CODES DESCRIPTIONS

The table below titled "Multiple Field Reject Codes" lists reject codes applicable to several fields and the requirements for avoiding them. The table titled "Reject Codes, Numeric Sequence" lists reject codes in numerical order, and provides:

• The number of the header or message text field that caused the message to reject.
• The name of the field in error.
• The reject reason.

For most codes, the reason is either "invalid value" or "missing field."

NOTE

In the tables' "Field in Error" column, an H means a message header field.

Table A-1   Multiple Field Reject Codes

Requirement	Reject Code
V.I.P. must be able to parse a message into recognizable fields of the correct length.	0400 = Parse error or invalid length
Messages related to a customer transaction must contain the cardholder account number.	0397 = Fields 2, 102, and 103 are all missing
Messages must contain valid fields for the message type.	0518 = Message has fields that are neither required nor optional for the message type. For example, an 0410 message must not include field 38.
For multiple transactions, only one financial request can be submitted for the same cardholder function.	0597 = Consistency error. The card number, reference number, type of request are the same, but the trace number is different.

Messages must contain valid Message Type Identifiers.	0599 = one of the following:
	• Consistency error; invalid combination of Message Type Identifier and message fields.
	  For 01*xx*, 02*xx*, and 04*xx* messages—message type in Original Data Elements, time limit presence, Advice-Transaction flag setting, processing code (first two digits), and POS condition code (when **13**, **17**, or **54**).
	  For 03*xx* messages—File Update Code.
	• The message type is invalid for the card program.
	• Response values do not match those in corresponding request or advice.

Table A-1   Multiple Field Reject Codes (continued)

Requirement	Reject Code
The message cardholder account number must match the account number for the transaction set.	0600 = Consistency error. The message account number does not match the account number in the transaction set.
PIN, Track, or AVS data is not allowed in nonoriginal messages.	0699 = Presence of sensitive data in nonoriginal transactions. The message is not an original request but contains PIN, Track, or AVS data.

Table A-2 lists the reject codes in numeric sequence.

Table A-2   Reject Codes, Numerical Sequence

Code	Field in Error	Field Name	Reject Reason
0001	2	Primary Account Number	Invalid length (length subfield)
0002	2	Primary Account Number	Invalid length
0003	$H^1 5$	Destination Station ID	Invalid value
0004	H6	Source Station ID	Invalid value
0005	n/a	Message Type Identifier	Invalid value
0008	3	Processing Code	Invalid value
0009	4	Amount, Transaction	Invalid value
0010	7	Transmission Date and Time	Invalid value
0011	11	System Trace Audit Number	Invalid value (all zeros in field)
0012	H1	Header Length	Invalid value
0013	H2	Header Flag and Format	Invalid value
0014	14	Date, Expiration	Invalid value
0015	H3	Text Format	Invalid value
0016	H4	Total Message Length	Invalid value
0017	18	Merchant's Type	Invalid value
0018	25	POS Condition Code	Invalid value
0019	22	POS Entry Mode Code	Invalid value (acquirer station not tested to use code **90**)
0020	32	Acquiring Institution Identification Code	Invalid length (length subfield)
0021	32	Acquiring Institution Identification Code	Invalid value. Either the value is not a valid BIN, or the source PCR of the message is not authorized to use it.
	H6	Source Station ID	The message contains a PIN but the Source Station ID has not tested for PIN processing.
0022	H7	Round-Trip Control Information	Invalid value
0023	H8	BASE I Flags	Invalid value
0024	35	Length subfield of Track 2 Data	Invalid length (track data too long)
0025	H9	Message Status Flags	Invalid value

System Reject and Response Codes

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0026	61	Length subfield of Other Amounts	Invalid length
0027	35	Track 2 Data	Invalid track data
0028	59	National POS Geographic Data	Invalid length (length subfield)
0030	H10	Batch Number	Invalid value
0031	H11	Reserved	Invalid value
0032	10	Conversion Rate, Cardholder Billing	Invalid value
0033	19	Acquiring Institution Country Code	Invalid value
	33	Forwarding Institution ID Code	Field missing
0034	38	Authorization Identification Response	Invalid value
0035	20	PAN Extended, Country Code	Invalid value
0037	49	Currency Code, Transaction	Invalid value
0038	15	Date, Settlement	Invalid value
0042	70	Network Management Information Code	Invalid value
0055	90	Original Data Elements	Invalid value
0056	33	Forwarding Institution Identification Code	Invalid length (length subfield)
0057	33	Forwarding Institution Identification Code	Invalid value
0060	101	File Name	Invalid length (length subfield)
0061	48	Additional Data—Private, position 1	Invalid value
0062	63.1	Network Identification Code	Invalid value
0063	48	Additional Data—Private	Invalid length (length subfield)
0070	26	Point-of-Service PIN Capture Code	Invalid value
0071	44	Additional Response Data	Invalid length (length subfield)
0072	60	POS Entry Capability and Merchant Group Code	Invalid length (length subfield)
0075	127	File Records–Action and Data	Invalid length (length subfield)
0082	100	Receiving Institution Identification Code	Invalid value
0087	39	Response Code	Invalid value
0088	53	Security Related Control Information	Invalid value
0089	73	Date, Action	Invalid date

System Reject and Response Codes

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0090	12	Time, Local Transaction	Invalid value
0091	13	Date, Local Transaction	Invalid value
0092	23	Card Sequence Number	Invalid value
0094	37	First four digits of Retrieval Reference Number	Invalid value
0095	37	Retrieval Reference Number	Invalid value
0096	42	Card Acceptor Identification Code	Invalid value
0100	100	Receiving Institution Identification Code	Invalid length (length subfield)
0102	45	Track 1 Data	Invalid length
0103	102	Account Identification 1	Invalid value
0104	102	Account Identification 1	Invalid length (length subfield)
0105	60	POS Entry Capability and Merchant Group Code	Invalid value
0106	22	POS Entry Mode Code	Invalid value for Australia chargeback
	35	Track 2 Data	Invalid value for Australia chargeback
	45	Track 1 Data	Invalid value for Australia chargeback
	61	Other Amounts	Invalid value (for BASE I processing, this applies for V.I.P. message format only)
0111	103	Account Identification 2	Invalid length (length subfield)
0112	103	Account Identification 2	Invalid value
0114	63.3	Message Reason Code	Invalid
0115	95	Replacement Amounts	Invalid value or value is greater than field 4
0118	21	Forwarding Institution Country Code	Invalid value
0119	68	Receiving Institution Country Code	Invalid value
0127	44.2	Additional Response Data	Invalid value
0128	121	Issuing Institution Identification Code	Invalid length (length subfield)
0129	121	Issuing Institution Identification Code	Invalid value
0130	63.6	Chargeback Reduction/BASE II Flags	Invalid value
0137	123	Verification Data: Fixed Format	Invalid field length
		Verification Data: TLV format	Invalid AVS data length

Reject Codes Descriptions

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0142	22	POS Entry Mode Code	This field = **90** but magnetic stripe not present
	35	Track 2 Data	Magnetic stripe data missing when field 22 = **90** or **91**
	45	Track 1 Data	Magnetic stripe data missing when field 22 = **90** or **91**
0144	118	Intra-Country Data	Invalid value
0145	125	Supporting Information	Invalid value
0148	126.10	CVV2 Authorization Request Data	Invalid value
0149	44.10	CVV2 Result Code	Invalid value in CVV2 Result Code—field 44.10
0150	54	Additional Amounts	Invalid value. Any of the following reasons may apply: • The value in this field is inconsistent with the value in field 62.4. • Invalid format: length indicates more than one amount type when only one amount type is allowed. • Invalid value for: account type, amount type, currency, amount sign, or amount.
0151	62	Custom Payment Service Fields	Invalid length
0152	62.1	Authorization Characteristics Indicator	Invalid value
0153	62.2	Transaction Identifier	Invalid value
0158	H6	Source Station ID	VCMS reject: **Loopback Router Sign-On:** The specified source station is already signed onto router with a partner other than the partner specified in header field 5 (Destination Station). **Loopback Router Sign-Off:** The specified source station is not associated with the partner station specified in header field 5 (Destination Station).
0159	H5	Destination Station ID	VCMS reject: Destination Station ID contained in a loopback router sign-on request cannot be found in the BASE I system tables.
0160	H5	Destination Station ID	VCMS reject: Destination Station ID contained in a loopback router sign-on message is already signed onto the router with a partner which is different than the specified source station (header field 6).
0161	H5	Destination Station ID	VCMS reject: While attempting to parse an 0800 loopback router sign-on or sign-off request, the router application encountered a parse error.

System Reject and Response Codes

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0162	H5	Destination Station ID	VCMS reject: While attempting to process an 0800 loopback router sign-on or sign-off request, an error was encountered trying to interface with the network isolation layer resident on V.I.P.
0163	H5 or H6	Destination Station ID or Source Station ID	VCMS reject: At least one station specified in a loopback router sign-on request is not a VCMS-only station, that is, attempted to establish a loopback partnership with a production station
0164	H6	Source Station ID	VCMS reject: Source station in loopback router sign-on or sign-off is not found in the BASE I System tables
0165	2	Primary Account Number	VCMS reject: The account number used is associated with a PCR that is different than the PCR of the partner station that acts as the issuer.
0166	117	National Use	Invalid field length
0167	117	National Use	Invalid country code
0169	43	Card Acceptor Name/Location	Invalid value
0175	126.13	POS Environment	Invalid value
0180	126.0	Bitmap	Invalid bitmap
0185	60	Additional POS Information	Invalid values in positions 9 and 10 (E-commerce)
0189	4	Amount, Transaction	Currency conversion overflow
0192	55	Chip Data	Field incorrectly formatted
0193	44.13	CAVV Results Code	Invalid CAVV results code value
0250	54	Additional Amounts	Field missing
0251	2	Primary Account Number	Field missing
0259	H8	BASE I Flags	Field missing
0260	H9	Message Status Flags	Field missing
0270	n/a	Message Type Identifier	Field missing (Message Type ID located between the header bitmap fields and the message data fields)
0274	3	Processing Code	Field missing
0275	4	Amount, Transaction	Field missing
0276	7	Transmission Date and Time	Field missing
0277	11	System Trace Audit Number	Field missing
0279	13	Date, Local Transaction	Field missing
0280	14	Date, Expiration	Field missing

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0283	18	Merchant's Type	Field missing
0284	25	POS Condition Code	Field missing
0285	22	POS Entry Mode Code	Field missing
0287	32	Acquiring Institution Identification Code	Field missing
0289	41	Card Acceptor Terminal ID	Field missing
0291	35	Track 2 Data	Field missing
0293	38	Authorization Identification Response	Field missing
0294	39	Response Code	Field missing
0295	52	Personal Identification Number (PIN) Data	Field missing
0306	19	Acquiring Institution Country Code	Field missing
0308	28	Amount, Transaction Fee	Field missing
0310	37	Retrieval Reference Number	Field missing
0311	42	Card Acceptor Identification Code	Field missing
0312	43	Card Acceptor Name/Location	Field missing: If this field is present, the card acceptor name or ATM location (positions 1–25) and city name (positions 26–38) cannot be all zeros or spaces.
0313	48	Additional Data, Private	Field missing (used for telecode verification)
0315	49	Currency Code, Transaction	Field missing
0319	63.1	Network Identification Code	Field missing
0321	70	Network Management Information Code	Field missing
0334	100	Receiving Institution Identification Code	Field missing
0336	90	Original Data Elements	Field missing
0341	91	File Update Code	Field missing
0342	92	File Security Code	Field missing
0344	101	File Name	Field missing
0346	63.3	Message Reason Code	Field missing
0359	126.0	Bitmap	Field missing
0360	60	Additional POS Information	Field Missing
0369	134	Visa Discretionary Data	Invalid length
0370	135	Issuer Discretionary Data	Invalid length
0371	142	Issuer Script	Invalid length
0372	143	Issuer Script Results	Invalid length

System Reject and Response Codes

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0379	44	Additional Response Data	Field missing from response
0384	53	Security Related Control Information	Field missing
0394	102	Account Identification 1	Field missing
0397	103	Account Identification 2	Field missing, or the message contains no account number. See the table titled Multiple Field Reject Codes.
0399	127	File Records–Action and Data	Field missing
0400	Variable		See the table titled Multiple Field Reject Codes.
0401	121	Issuing Institution Identification Code	Field missing
0452	21	Forwarding Institution Country Code	Field Missing
0453	68	Receiving Institution Country Code	Field Missing
0483	62.1	Authorization Characteristics Indicator	Field missing
	62.2	Transaction Identifier	Subfield missing
0486	6	Amount, Cardholder Billing	Field missing in partial authorization
0488	60	Additional POS Information	E-commerce Indicator (positions 9–10) is missing
0489	152	Secondary PIN Block	Field missing in a PIN Change Request
0490	142	Issuer Script	Field 142 is missing in an approved PIN Change/Unblock response
0491	143	Issuer Script Results	Field 143 is missing in a reversal
0492	62.4	Market-Specific Data Identifier	Missing on auto-substantiation (field 54 = **4S** or **4T**)
0494	104, Usage 2	Transaction-Specific Data	Field or data missing or invalid
0514	11	System Trace Audit Number	Unsolicited response (value changed in response message)
0517	54	Additional Amounts	Value for account type does not match value in field 3 account type value. For Prepaid transactions only, the value for account type is not consistent with field 3 *transaction* type.
0518	54	Additional Amounts	Incorrect usage of field 54
	52	Personal Identification Number (PIN) Data	Inconsistent data (present for mail order)
	4	Amount, Transaction	The field is present in a balance inquiry response.
	61	Other Amounts	The field is present when not allowed (attempt to return a balance with a cash disbursement response in field 61.1).
	104	Transaction Description	Incorrect usage of position 1 (Billing ID)

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0519	H2	Header Format	Invalid value
0521	35	Track 2 Data	Track 2 account number is missing or does not agree with field 2.
0524	H5	Destination Station ID	Destination Station in the header is not zero.
0528	3	Processing Code	Invalid "from account" code in 0110 ATM balance inquiry (position 3 and 4)
0529	3	Processing Code	First 2 digits of reply not same as request
0531	2	Primary Account Number	Nondomestic transaction
	32	Acquiring Institution Identification Code	
	43	Card Acceptor Name/Location	
0590	39	Response Code	Invalid value (not **00** or **55** when it should be)
0592	52	Personal Identification Number (PIN) Data	PIN data present when not allowed. Field 22 or field 25 indicate manual entry or card-not-present transaction.
	22	POS Entry Mode Code	POS Entry Mode Code is 01*xx* for Visa Electron. In an original prepaid load request, positions 1–2 are **00** or **01**, which is inconsistent with the value in field 3. Value is inconsistent with field 52.
	25	POS Condition Code	In an original prepaid load request, the value is **05**, which is inconsistent with the value in field 3.
0599	H9/data fields	Message Status Flags	See the Multiple FIeld Reject Codes table, which contains multiple field reject codes.
0600	2	Primary Account Number	Consistency error; account number does not match that already in transaction set.
0603	11	System Trace Audit Number	Consistency error; response is inconsistent with request. The trace number in the response message does not match the value stored in the ITT.
	39	Response Code	Consistency error; response is inconsistent with request
0614	60.8	Mail/Phone/Electronic Commerce and Payment Indicator	Invalid or missing indicator with bill payment processing code
0635	18	Merchant Type	Invalid merchant category code for EPS or NSR transaction
0643	59	National Point-of-Service Geographic Data	Invalid national POS geographic code
0644	59	National Point-of-Service Geographic Data	Invalid national POS ZIP code

System Reject and Response Codes

Table A-2   Reject Codes, Numerical Sequence (continued)

Code	Field in Error	Field Name	Reject Reason
0715	125	Supporting Information—Usage 2, Magneprint Data	Incorrect data length.
		Supporting Information—Usage 3, Account Updater Verification Data	
0716	125	Supporting Information—Usage 2, Magneprint Data	Length error (TLV format)
0717	152	Secondary PIN Block	Field present in a PIN Unblock request.
0733	60	Additional POS Information	Acquirer does not support partial authorization.
0735	4	Amount, Transaction	Partial authorization value in field 4 is greater than the original field 4 transaction amount.
0736	6	Amount, Cardholder Billing	Partial authorization value in field 6 is greater than the original field 6 transaction amount.
0752	52	Personal Identification Number (PIN) Data	Consistency error—field 52 (PIN) not allowed on this transaction type.
0753	53	Security-Related Control Information	Consistency error—invalid use of field 53.

1.   An H means a message header field.

A.2   STIP RESPONSE DEFAULTS FOR VSDC TRANSACTIONS

VSDC transactions are routed to the issuer or to STIP depending on the conditions in Field 131, Terminal Verification Results, Field 134, Card Verification Results, and the results of Card Authentication. For each condition, the issuer can specify whether to force-route issuer-available transactions to the issuer. Issuers can also choose STIP responses: approve, decline, or refer. If these responses are not specified in the system files, V.I.P. uses the default values listed in Table A-3. If the STIP response is set to Decline, STIP forces the route-to-issuer default to be Yes.

Table A-3   VSDC Routing and STIP Response Defaults

Condition		Force-Route to Issuer Default	STIP Response Default
1	Transaction exceeds floor limit	no	Approve
2	Transaction selected randomly for online processing	no	Approve
3	Cardholder verification failed	yes	Decline
4	Unrecognized CVM	yes	Approve
5	Offline PIN verification failed	yes	Decline
6	PIN entry required and PIN pad not present or not working	yes	Decline
7	PIN entry required, PIN pad present, but PIN not entered	yes	Decline

System Reject and Response Codes

Table A-3   VSDC Routing and STIP Response Defaults (continued)

Condition		Force-Route to Issuer Default	STIP Response Default
8	PIN try limit exceeded	yes	Decline
9	Exceeded total, domestic, or international counters	yes	Approve
10	Lower consecutive offline limit exceeded	yes	Approve
11	Upper consecutive offline limit exceeded	yes	Approve
12	Expired application	yes	Decline
13	Application not yet effective	yes	Decline
14	Issuer authentication failed on last transaction	yes[1]	Approve
15	Static data authentication failed	yes[1]	Decline
16	Offline data authentication not performed	yes[1]	Decline
17	Static data authentication failed on last transaction and was declined offline	yes[1]	Approve
18	Script update succeeded on last transaction	yes[1]	Approve[1]
19	Script update failed on last transaction	yes[1]	Approve
20	Merchant forced transaction online	yes	Decline
21	New card (first use)	yes	Approve
22	Magnetic Stripe Read of Chip Card at Chip Terminal[2]	yes[1]	Approve
23	Last online transaction not completed.	yes	Approve
24	CAM failed and Card Authentication is reliable.	yes[1]	Decline
25	CAM failed and Card Authentication is unreliable.	yes[1]	Decline
26	CAM not performed and Card Authentication is unreliable.	yes[1]	Decline
27	Offline DDA failure	yes[1]	Decline
28	Offline DDA failed on last transaction and was declined offline	yes[1]	Approve

1.   Members cannot modify this default.
2.   Condition 22 is considered for transactions sent by both Early and Full data acquirers and is activated based on Field 22—POS Entry Mode Code (90 or 02), Field 60.2—Terminal Entry Capability (5), and the field 35 or field 45 track data service code (begins with 2 or 6).

Table A-4 contains the field 39 response code defaults for the Approve, Decline or Refer conditions.

Table A-4   Field 39 Response Code Defaults for VSDC Approve, Decline, or Refer Conditions

Condition		STIP Response Code		
		Approve	Decline	Refer
1	Transaction exceeds floor limit	00	05	01
2	Transaction selected randomly for online processing	00	05	01

Table A-4   Field 39 Response Code Defaults for VSDC Approve, Decline,
             or Refer Conditions (continued)

Condition		STIP Response Code		
		Approve	Decline	Refer
3	Cardholder verification failed	00	05	01
4	Unrecognized CVM	00	05	01
5	Offline PIN verification failed	00	55	01
6	PIN entry required and PIN pad not present or not working	00	55	01
7	PIN entry required, PIN pad present, but PIN not entered	00	55	01
8	PIN try limit exceeded	00	75/05[1]	01
9	Exceeded total, domestic, or international counters	00	05	01
10	Lower consecutive offline limit exceeded	00	05	01
11	Upper consecutive offline limit exceeded	00	05	01
12	Expired application	00	54	01
13	Application not yet effective	00	05	01
14	Issuer authentication failed on last transaction	00	05	01
15	Static data authentication failed	00	05	01
16	Offline data authentication not performed	00	05	01
17	Static data authentication failed on last transaction and was declined offline	00	05	01
18	Script update succeeded on last transaction	00	n/a	n/a
19	Script update failed on last transaction	00	05	01
20	Merchant forced transaction online	00	05	01
21	New card (first use)	00	05	01
22	Magnetic Stripe Read of Chip Card at Chip Terminal	00	05	01
23	Last online transaction not completed.	00	05	01
24	CAM failed and Card Authentication is reliable.	00	05	01
25	CAM failed and Card Authentication is unreliable.	00	05	01
26	CAM not performed and Card Authentication is unreliable.	00	05	01
27	Offline DDA failure	00	05	01

Table A-4   Field 39 Response Code Defaults for VSDC Approve, Decline,
or Refer Conditions (continued)

Condition		STIP Response Code		
		Approve	Decline	Refer
28	Offline DDA failed on last transaction and was declined offline	00	05	01

1. Although V.I.P. converts interim code 75 to code 05, code 75 is forwarded to issuers in 0120 advices. If an issuer sends the 0110 response with field 39 = 75, BASE I forwards it unchanged to the acquirer. Otherwise, V.I.P. inserts code 05 in field 39 before the response is sent to the acquirer.

System Reject and Response Codes

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System Reject and Response Codes

File Maintenance Error Codes

This appendix lists error codes that are used by the system to describe errors in the content of file maintenance messages.

B.1 ERROR CODE DESCRIPTIONS

Account linking error codes appear in field 48 usage 1c of an 0322 file update discrepancy advice. These error codes are generated by the account level management platform.

Table B-1   Account Linking File Maintenance Error Codes

Error Code	Error Condition
L2	Field 127.L3, link indicator is invalid
L3	Field 127.L3, unlink indicator is invalid
L4	Field 127.L3, replaced account number is specified but link indicator and unlink indicator are spaces
L6	Field 127.L3, link indicator and unlink indicator are not spaces
L7	Field 127.L3, replaced account number is invalid
L8	Field 127.L3, replaced account number is not in an eligible account range for this issuer
LA	Field 127.L3, invalid deletion of primary account from link group
LB	Field 127.L3, invalid link group ID
LC	Field 127.L3, account already exists in a different link group
LD	Field 127.L3, primary account indicator must be supplied
LE	Field 127.L3, invalid link group type
LZ	Field 127.L3, other account linking-related error
WL	Field 127.L3, link already present **NOTE:** *This is a warning code, not an error code.*

Error codes appear in field 48 of an 0310 or 0312 response message. In most cases of file-related error, the VIC replies to the file update or file inquiry by sending back an 0310 or 0312 response or an 0322 file update discrepancy advice that contains:

• An error response code 06 in field 39.
• An error code in field 48 of the response.

These file error codes are listed in Table B-2.

In addition to a list of file error codes, Table B-2 includes the name of the field or subfield in error and a brief description of the error condition. (See Chapter 3 and Chapter 4 for details on fields edits.)

Table B-2   Error Codes

Error Code	Error Condition
0312	Field 43 positions 1–25 (card acceptor name) must not be all blanks; otherwise, V.I.P. returns the transaction with this error code in the 0312 response message.
	Field 101—File Name is invalid. Name must be A2, E2, M9, P2, or R2.
	Field 101—File Name is invalid. Name must be E3 or E4.
0532	Length of issuing institution ID is invalid.
0565	No record on file. The file has no cardholder account number record or MCFS key specified for a change, delete, or inquiry.
0566	Record already on file. The cardholder account number or MCFS key specified for an add already exists in the file.
0567	The file handler has encountered a file or file access problem.
0568	Field 91 in an 0300 or 0302 request contains a code other than **1**, **2**, **3**, or **5**.
	Field 91 in an 0110 response contains a code other than **3** or **4** (issued as an Auto-CDB file update error code).
0570	The account number (field 2) has an invalid check digit.
0571	Invalid account number. The account number does not fall within the range of valid account numbers used by any card issuer.
0572	Account number does not belong to update source. The source authorization center is not the center responsible for this cardholder data.
0574	Purge Date (field 73) month is not **01**–**12**.
0575	Purge Date (field 73) is invalid for one of these reasons: In an add or change, the date is missing. Date has expired. Date is present in a delete.
	Field 127.E1—Action Code contains an invalid code. Valid codes are **04**, **05**, **07**, **11**, **41**, and **43**.
0577	One of the following: • Region Coding (field 127E.2) contains an invalid code. • For file name = E2 through E4, valid codes are **0** through **9**, **A** through **F**, and **X** through **Z**. • Region Coding includes zero in combination with one or more nonzero codes.

Table B-2   Error Codes (continued)

Error Code	Error Condition
0578	Region Coding (field 127E.2) is spaces when Action Code is **04**, **07**, **41**, or **43**.
0579	Special processing code and designated action code is specified.
0580	Neither the special processing control code or designated action code is specified.
0582	The Algorithm Identifier (field 127P.1) is not **01** or **04**.
0583	The PIN Verification Key Index (field 127P.1) is not a value between **1** and **6**.
0584	The PVV, PIN offset, or PVV/offset (in field 127P.1) is not numeric.
0585	An exception record cannot be updated by the issuer because the record is from MasterCard.
0586	The country code in field 20 is invalid. PPCS: Field 42, field 43, and field 62.20 are not allowed when field 127.PF has a stop code value of **R3** (add or replace).
0587	The issuer exception record cannot be updated.
0588	Field 127 TLV format error.
0589	Field 127.PF is missing.
0590	Field 62.2 is missing. This field is required in deletions and replacements.
0591	Field 19 is missing. This field is required.
0592	The 2–byte tag value "DF11" is missing. This field is required in additions and replacements.
0650	Field 127E.1—Action Code is invalid for one of these reasons. • The code is not **01**, **04**, **05**, **07**, **11**, **41**, **43**, **A1** through **A9**, **XA**, or **XD**. • The code is **01** in a Visa Electron account record. Action Code is inconsistent with Field 39—Response Code in the authorization response message (Auto-CDB).
0653	Field 127R.1—Risk Level is invalid for one of these reasons: • The code is not **A**, **B**, **C**, or **D**. • In an add, the field is blank. • In a change to lower risk, the new risk level is not the next lower code (for example, **D** cannot be changed to **B** or **A**).
0658	Field 127R.6—Travel Activity Limit is invalid.[1] (Issuer available)
0659	Field 127R.7—Travel Activity Limit is invalid.[1] (Issuer unavailable)
0660	Field 127R.8—Lodging Activity Limit is invalid.[1] (Issuer available)
0661	Field 127R.9—Lodging Activity Limit is invalid.[1] (Issuer unavailable)
0662	Field 127R.10—Auto Rental Activity Limit is invalid.[1] (Issuer available)
0663	Field 127R.10—Auto Rental Activity Limit is invalid.[1] (Issuer unavailable)
0664	Field 127R.12—Restaurant Activity Limit is invalid.[1] (Issuer available)
0665	Field 127R.13—Restaurant Activity Limit is invalid.[1] (Issuer unavailable)
0666	Field 127R.14—Mail/Telephone Activity Limit is invalid.[1] (Issuer available)
0667	Field 127R.15—Mail/Telephone Activity Limit is invalid.[1] (Issuer unavailable)

File Maintenance Error Codes

Table B-2   Error Codes (continued)

Error Code	Error Condition
0668	Field 127R.16—Risky Purchase Activity Limit is invalid.[1] (Issuer available)
0669	Field 127R.17—Risky Purchase Activity Limit is invalid.[1] (Issuer unavailable)
0670	Field 127R.18—Total Purchase Activity Limit is invalid.[1] (Issuer available)
0671	Field 127R.19—Total Purchase Activity Limit is invalid.[1] (Issuer unavailable)
0672	Field 127R.20—Total Cash Activity Limit is invalid.[1] (Issuer available)
0673	Field 127R.21—Total Cash Activity Limit is invalid.[1] (Issuer unavailable)
0674	Field 127R.22—ATM Cash Activity Limit is invalid.[1] (Issuer available)
0675	Field 127R.23—ATM Cash Activity Limit is invalid.[1] (Issuer unavailable)
0676	Field 127 invalid issuer available amount 10
0677	Field 127 invalid issuer unavailable amount 10
0678	Field 127 invalid issuer available limit 11
0679	Field 127 invalid issuer unavailable limit 11
0680	Field 127 invalid issuer available limit 12
0681	Field 127 invalid issuer unavailable limit 12
0682	The length of field 101 (File Name) is not 2.
0683	The BIN for this account does not participate in the Risk-level File. Participation is set by a flag in CORE.
0684	BIN does not participate in the service.
0699	In an update, the length of field 127 is less than the minimum or more than the maximum length allowed, based on the subfield requirements for the File Name specified.
0704	Record deleted (escalation update)
0705	No longer a pickup (escalation update)
0706	No cash or noncash refresh amount on add
0707	Effective time error on update
0708	The account number length is not valid for the BIN.
0709	The Increment or decrement update is outdated.
0710	Restricted Card List (RCL) update for non-MasterCard account
0711	The telecode itself or its length is invalid.
0741	Field 127.L1, Dataset ID 6A, Tag DF20 does not contain account open date
0742	Field 127.L1, Dataset ID 6A, Tag DF20 contains an invalid date format or **999999**
0743	Field 127.L1, Dataset ID 6A, Tag DF21 does not contain the sender ID
0744	Field 127.L1, Dataset ID 6A, Tag DF21 contains an invalid format or all zeros
0745	Field 62.23 is missing
0746	Field 62.23 is not alphanumeric
0747	Field 62.24 is missing

Table B-2   Error Codes (continued)

Error Code	Error Condition
0748	Field 62.24 is not alphanumeric
0800	Field 127M.1 contains an invalid record type.
0801	The length of field 127 in an 0300 request is invalid.
0802	Invalid use in an 0300 request (both field 41 and field 42 are present).
0803	Field 127M.2 contains an invalid merchant category code.
0804	Field 127M.3 contains an invalid vendor code.
0805	Field 127M.3 contains an invalid postal code.
0806	Invalid field 41 or field 42 supplied.
0807	In an 0300 request, field 32 contains an invalid acquirer BIN (acquirer BIN is not listed in the BASE I System).
0808	Field 127M.2 contains an invalid replacement terminal ID.
0809	Field 127 all spaces in an 0300 request
0810	Field 43 is missing.
0811	Not all subfields in field 43 are present.
0812	Invalid country code.
0813	Field 59 length is missing but field 59 data is supplied.
0814	Field 59 data is missing but field 59 length is supplied.
0815	Field 59 length is invalid.
0816	State code is invalid or missing.
0817	Invalid county code.
0818	Postal code is missing.
0819	Province code is invalid or missing.
0820	V updated not allowed when BIN keys are set for U service.
0821	Invalid or missing data.

File Maintenance Error Codes

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File Maintenance Error Codes

This appendix explains how to convert GMT (Greenwich mean time) to a local date and time. The following figure contains a world map with international time zones, indicating all global time zones and their demarcation lines. The map makes it easy to find out the time zone in which any location is located and to figure out what time it is anywhere in the world. This information is helpful if a center needs to contact another center directly by telephone or telex.

This appendix also includes a section on U.S. Daylight Saving Time (DST), which impacts settlement cutoff times.

C.1 CONVERTING GMT TO LOCAL TIME AND DATE

To convert GMT to your local time and date, locate your local time zone on the figure titled "International Time Zones." Starting with GMT, add or subtract according to the number in your local time zone. The following examples illustrate how to calculate back and forward from current GMT.

In the first example, the target location is one calendar day behind the current GMT, requiring backward calculation.

EXAMPLE

Calculating back from current GMT:

Suppose you want to contact a member on the West Coast of the United States. The map indicates -8 for this area. If GMT is 2400, subtract eight hours to determine the local time on the West Coast of the United States. Keep in mind that time zones with negative numbers are one calendar day behind the GMT date.

The next example illustrates a forward calculation where the GMT day remains the same.

EXAMPLE

Calculating forward from current GMT:

If you want to contact a member in Egypt, the map indicates +2 for this country. If GMT is 2400, add two hours to get the local time in Egypt. This time is in the same calendar day as the GMT date.

GMT Conversion

NOTE

The map does not reflect the time changes resulting from DST.

Figure C-1   International Time Zones

GMT Conversion
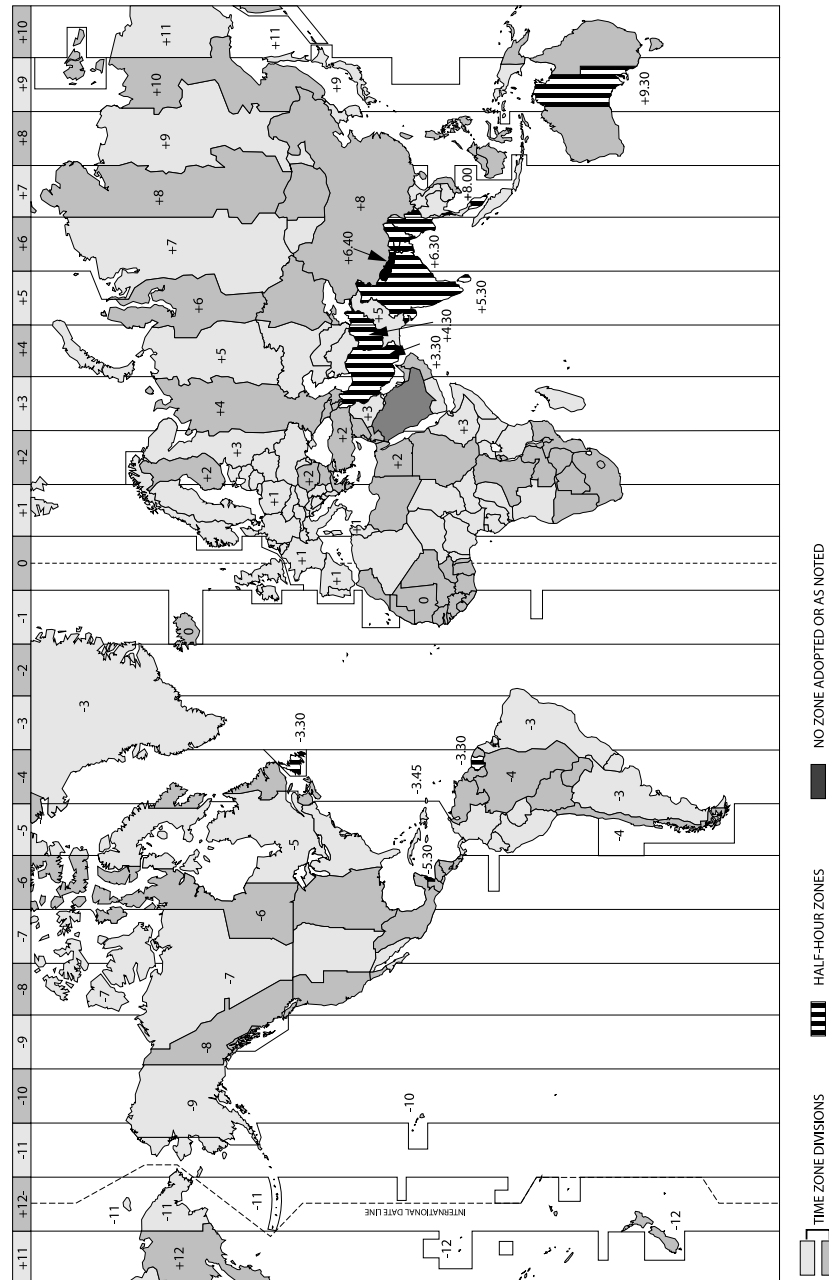
C.2 U.S. DAYLIGHT SAVING TIME (DST)

U.S. DST affects all SMS, Interlink, and BASE II members and processors. BASE I is not impacted. The international settlement cutoff time remains constant at 3:00 a.m. Pacific Time (1000/1100 GMT).

Processors that do not adjust their systems with U.S. DST will see these cutoffs at 1000 GMT from the second Sunday in March to the day before the first Sunday in November, and at 1100 GMT from the first Sunday in November to the day before the second Sunday in March.

VisaNet system processing is not affected, except for the dates on which the shift between 1000 and 1100 GMT occurs. The following table shows the start and end dates for U.S. DST.

Table C-1   U.S. Daylight Saving Time Start and End Dates

Year	U.S. DST Begins 2:00 a.m. (2:00 a.m. becomes 3:00 a.m.)	U.S. DST Ends 2:00 a.m. (2:00 a.m. becomes 1:00 a.m.)
2007	March 11	November 4
2008	March 9	November 2
2009	March 8	November 1
2010	March 14	November 7
2011	March 13	November 6
2012	March 11	November 4
2013	March 10	November 3
2014	March 9	November 2
2015	March 8	November 1

No other seasonal time adjustments, notably the summertime period in Visa Europe and Greenwich mean time, are affected by the changes to U.S. DST.

GMT Conversion

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GMT Conversion

Country and Currency Codes

This appendix contains the valid combined country and currency codes used for V.I.P. messages. The codes are listed in alphabetical order by country name.

- Field 19—Acquiring Institution Country Code
- Field 20—PAN Extended Country Code
- Field 69—Settlement Institution Country Code (not used in BASE I)
- Field 119—Settlement Service Data (not used in BASE I)

The alpha codes are used in Field 43—Card Acceptor Name/Location.

The currency codes are used in the following fields:

- Field 49—Currency, Transaction
- Field 50—Currency Code, Settlement (not used in BASE I)
- Field 51—Currency Code, Cardholder Billing

The currency codes reflect ISO 4217 with the following exceptions:

- ISO 4217 codes not supported by V.I.P.:
  - 020, Andorra Peseta (Andorra)
- Codes supported by V.I.P. but not in ISO 4217:
  - 226, Ekwele Birr (Equatorial)
  - 365, Iran Airline Rate (Iran)
  - 737, Sudan Airline Rate (Sudan)

D.1 CURRENCY TO COUNTRY CROSS-REFERENCE

Table D-1 is a cross-reference of numeric currency codes to country names.

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

ISO Numeric Currency Code	ISO Country Name
008	Albania
012	Algeria
032	Argentina
036	Australia
036	Christmas Is.
036	Cocos (Keeling) Is.
036	Heard and McDonald Is.
036	Kiribati
036	Nauru
036	Norfolk Is.
036	Tuvalu
044	Bahamas
048	Bahrain
050	Bangladesh

Currency to Country Cross-Reference

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

ISO Numeric Currency Code	ISO Country Name
051	Armenia
052	Barbados
060	Bermuda
064 and 356	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
208	Faeroe Is.
208	Greenland
214	Dominican Rep.
230	Ethiopia
232	Eritrea
238	Falkland Is. (Malvinas)
242	Fiji
262	Djibouti
270	Gambia
292	Gibraltar
320	Guatemala

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

ISO Numeric Currency Code	ISO Country Name
324	Guinea
328	Guyana
332	Haiti
340	Honduras
344	Hong Kong, China
348	Hungary
352	Iceland
356 and 064	Bhutan
356	India
360	Indonesia
364	Iran, Islamic Republic of
368	Iraq
376	Israel
388	Jamaica
392	Japan
398	Kazakhstan
400	Jordan
404	Kenya
408	Korea, Democratic People's Republic of (North Korea)
410	Korea, Republic of
414	Kuwait
417	Kyrgyzstan
418	Laos
422	Lebanon
426 and 710	Lesotho
428	Latvia
430	Liberia
434	Libyan Arab Jamahiriya
440	Lithuania
446	Macau, China
454	Malawi
458	Malaysia
462	Maldives
478	Mauritania
480	Mauritius
484	Mexico

Country and Currency Codes

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

ISO Numeric Currency Code	ISO Country Name
496	Mongolia
498	Moldova, Republic of
504	Morocco
504	Western Sahara
512	Oman
516	Namibia
524	Nepal
532	Curacao
532	Netherlands Antilles
532	Sint Maarten
533	Aruba
548	Vanuatu
554	Cook Is.
554	New Zealand
554	Niue
554	Pitcairn
554	Tokelau
558	Nicaragua
566	Nigeria
578	Antarctica
578	Bouvet Is.
578	Norway
578	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 (International)
646	Rwanda
654	St. Helena
678	Sao Tome and Principe
682	Saudi Arabia

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

ISO Numeric Currency Code	ISO Country Name
690	Seychelles
694	Sierra Leone
702	Singapore
704	Vietnam
706	Somalia
710 and 426	Lesotho
710 (primary)	Namibia
710	South Africa
716	Zimbabwe
728	South Sudan
748	Swaziland
752	Sweden
756	Liechtenstein
756	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.
826	United Kingdom
834	Tanzania, United Republic of
840	American Samoa
840	Bonaire, Sint Eustatius, and Saba
840	British Indian Ocean Territory
840	British Virgin Is.
840	Ecuador
840	El Salvador
840	Guam
840	Marshall Islands
840	Micronesia
840	Northern Mariana Islands

Country and Currency Codes

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

ISO Numeric Currency Code	ISO Country Name
840	Palau
840	Puerto Rico
840	Timor-Leste
840	Turks and Caicos Is.
840	United States
840	U.S. Minor Outlying Islands
840	U.S. Virgin Is.
840	Palestinian Territory, Occupied
858	Uruguay
860	Uzbekistan
882	Samoa
886	Yemen
894 and 967	Zambia
901	Taiwan, Prov. of China
934	Turkmenistan
936	Ghana
937	Venezuela
938	Sudan
941	Serbia, Republic of
943	Mozambique
944	Azerbaijan
946	Romania
949	Turkey
950	Cameroon, United Republic of
950	Central African Republic
950	Chad
950	Congo
950	Equatorial Guinea
950	Gabon
951	Anguilla
951	Antigua and Barbuda
951	Dominica
951	Grenada
951	Montserrat
951	St. Kitts-Nevis
951	St. Lucia

Country and Currency Codes

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

ISO Numeric Currency Code	ISO Country Name
951	St. Vincent and The Grenadines
952	Benin
952	Burkina Faso
952	Côte d'Ivoire (Ivory Coast)
952	Mali
952	Niger
952	Senegal
952	Togo
953	French Polynesia
953	New Caledonia
953	Wallis and Futuna Is.
954	European Monetary Cooperation Fund
967 and 894	Zambia
968	Suriname
969	Madagascar
971	Afghanistan
972	Tajikistan
973	Angola
974	Belarus
975	Bulgaria
976	Democratic Republic of the Congo (formerly Zaire)
977	Bosnia & Herzegovina
978	Cyprus
978	Estonia
978	European Union
978	Guadeloupe
978	Holy See (Vatican City State)
978	Malta
978	Martinique
978	Mayotte
978	Monaco
978	Portugal
978	Reunion
978	St. Pierre and Miquelon
978	San Marino

Country and Currency Codes

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

ISO Numeric Currency Code	ISO Country Name
978	United Nations Interim Administration Mission in Kosovo (UNMIK)
980	Ukraine
981	Georgia
985	Poland
986	Brazil

D.2   COUNTRY AND CURRENCY CODES

NOTE

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

Table D-2   Country and Currency Codes

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Afghanistan	AF	AFG	004	Afghani	971	AFN	971	2
Albania	AL	ALB	008	Lek	008	ALL	008	2
Algeria	DZ	DZA	012	Algerian Dinar	012	DZD	012	2
American Samoa	AS	ASM	016	U.S. Dollar^S	840	USD	840	2
Andorra	AD	AND	020	Euro^S	978	EUR	978	2
Angola	AO	AGO	024	Kwanza	973	AOA	973	2
Anguilla	AI	AIA	660	E. Caribbean Dollar	951	XCD	951	2
Antarctica	AQ	ATA	010	Norwegian Krone^S	578	NOK	578	2
Antigua and Barbuda	AG	ATG	028	E. Caribbean Dollar	951	XCD	951	2
Argentina	AR	ARG	032	Argentine Peso	032	ARS	032	2
Armenia	AM	ARM	051	Armenian Dram	051	AMD	051	2
Aruba	AW	ABW	533	Aruban Guilder	533	AWG	533	2
Australia	AU	AUS	036	Australian Dollar^S	036	AUD	036	2
Austria	AT	AUT	040	Euro^S	978	EUR	978	2
Azerbaijan	AZ	AZE	031	Azerbaijan Manat	944	AZN	944	2
Bahamas	BS	BHS	044	Bahamian Dollar	044	BSD	044	2
Bahrain	BH	BHR	048	Bahraini Dinar	048	BHD	048	3
Bangladesh	BD	BGD	050	Taka	050	BDT	050	2
Barbados	BB	BRB	052	Barbados Dollar	052	BBD	052	2

Country and Currency Codes

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Belarus	BY	BLR	112	Belarussian Ruble	974	BYR	974	0
Belgium	BE	BEL	056	Euro[S]	978	EUR	978	2
Belize	BZ	BLZ	084	Belize Dollar	084	BZD	084	2
Benin	BJ	BEN	204	CFA Franc BCEAO	952	XOF	952	0
Bermuda	BM	BMU	060	Bermudian Dollar	060	BMD	060	2
Bhutan	BT	BTN	064	Bhutan Ngultrum	064	BTN	064	2
				Indian Rupee[S]	356	INR	356	2
Bolivia	BO	BOL	068	Boliviano	068	BOB	068	2
Bonaire, Sint Eustatius, and Saba	BQ	BES	535	U.S. Dollar[S]	840	USD	840	2
Bosnia and Herzegovina	BA	BIH	070	Convertible Mark[S]	977	BAM	977	2
Botswana	BW	BWA	072	Pula	072	BWP	072	2
Bouvet Is.	BV	BVT	074	Norwegian Krone[S]	578	NOK	578	2
Brazil	BR	BRA	076	Brazilian Real	986	BRL	986	2
British Indian Ocean Territory	IO	IOT	086	U.S. Dollar[S]	840	USD	840	2
British Virgin Is.	VG	VGB	092	U.S. Dollar[S]	840	USD	840	2
Brunei Darussalam	BN	BRN	096	Brunei Dollar	096	BND	096	2
Bulgaria	BG	BGR	100	Bulgarian Lev	975	BGN	975	2
Burkina Faso	BF	BFA	854	CFA Franc BCEAO	952	XOF	952	0
Burundi	BI	BDI	108	Burundi Franc	108	BIF	108	0
Cambodia	KH	KHM	116	Riel	116	KHR	116	2
Cameroon, United Republic of	CM	CMR	120	CFA Franc BEAC	950	XAF	950	0
Canada	CA	CAN	124	Canadian Dollar[S]	124	CAD	124	2
Cape Verde Is.	CV	CPV	132	Cape Verde Escudo	132	CVE	132	2
Cayman Is.	KY	CYM	136	Cayman Is. Dollar	136	KYD	136	2
Central African Republic	CF	CAF	140	CFA Franc BEAC	950	XAF	950	0
Chad	TD	TCD	148	CFA Franc BEAC	950	XAF	950	0
Chile	CL	CHL	152	Chilean Peso	152	CLP	152	2
China	CN	CHN	156	Yuan Renminbi	156	CNY	156	2

Country and Currency Codes

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Christmas Is.	CX	CXR	162	Australian Dollar[S]	036	AUD	036	2
Cocos (Keeling) Is.	CC	CCK	166	Australian Dollar[S]	036	AUD	036	2
Colombia	CO	COL	170	Colombian Peso	170	COP	170	2
Comoros	KM	COM	174	Comoro Franc	174	KMF	174	0
Congo	CG	COG	178	CFA Franc BEAC	950	XAF	950	0
Cook Is.	CK	COK	184	New Zealand Dollar[S]	554	NZD	554	2
Costa Rica	CR	CRI	188	Costa Rican Colon	188	CRC	188	2
Côte d'Ivoire (Ivory Coast)	CI	CIV	384	CFA Franc BCEAO	952	XOF	952	0
Croatia	HR	HRV	191	Croatian Kuna	191	HRK	191	2
Cuba	CU	CUB	192	Cuban Peso	192	CUP	192	2
Curacao	CW	CUW	531	Netherlands Antillian Guilder	532	ANG	532	2
Cyprus	CY	CYP	196	Euro[S]	978	EUR	978	2
Czech Republic	CZ	CZE	203	Czech Koruna[S]	203	CZK	203	2
Democratic Republic of the Congo (formerly Zaire)	CD	COD	180	Franc Congolais (formerly New Zaire)	976	CDF	976	2
Denmark	DK	DNK	208	Danish Krone[S]	208	DKK	208	2
Djibouti	DJ	DJI	262	Djibouti Franc	262	DJF	262	0
Dominica	DM	DMA	212	E. Caribbean Dollar	951	XCD	951	2
Dominican Rep.	DO	DOM	214	Dominican Peso	214	DOP	214	2
Ecuador	EC	ECU	218	U.S. Dollar[S]	840	USD	840	2
Egypt	EG	EGY	818	Egyptian Pound	818	EGP	818	2
El Salvador	SV	SLV	222	U.S. Dollar[S]	840	USD	840	2
Equatorial Guinea	GQ	GNQ	226	CFA Franc BEAC	950	XAF	950	0
Eritrea	ER	ERI	232	Eritean Nakfa	232	ERN	232	2
Estonia	EE	EST	233	Euro[S]	978	EUR	978	2
Ethiopia	ET	ETH	231	Ethiopian Birr	230	ETB	230	2
European Monetary Cooperation Fund	n/a	n/a	n/a	European Currency Unit	954	XEU	954	2
European Union	n/a	n/a	n/a	Euro[S]	978	EUR	978	2

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Faeroe Is.	FO	FRO	234	Danish Krone[S]	208	DKK	208	2
Falkland Is. (Malvinas)	FK	FLK	238	Falkland Is. Pound	238	FKP	238	2
Fiji	FJ	FJI	242	Fiji Dollar	242	FJD	242	2
Finland	FI	FIN	246	Euro[S]	978	EUR	978	2
France	FR	FRA	250	Euro[S]	978	EUR	978	2
France, Metropolitan	FX	FXX	249	Euro[S]	978	EUR	978	2
French Guiana	GF	GUF	254	Euro[S]	978	EUR	978	2
French Polynesia	PF	PYF	258	CFP Franc	953	XPF	953	0
French Southern Territory	TF	ATF	260	Euro[S]	978	EUR	978	2
Gabon	GA	GAB	266	CFA Franc BEAC	950	XAF	950	0
Gambia	GM	GMB	270	Dalasi	270	GMD	270	2
Georgia	GE	GEO	268	Lari	981	GEL	981	2
Germany	DE	DEU	276	Euro[S]	978	EUR	978	2
Ghana	GH	GHA	288	Cedi	936	GHS	936	2
Gibraltar	GI	GIB	292	Gibraltar Pound	292	GIP	292	2
Greece	GR	GRC	300	Euro[S]	978	EUR	978	2
Greenland	GL	GRL	304	Danish Krone[S]	208	DKK	208	2
Grenada	GD	GRD	308	E. Caribbean Dollar	951	XCD	951	2
Guadeloupe	GP	GLP	312	Euro[S]	978	EUR	978	2
Guam	GU	GUM	316	U.S. Dollar[S]	840	USD	840	2
Guatemala	GT	GTM	320	Quetzal	320	GTQ	320	2
Guinea	GN	GIN	324	Guinea Franc	324	GNF	324	0
Guinea—Bissau	GW	GNB	624	Guinea-Bissau Peso	624	GWP	624	2
Guyana	GY	GUY	328	Guyana Dollar	328	GYD	328	2
Haiti	HT	HTI	332	Gourde	332	HTG	332	2
Heard and McDonald Is.	HM	HMD	334	Australian Dollar[S]	036	AUD	036	2
Holy See (Vatican City State)	VA	VAT	336	Euro[S]	978	EUR	978	2
Honduras	HN	HND	340	Lempira	340	HNL	340	2
Hong Kong, China	HK	HKG	344	Hong Kong Dollar[S]	344	HKD	344	2

Country and Currency Codes

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Hungary	HU	HUN	348	Forint	348	HUF	348	2
Iceland	IS	ISL	352	Iceland Krona[S]	352	ISK	352	2
India	IN	IND	356	Indian Rupee[S]	356	INR	356	2
Indonesia	ID	IDN	360	Rupiah	360	IDR	360	2
Iran, Islamic Republic of	IR	IRN	364	Iranian Rial	364	IRR	364	2
Iraq	IQ	IRQ	368	Iraqi Dinar	368	IQD	368	3
Ireland, Republic of	IE	IRL	372	Euro[S]	978	EUR	978	2
Israel	IL	ISR	376	New Israeli Shequel	376	ILS	376	2
Italy	IT	ITA	380	Euro[S]	978	EUR	978	2
Jamaica	JM	JAM	388	Jamaican Dollar	388	JMD	388	2
Japan	JP	JPN	392	Yen[S]	392	JPY	392	0
Jordan	JO	JOR	400	Jordanian Dinar	400	JOD	400	3
Kazakhstan	KZ	KAZ	398	Tenge	398	KZT	398	2
Kenya	KE	KEN	404	Kenyan Shilling	404	KES	404	2
Kiribati	KI	KIR	296	Australian Dollar[S]	036	AUD	036	2
Korea, Democratic People's Republic of (North Korea)	KP	PRK	408	North Korean Won	408	KPW	408	2
Korea, Republic of	KR	KOR	410	Won	410	KRW	410	0
Kuwait	KW	KWT	414	Kuwaiti Dinar	414	KWD	414	3
Kyrgyzstan	KG	KGZ	417	Som	417	KGS	417	2
Laos	LA	LAO	418	Kip	418	LAK	418	2
Latvia	LV	LVA	428	Latvian Lats	428	LVL	428	2
Lebanon	LB	LBN	422	Lebanese Pound	422	LBP	422	2
Lesotho	LS	LSO	426	Lesotho Loti	426	LSL	426	2
				Rand	710	ZAR	710	2
Liberia	LR	LBR	430	Liberian Dollar	430	LRD	430	2
Libyan Arab Jamahiriya	LY	LBY	434	Libyan Dinar	434	LYD	434	3
Liechtenstein	LI	LIE	438	Swiss Franc[S]	756	CHF	756	2
Lithuania	LT	LTU	440	Lithuanian Litas	440	LTL	440	2
Luxembourg	LU	LUX	442	Euro[S]	978	EUR	978	2

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Macau, China	MO	MAC	446	Pataca	446	MOP	446	2
Macedonia, the Former Yugoslav Republic of	MK	MKD	807	Denar	807	MKD	807	2
Madagascar	MG	MDG	450	Malagasy Ariary	969	MGA	969	2
Malawi	MW	MWI	454	Malawi Kwacha	454	MWK	454	2
Malaysia	MY	MYS	458	Malaysian Ringgit[S]	458	MYR	458	2
Maldives	MV	MDV	462	Rufiyaa	462	MVR	462	2
Mali	ML	MLI	466	CFA Franc BCEAO	952	XOF	952	0
Malta	MT	MLT	470	Euro[S]	978	EUR	978	2
Marshall Islands	MH	MHL	584	U.S. Dollar[S]	840	USD	840	2
Martinique	MQ	MTQ	474	Euro[S]	978	EUR	978	2
Mauritania	MR	MRT	478	Ouguiya	478	MRO	478	2
Mauritius	MU	MUS	480	Mauritius Rupee	480	MUR	480	2
Mayotte	YT	MYT	175	Euro[S]	978	EUR	978	2
Mexico	MX	MEX	484	Mexican Peso	484	MXN	484	2
Micronesia	FM	FSM	583	U.S. Dollar[S]	840	USD	840	2
Moldova, Republic of	MD	MDA	498	Moldovan Leu	498	MDL	498	2
Monaco	MC	MCO	492	Euro[S]	978	EUR	978	2
Mongolia	MN	MNG	496	Tugrik	496	MNT	496	2
Montenegro	ME	MNE	499	Euro[S]	978	EUR	978	2
Montserrat	MS	MSR	500	E. Caribbean Dollar	951	XCD	951	2
Morocco	MA	MAR	504	Moroccan Dirham	504	MAD	504	2
Mozambique	MZ	MOZ	508	Mozambique Metical	943	MZN	943	2
Myanmar	MM	MMR	104	Kyat	104	MMK	104	2
Namibia	NA	NAM	516	Namibia Dollar	516	NAD	516	2
				Rand[S]	710	ZAR	710	2
Nauru	NR	NRU	520	Australian Dollar[S]	036	AUD	036	2
Nepal	NP	NPL	524	Nepalese Rupee	524	NPR	524	2
Netherlands	NL	NLD	528	Euro[S]	978	EUR	978	2
Netherlands Antilles	AN	ANT	530	Netherlands Antillian Guilder	532	ANG	532	2
New Caledonia	NC	NCL	540	CFP Franc	953	XPF	953	0

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
New Zealand	NZ	NZL	554	New Zealand Dollar[S]	554	NZD	554	2
Nicaragua	NI	NIC	558	Cordoba Oro	558	NIO	558	2
Niger	NE	NER	562	CFA Franc BCEAO	952	XOF	952	0
Nigeria	NG	NGA	566	Naira	566	NGN	566	2
Niue	NU	NIU	570	New Zealand Dollar[S]	554	NZD	554	2
Norfolk Is.	NF	NFK	574	Australian Dollar[S]	036	AUD	036	2
Northern Mariana Islands	MP	MNP	580	U.S. Dollar[S]	840	USD	840	2
Norway	NO	NOR	578	Norwegian Krone[S]	578	NOK	578	2
Oman	OM	OMN	512	Rial Omani	512	OMR	512	3
Pakistan	PK	PAK	586	Pakistan Rupee	586	PKR	586	2
Palau	PW	PLW	585	U.S. Dollar[S]	840	USD	840	2
Palestinian Territory, Occupied	PS	PSE	275	U.S. Dollar[S]	840	USD	840	2
Panama	PA	PAN	591	Balboa	590	PAB	590	2
Papua New Guinea	PG	PNG	598	Kina	598	PGK	598	2
Paraguay	PY	PRY	600	Guarani	600	PYG	600	0
Peru	PE	PER	604	Nuevo Sol	604	PEN	604	2
Philippines	PH	PHL	608	Philippine Peso	608	PHP	608	2
Pitcairn	PN	PCN	612	New Zealand Dollar[S]	554	NZD	554	2
Poland	PL	POL	616	Zloty[S]	985	PLN	985	2
Portugal	PT	PRT	620	Euro[S]	978	EUR	978	2
Puerto Rico	PR	PRI	630	U.S. Dollar[S]	840	USD	840	2
Qatar	QA	QAT	634	Qatari Rial	634	QAR	634	2
Reunion	RE	REU	638	Euro[S]	978	EUR	978	2
Romania	RO	ROM	642	Leu	946	RON	946	2
Russian Federation	RU	RUS	643	Russian Ruble[S]	643	RUB	643	2
Rwanda	RW	RWA	646	Rwanda Franc	646	RWF	646	0
Samoa	WS	WSM	882	Tala	882	WST	882	2
San Marino	SM	SMR	674	Euro[S]	978	EUR	978	2

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Sao Tome and Principe	ST	STP	678	Dobra	678	STD	678	2
Saudi Arabia	SA	SAU	682	Saudi Riyal	682	SAR	682	2
Senegal	SN	SEN	686	CFA Franc BCEAO	952	XOF	952	0
Serbia, Republic of	RS	SRB	688	Serbian Dinar	941	RSD	941	2
Seychelles	SC	SYC	690	Seychelles Rupee	690	SCR	690	2
Sierra Leone	SL	SLE	694	Leone	694	SLL	694	2
Singapore	SG	SGP	702	Singapore Dollar[S]	702	SGD	702	2
Sint Maarten	SX	SXM	534	Netherlands Antillian Guilder	532	ANG	532	2
Slovakia	SK	SVK	703	Euro[S]	978	EUR	978	2
Slovenia	SI	SVN	705	Euro[S]	978	EUR	978	2
Solomon Is.	SB	SLB	090	Solomon Is. Dollar	090	SBD	090	2
Somalia	SO	SOM	706	Somali Shilling	706	SOS	706	2
South Africa	ZA	ZAF	710	Rand[S]	710	ZAR	710	2
So. Georgia and So. Sandwich Is.	GS	SGS	239	Pound Sterling[S]	826	GBP	826	2
Spain	ES	ESP	724	Euro[S]	978	EUR	978	2
Sri Lanka	LK	LKA	144	Sri Lanka Rupee	144	LKR	144	2
St. Helena	SH	SHN	654	St. Helena Pound	654	SHP	654	2
St. Kitts-Nevis	KN	KNA	659	E. Caribbean Dollar	951	XCD	951	2
St. Lucia	LC	LCA	662	E. Caribbean Dollar	951	XCD	951	2
St. Pierre and Miquelon	PM	SPM	666	Euro[S]	978	EUR	978	2
St. Vincent and The Grenadines	VC	VCT	670	E. Caribbean Dollar	951	XCD	951	2
South Sudan	SS	SSD	728	South Sudanese Pound	728	SSP	728	2
Sudan	SD	SDN	729	Sudanese Pound	938	SDG	938	2
Suriname	SR	SUR	740	Surinam Dollar	968	SRD	968	2
Svalbard and Jan Mayen Is.	SJ	SJM	744	Norwegian Krone[S]	578	NOK	578	2
Swaziland	SZ	SWZ	748	Lilangeni	748	SZL	748	2
Sweden	SE	SWE	752	Swedish Krona[S]	752	SEK	752	2
Switzerland	CH	CHE	756	Swiss Franc[S]	756	CHF	756	2

Country and Currency Codes

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Syrian Arab Rep.	SY	SYR	760	Syrian Pound	760	SYP	760	2
Taiwan	TW	TWN	158	New Taiwan Dollar	901	TWD	901	2
Tajikistan	TJ	TJK	762	Somoni	972	TJS	972	2
Tanzania, United Republic of	TZ	TZA	834	Tanzanian Shilling	834	TZS	834	2
Thailand	TH	THA	764	Baht[S]	764	THB	764	2
Timor-Leste	TL	TLS	626	U.S. Dollar[S]	840	USD	840	2
Togo	TG	TGO	768	CFA Franc BCEAO	952	XOF	952	0
Tokelau	TK	TKL	772	New Zealand Dollar[S]	554	NZD	554	2
Tonga	TO	TON	776	Pa'anga	776	TOP	776	2
Trinidad and Tobago	TT	TTO	780	Trinidad and Tobago Dollar	780	TTD	780	2
Tunisia	TN	TUN	788	Tunisian Dinar	788	TND	788	3
Turkey	TR	TUR	792	Turkish Lira[S]	949	TRY	949	2
Turkmenistan	TM	TKM	795	Manat	934	TMT	934	2
Turks and Caicos Is.	TC	TCA	796	U.S. Dollar[S]	840	USD	840	2
Tuvalu	TV	TUV	798	Australian Dollar[S]	036	AUD	036	2
Uganda	UG	UGA	800	Uganda Shilling	800	UGX	800	2
Ukraine	UA	UKR	804	Ukrainian Hryvnia	980	UAH	980	2
United Arab Emirates	AE	ARE	784	U.A.E. Dirham	784	AED	784	2
United Kingdom	GB	GBR	826	Pound Sterling[S]	826	GBP	826	2
United Nations Interim Administration Mission in Kosovo	QZ	QZZ	900	Euro[S]	978	EUR	978	2
United States	US	USA	840	U.S. Dollar[S]	840	USD	840	2
U.S. Minor Outlying Islands	UM	UMI	581	U.S. Dollar[S]	840	USD	840	2
U.S. Virgin Is.	VI	VIR	850	U.S. Dollar[S]	840	USD	840	2
Uruguay	UY	URY	858	Peso Uruguayo	858	UYU	858	2
Uzbekistan	UZ	UZB	860	Uzbekistan Sum	860	UZS	860	2
Vanuatu	VU	VUT	548	Vatu	548	VUV	548	0
Venezuela	VE	VEN	862	Bolivar	937	VEF	937	2

Table D-2   Country and Currency Codes (continued)

ISO Country Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Vietnam	VN	VNM	704	Dong	704	VND	704	0
Wallis and Futuna Is.	WF	WLF	876	CFP Franc	953	XPF	953	0
Western Sahara	EH	ESH	732	Moroccan Dirham	504	MAD	504	2
Yemen	YE	YEM	887	Yemeni Rial	886	YER	886	2
Zambia	ZM	ZMB	894	Zambian Kwacha[S]	894	ZMK	894	2
				NOTE: *Code **894** was valid until 30 June 2013 for originals. It will be valid until 31 Dec 2013 for exceptions.*	967	ZMW	967	2
Zimbabwe	ZW	ZWE	716	Zimbabwe Dollar	716	ZWD	716	2

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

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Country and Currency Codes

CRS Return Reason Codes

Return reason codes are used in Chargeback Reduction Service (CRS) processing. In the U.S., CRS processing applies to Single Message System (SMS) transactions only.

In Germany, CRS applies to BASE I transactions only.

CRS codes appear in field 48, Usage 7b or 8b, of returned status advices.

NOTE

"ALL" in column 2 means any validation request for chargeback, chargeback reversal, representment, or copy request.

E.1 CRS REASON CODES

The return reason codes shown in the following table are used in CRS processing.

Table E-1   CRS Return Reason Codes

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
Invalid Chargeback Reason Codes				
HK	Any chargeback	Field 63.3—Message Reason Code is invalid for a CPS/Retail (CPS) transaction.	✓	
R02	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Present, T&E transaction).	✓	✓
R03	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Present, non-T&E transaction).	✓	✓
R04	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Not Present, AVS, T&E transaction).	✓	
R05	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Not Present, AVS, non-T&E transaction).	✓	
R06	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Not Present, Preferred Customer, T&E transaction).	✓	
R07	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Present, No Verifiable Cardholder ID, non-T&E transaction).	✓	
R08	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Not Present, T&E transaction).	✓	✓
R09	Any chargeback	Chargeback Reason Code is invalid for a CPS (Card Not Present, non-T&E transaction).	✓	✓

Table E-1   CRS Return Reason Codes (continued)

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
S03	First and second chargeback, any chargeback reversal, or first representment	Field 3—Processing Code is not applicable for the given Field 63.3—Message Reason Code.	✓	✓
Retain/Return Requirements Not Met				
HL	All	Field 62.2—Transaction Identifier is invalid (it contains all zeros, all spaces, or a number not on file at the VIC, and so on).	✓	✓
S02	First and second chargeback, first representment, or copy request	Field 63.11—Reimbursement Attribute does not match original or is invalid for this transaction.	✓	✓
S04	Any chargeback, chargeback reversal, or representment	Field 3—Processing Code does not properly correspond to the processing code on the representment.	✓	✓
S08		Field 2—Primary Account Number is invalid for the given Transaction Identifier.		
S15	First and second chargeback, any chargeback reversal, first representment, or copy request	Field 2—Primary Account Number does not match original or is invalid for this transaction.	✓	✓
S16	First and second chargeback or copy request	Field 63.8—Visa Acquirer's Business ID does not match original or is invalid for this transaction.	✓	
S17	First and second chargeback or first representment	Special Condition Indicator (field 63.6, position 6) does not match original or is invalid for this transaction.	✓	✓
S20	First and second chargeback, any chargeback reversal, first representment, or copy request	Field 37—Retrieval Reference Number does not match original or is invalid for this transaction.	✓	✓
S21	First and second chargeback, first representment, or copy request	Field 59, positions 1–2—Card Acceptor State or Province Code is invalid for a CPS/Retail (REPS) transaction.	✓	

Table E-1   CRS Return Reason Codes (continued)

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
S22	All	Field 62.11—Multiple Clearing Sequence Number does not match original presentment or is invalid for this transaction.	✓	
S23	All chargebacks, representments	Requested Payment Service does not match original presentment or is invalid for this transaction.	✓	✓
S30	Copy request	Field 4—Amount, Transaction does not match original or is invalid for this transaction.	✓	✓
S35	Any chargeback reversal or copy request	Field 49—Currency Code, Transaction does not match original or is invalid for this transaction.	✓	✓
S40	Copy request	Field 43, positions 39–40—Card Acceptor Location's country code does not match original or is invalid for this transaction.	✓	✓
S45	Copy request	Field 13—Date, Local Transaction does not match original or is invalid for this transaction.	✓	✓
S60	Copy request	Field 37—Retrieval Reference Number must equal request for copy or original.		✓
T07	All chargebacks, representments	Field 41—Cardholder Acceptor Terminal ID does not match original or is invalid for this transaction.	✓	
T08	First representment or second chargeback	Field 48, Usage 7, positions 4–9—Chargeback Reference Number does not match previous chargeback or is invalid for this transaction.	✓	✓
T15	First and second chargeback, first representment, or copy request	Field 18—Merchant's Type does not match original or is invalid for this transaction.	✓	✓
T10	Chargebacks, chargeback reversals, representments	Field 63.6, position 2—The CRB Indicator status of the account is incompatible with the chargeback reason in Field 63.3—Message Reason Code.	✓	
T20	First and second chargeback, or first representment	Field 63.6, position 4—Mail/Telephone Indicator does not match original or is invalid for this transaction.	✓	✓
T25	All chargebacks, representments	Prepaid Card Indicator (BASE II) does not match original or is invalid for this transaction.	✓	
T30	First and second chargeback, or first representment	Field 4—Amount, Transaction does not match prior presentment.	✓	✓

CRS Return Reason Codes

Table E-1   CRS Return Reason Codes (continued)

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
T50	Non-fulfillments	Field 63.3—Message Reason Code does not match retrieval request or is invalid for this transaction.	✓	✓
T38	Chargebacks, chargeback reversals, representments	Field 41—Card Acceptor Terminal Identification does not match original or is invalid for this transaction.	✓	
Sequence Errors				
S05	Second chargeback, any chargeback reversal, or second representment	Field 48, Usage 7a, position 2—Usage Code is invalid for the transaction life cycle sequence of events or is not allowed for the transaction.	✓	✓
S07	First chargeback	Field 48, Usage 7a, position 2—A chargeback with the given Usage Code has already been processed for this Transaction Identifier.	✓	✓
S09	First representment	First chargeback must be done prior to first representment.	✓	✓
S06	Chargebacks, chargeback reversals, representments	Field 48, Usage 7a, position 2—Usage Code is not allowed for the Message Reason Code in Field 63.3—Message Reason Code.	✓	
S10	Second chargeback	First representment must be done prior to second chargeback.	✓	✓
S11	Second representment	Second chargeback must be done prior to second representment.	✓	
S13	First and second chargeback, any chargeback reversal, or first representment	A reversal has already been processed. This validation request is invalid at this time.	✓	✓
S14	Reversal of first chargeback	A subsequent validation request has been processed prior to receipt of this reversal. This validation request is invalid at this time.	✓	✓
S25	Any chargeback or any representment	Duplicate transaction. Transaction has already been processed.	✓	✓
S27	Chargeback reversal	A corresponding chargeback for this reversal has not been processed. This reversal is invalid at this time.	✓	✓

CRS Reason Codes

Table E-1   CRS Return Reason Codes (continued)

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
S55	Copy request	Duplicate copy request on the same Transaction Identifier (field 62.2). Valid Message Reason Codes (field 63.3) for duplicate request are 34 and 39.	✓	✓
T40	First or second chargeback	Copy request must be done prior to this chargeback.	✓	✓
T70	Copy request	A copy request with the same Processing Code (field 3) must have been submitted before making a repeat request.	✓	✓
Regulation Violations				
R21	Any chargeback	Partial chargeback amount exceeds difference between Authorization and Source Amount.	✓	✓
S50	First and second chargeback	Special Chargeback Indicator (field 63.6, position 5) must be "P" if Field 4—Amount, Transaction is less than the original.	✓	✓
T01	First and second chargeback or first representment	Exception transaction was not received within the time period specified in the Operating Regulations.	✓	✓
T02	First and second chargeback	Chargeback submitted sooner than the Operating Regulations allowed.	✓	✓
T03	First and second chargeback or first representment	Field 63.3—Message Reason Code value is invalid for domestic transactions.	✓	✓
T04	First and second chargeback or first representment	Member message text (field 48, Usage 7a, 7b) is invalid for the Chargeback Reason Code.	✓	✓
T05	First and second chargeback or first representment	Documentation Indicator (field 48, Usage 7a, position 3) is invalid for the Message Reason Code (field 63.3) or for Field 18—Merchant's Type associated with the Message Reason Code.	✓	✓
T31	First and second chargeback	Field 4—Amount, Transaction must be greater than or equal to the minimum amount allowed for the Message Reason Code (field 63.3).	✓	✓
T32	First and second chargeback	Field 4—Amount, Transaction exceeds the maximum amount allowed for the transaction.	✓	✓
T33	Any chargeback reversal or first representment	Field 4—Amount, Transaction must be less than or equal to the prior chargeback amount.	✓	✓

Table E-1   CRS Return Reason Codes (continued)

Code	Message Type Being Validated	Description	U.S. SMS	Germany, Malaysia, Brazil BASE I
T34	First and second chargeback or first representment	Field 4—Amount, Transaction must be less than or equal to the prior presentment.	✓	✓
T35	First and second chargeback	Field 4—Amount, Transaction must be less than or equal to two times the original amount.	✓	✓
T36	First and second chargeback	Field 4—Amount, Transaction must be less than original or prior presentment.	✓	✓
T41	First chargeback	Retrieval request was submitted prior to this chargeback. Request reason code is not allowed for the chargeback reason code.	✓	✓
T42	First chargeback	Copy request was submitted prior to this transaction. Message Reason Code (field 63.3) was not 29 or 79 and is not allowed for the Chargeback Reason Code.	✓	✓
V99	All	Miscellaneous V.I.P. System return (any error not specifically identified previously).	✓	

Batch file maintenance can be used to change a large number of records in the user-maintained files at the VIC. Online file maintenance is limited to the center associated with the account number to be updated. For example, a Processor Control Record (PCR) can update an account number only if it owns the associated BIN or if it is a third-party processor of the associated BIN.

F.1 BATCH FILE MAINTENANCE

The following sections contain information about maintaining the CDB and MCFS files at Visa.

F.2 EFFECTIVE DATE/TIME FOR RECORDS

V.I.P. uses the effective time of each update to prevent the most current data associated with an account from being overlaid by older data. The effective time is a Greenwich mean date and time (GMT).

For an online update, V.I.P. assigns the effective time, which is the system time (expressed as GMT) when V.I.P. processes the update.

For a batch update, the member assigns the effective time (also expressed as GMT). Often this field contains the date when the set of account data to be updated was created by the member system.

V.I.P. uses the effective time to prioritize multiple updates to the same record. The question of priority arises when an issuer center provides account records to be updated through the batch process and also updates one or more of these records online before the batch update is loaded into V.I.P.

F.3 CARDHOLDER DATABASE FILES

This section describes making updates to these CDB files:

• Address Verification File
• PIN Verification File
• Exception File
• Risk-Level File

Although the example file formats and record layouts in this section are for illustration only, members need to ensure that the data sent to Visa follows the edits that are present in the information provided. Members that need to send batch data to Visa, for the Cardholder Database (CDB) and the Merchant Central File Service (MCFS), must coordinate batch requests through their account managers.

F.3.1 Header Record

The header record for Cardholder Database updates always has the same format, regardless of which CDB file is being updated (for example, Address Verification, PIN Verification, Exception, Risk Level). See Table F-1.

Table F-1   Cardholder Database File Header

Field Name	Bytes	Length	Type	Content Description and Requirements
Record Type	1	1	A	This value is a constant, H.
Filler	2	1	AN	Spaces.
Filler	3–8	6	AN	Content must be 000000.
Filler	9	1	AN	Spaces.
Authorization Center ID	10–13	4	N	A 4-digit ID assigned to the center by Visa (PCR).
Processing Type	14	1	A	This value is a constant, U (U = update).
Effective Date	15–22	8	AN	The GMT date in mm/dd/yy format.
Filler	23	1	AN	Spaces.
Effective Time	24–31	8	AN	The GMT in hh:mm:ss format.
Filler	32–34	3	AN	Spaces.
Message Format	35	1	AN	This value is a constant, 2.
Filler	36–200	165	AN	Spaces.

F.3.2   Detail Record

The detail record of CDB files has 200 bytes. The format of bytes 1 through 55 is always the same. The format of bytes 56 through 200 varies according to file type.

Table F-2   Layout of Cardholder Database Files Detail Record

Bytes 1–2	Bytes 3–55	Bytes 56–200
File Type/Format (identifies the CDB file to be updated)	Account Identification (identifies the account)	Data Specific to File Type

F.3.2.1   Address Verification File (A2)

The following table describes the content of the 200-byte detail record that is used to update the Address Verification File. Although this record allows a specific purge date to be assigned to address verification data, it is recommended that an "nonexpiring" expiration date of 999900 be used whenever possible.

Table F-3   Address Verification File Detail

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	The file to be updated: A2 = Address Verification Update.
File Update Code	3	1	AN	The three codes are: 1 = Add 2 = Change 3 = Delete

Table F-3   Address Verification File Detail (continued)

Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a number that is valid for the issuer. It must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value in this must either be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is 3, the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Postal Code	56–64	9	AN	The cardholder's 9- or 5-digit U.S. ZIP code. If the File Update Code is 1 or 2, the postal code is required in this field. If the value is 5 digits, the field must be left-justified and space-filled. If the File Update Code is 3, the value must be spaces.
Address Verification Value	65–69	5	AN	The first five numeric characters in the cardholder's address. If the File Update Code is 1 or 2, the address verification value is required in this field. If the File Update Code is 3, the value must be spaces.
Filler	70–200	131	AN	Spaces.

F.3.2.2   **PIN Verification File (P2)**

describes the content of the 200-byte detail record that is used to update the PIN Verification File.

Table F-4   PIN Verification File Detail

Field Name	Bytes	Length	Type	Content Description and Requirements
Field Type	1–2	2	AN	The file to be updated: P2 = PIN Verification File
File Update Code	3	1	AN	The three codes are: 1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4–5	2	N	The number of digits in the account number. The information must be right-justified and zero-filled

Table F-4   PIN Verification File Detail (continued)

Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a valid PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value must either be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is 3, the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
PIN Verif. Data	56–62	7	AN	If File Update Code is 1 or 2, PIN verification data is required in this field. If File Update Code is 3, the value must be spaces.
Algorithm ID	56–57	2	AN	
PVK1	58	1	AN	

PVV or Offset	59–62	4	AN	For PVV:
				    bytes 56 and 57 = Algorithm ID 01
				    bytes 58 = PVK1 (values 1 through 6)
				    bytes 59 through 62 = PVV
				
				For IBM PIN Offset:
				    bytes 56 and 57 = Algorithm ID 04
				    bytes 58 = PVKI (value = 1)
				    bytes 59 through 62 = IBM PIN Offset

Filler	63–200	138	AN	Spaces.

F.3.2.3   Exception File (E2)

Table F-5 describes the detail record format for File Type E2.

Table F-5   Exception File Detail (File Type E2)

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	The file to be updated: E2 = Exception File
File Update Code	3	1	N	The three codes are: 1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.

Table F-5   Exception File Detail (File Type E2) (continued)

Field Name	Bytes	Length	Type	Content Description and Requirements
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a number that is valid for the issuer. The value must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value in this field must either be a date in yy/mm/dd format or 999900. If the File Update Code is 3, the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Action Code	56–57	2	AN	If the File Update Code is 1 or 2, the value must be one of the codes listed in the field description of field 127E.1 in Chapter 4 of this manual. If the File Update Code is 3, the value must be spaces.
Region	58–66	9	AN	If the File Update Code is 1 or 2 and the Action Code is a pickup code, the requirements for the entry must match those for field 127E.2 in Chapter 4 of this manual. If the File Update Code is 3, or if the Action Code is not a pickup code, the value must be spaces.
Filler	67–200	134	AN	Spaces.

F.3.2.4   **Risk-Level File (R2)**

Table F-6 describes the detail record for updating the Risk-Level File. A risk-level specification is required in each add and change. The daily spending and activity limits are supplied as needed.

Table F-6   Risk-Level File Detail

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	Indicates the file to be updated: R2 = Risk Level
File Update Code	3	1	N	The three codes are: 1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.

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Table F-6   Risk-Level File Detail (continued)

Field	Bytes	Length	Type	Description
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value in this field must either be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is 3, the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Risk Level	56	1	A	The Cardholder risk level: • "A" indicates the lowest risk level • "B", "C", or "D" indicate higher risk levels Use "C" if the issuer does not participate in risk level processing.
Bytes 57 through 76—Filler				
Bytes 77 through 166—Merchant Group Activity Limits				
Travel Limit (Issuer Available)	77–81	5	AN	The travel limit when the issuer is available. If not used, the field must be space-filled.
Travel Limit (Issuer Unavailable)	82–86	5	AN	The travel limit when the issuer is unavailable. If not used, the field must be space-filled.
Lodging Limit (Issuer Available)	87–91	5	AN	The lodging limit when the issuer is available. If not used, the field must be space-filled.
Lodging Limit (Issuer Unavailable)	92–96	5	AN	The lodging limit when the issuer is unavailable. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Available)	97–101	5	AN	The automobile rental limit when the issuer is available. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Unavailable)	102–106	5	AN	The automobile rental limit when the issuer is unavailable. If not used, the field must be space-filled.
Restaurant Limit (Issuer Available)	107–111	5	AN	The restaurant limit when the issuer is available. If not used, the field must be space-filled.
Restaurant Limit (Issuer Unavailable)	112–116	5	AN	The restaurant limit when the issuer is unavailable. If not used, the field must be space-filled.
Mail/Telephone Limit (Issuer Available)	117–121	5	AN	The mail or telephone order limit when the issuer is available. If not used, the field must be space-filled.

Table F-6   Risk-Level File Detail (continued)

Mail/Telephone Limit (Issuer Unavailable)	122–126	5	AN	The mail or telephone order limit when the issuer is unavailable. If not used, the field must be space-filled.
Risky Purchase Limit (Issuer Available)	127–131	5	AN	The risky transactions limit when the issuer is available. If not used, the field must be space-filled.
Risky Purchase Limit (Issuer Unavailable)	132–136	5	AN	The risky transactions limit when the issuer is unavailable. If not used, the field must be space-filled.
Total Purchase Limit (Issuer Available)	137–141	5	AN	The total purchases limit when the issuer is available. If not used, the field must be space-filled.
Total Purchases Limit (Issuer Unavailable)	142–146	5	AN	The total purchases limit when the issuer is unavailable. If not used, the field must be space-filled.
Total Cash Limit (Issuer Available)	147–151	5	AN	The total cash limit when the issuer is available. If not used, the field must be space-filled.
Total Cash Limit (Issuer Unavailable)	152–156	5	AN	The total cash limit when the issuer is unavailable. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Available)	157–161	5	AN	The ATM cash limit when the issuer is available. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Unavailable)	162–166	5	AN	The ATM cash limit when the issuer is unavailable. If not used, the field must be space-filled.
Filler	167–200	34	AN	Spaces.

F.3.3   Trailer Record

The trailer record for the cardholder database files is the last data record for an update file. It is always formatted as shown in Table F-7.

Table F-7   Cardholder Database Files Trailer

Field Name	Bytes	Length	Type	Content Description and Requirements
Trailer ID	1	1	A	This value is a constant, T.
Number of Records	2–10	9	N	The number of detail records in the whole update file. The information must be right-justified and zero-filled.
Filler	11–200	190	AN	Spaces.

F.4   MERCHANT CENTRAL FILE

This section describes the header, detail, and trailer records for batch updates to the Merchant Central File.

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NOTE

Members that need to send batch data to Visa to update MCFS information must coordinate batch requests through their account managers.

F.4.1 Header Record

Table F-8 describes the content of the header record for updates to the Merchant Central File.

Table F-8   Merchant Central File Header

Field Name	Bytes	Length	Type	Content Description and Requirements
Record Type	1	1	A	This value is a constant, H.
Filler	2	1	AN	Spaces.
Filler	3–8	6	AN	The content of this field must be 000000.
Filler	9	1	AN	Spaces.
Authorization Center ID	10–13	4	N	A 4-digit ID assigned to the center by Visa.
Filler	14	1	A	Spaces.
Effective Date	15–22	8	AN	The value is the GMT date in mm/dd/yy format.
Filler	23	1	AN	Spaces.
Effective Time	24–31	8	AN	The value is the GMT date in hh:mm:ss format.
Filler	32–34	3	AN	Spaces
Message Format	35	1	AN	This value is a constant, 2.
Filler	36–200	165	AN	Spaces.

F.4.2 Detail Record

The detail record for the Merchant Central File has 200 bytes. The format of bytes 1 through 70 is always the same. The format of bytes 71 through 200 varies according to the card type of the record being updated.The following figure provides the layout of the Merchant Central File detail record.

Figure F-1   Layout of Merchant Central File Detail Record

Bytes 1–2	Bytes 3–70	Bytes 71–200
File Type (identifies the file to be updated)	Merchant Identification (identifies the merchant)	Data Specific to Card Type

These bytes are formatted the same for all files.

The update file can contain a mixture of updates to different card types.

Merchant Central File updates have these general requirements:

- For File Update Code 1 or 2 (add or change), the entire record must be supplied, with fillers of spaces or zeros in fields that do not apply. (When a change is processed at the VIC, the entire record is replaced rather than the actual data being changed.)
- For File Update Code 3 (delete), the file type and all applicable merchant identifications must be supplied. The other fields, in bytes 71 through 200, can be space-filled.

Table F-9 shows first the format of bytes 1 through 70, then the format of bytes 71 through 200.

Table F-9   Merchant Central File Detail

Field Name	Bytes	Length	Type	Content Description and Requirements
Bytes 1–70 for All Programs				
File Type	1–2	2	A	The file to be updated: M9 = Merchant Central File
File Update Code	3	1	N	The three codes are: 1 = Add 2 = Change 3 = Delete
Filler	4–10	7	AN	Spaces.
Card Acceptor Terminal ID	11–18	8	AN	The card acceptor terminal ID for which the file record is to be established (for field 41). If this field is not used, the value must be space-filled. For Discover, MasterCard, American Express, or Check Acceptance, the value must be space-filled. For Universal, the information must be left-justified and space-filled. A Card Acceptor Terminal ID value of all zeros is valid.
			N (for Visa only)	For Visa, the information must be left-justified and space-filled. All bytes entered (except the space-filled characters) must be numeric. If this field has a value, the Merchant ID field in bytes 56 through 70 (see merchant ID) must be zero-filled. If this field is not used, the value must be space-filled.

Table F-9   Merchant Central File Detail (continued)

Card Acceptor Identification Code	19–33	15	AN	The card acceptor terminal ID for which the file record is to be established (for field 42). For Discover, MasterCard, American Express, or Check Acceptance, the value must be space-filled. For Universal, the value must be left-justified and space-filled.
			N (for Visa only)	For Visa, the information must be left-justified and space-filled. All bytes entered in this field (except the space-filled characters) must be numeric. If this field has a value, the Merchant ID field in bytes 56 through 70 (see merchant ID) must be zero-filled. If this field is not used, the value must be space-filled.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value in this field must either be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is 3, the value must be space-filled.
Filler	40–42	3	AN	Spaces.
Acquiring Institution ID Length	43–44	2	N	The number of digits in the Acquiring Institution ID.
Acquiring Institution ID	45–55	11	N	Identification number (usually 6 digits) assigned by Visa. The information must be right-justified and zero-filled.
Merchant ID	56–70	15	N	The card acceptor for which the file record is to be established. For Universal, the value must be zero-filled. For Discover, the value must be left-justified and zero-filled. For MasterCard, American Express, or Check Acceptance, the value must be right-justified and zero-filled. For Visa data, the value must be right-justified and zero-filled. If bytes 11 through 33 are entered, this field must be zero-filled.
Bytes 71–200 for Universal				
Record Type	71	1	A	This value is a constant, U.
Filler	72–87	16	AN	Spaces.

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Table F-9   Merchant Central File Detail (continued)

Merchant's Type	88–91	4	N	The Merchant Category Code (for field 18). If this field is not supplied or File Update Code is 3, the value must be space-filled. The value can not be all zeros.
Name/Location/Country	92–131	40	AN	This is field 43 data, which consists of these three data elements: • Card Acceptor Name • Card Acceptor City Name • Card Acceptor Country Code This field is required if field 59 (State/Country/ZIP) is entered. When field 59 is supplied, all three subfields must be entered. If field 59 is not supplied or File Update Code is 3, the value must be space-filled. (See Cards Acceptor Name, City Name, Country Code, and State/Country/ZIP for subfield requirements.)
Card Acceptor Name	92–116	25	AN	The card acceptor name or ATM location.
City Name	117–129	13	A	The card acceptor city.
Country Code	130–131	2	A	The 2-character alphabetic country code of the card acceptor.
State/Country/ZIP	132–147	16	AN	This is field 59 data, which consists of these four data elements: • Field 59 length • Card Acceptor State or Province Code • Card Acceptor Country Code • Card Acceptor ZIP or Postal Code If field 59 is not supplied or File Update Code is 3, the value must be space-filled. See subfield requirements.

Field 59 Geographic Data format if Field 43 Country Code is "US"

This is the field 59 format for the U.S.

Field 59 length	132–133	2	N	The value is the length of field 59. This field is a required if field 59 is entered. Conversely, if this field is supplied, the State Code and ZIP Code must be entered. Acceptable lengths are 10 (for 5-digit ZIP Codes) or 14 (for 9-digit ZIP Codes). If field 59 is not supplied, the value must be space-filled.
State Code	134–135	2	N	The 2-digit numeric State Code. This field is a required if field 59 is entered. It must be space-filled if field 59 is not supplied.
US County Code	136–138	3	N	If present, this must be a 3-digit numeric code. Zero- fill if not applicable for field 59. If field 59 is not supplied, the value must be space-filled.

Batch File Maintenance

Table F-9   Merchant Central File Detail (continued)

US ZIP Code	139–147	9	N	This is a required field if field 59 is entered. This field must be numeric and nonzero. If field 59 is not supplied, the value must be space-filled. If the field 59 length is 10, bytes 144 through 147 must be space-filled. If the field 59 length is 14, bytes 144 through 147 may not be space-filled.

Field 59 Geographic Data format if Field 43 Country Code is "CA"

This is the field 59 format for Canada.

Field 59 length	132–133	2	N	The value is the length of field 59. This is a required field if field 59 is entered. The information must be numeric, right- justified, and zero-filled. If field 59 is not supplied, the value must be space-filled. The length must be 02.
Province Code	134–135	2	N	The 2-digit numeric Province Code. This field must be entered if the field 59 length is entered. It must be space-filled if field 59 is not supplied.
Filler	136–147	12	AN	Spaces.

Field 59 Geographic Data format if Field 43 Country Code is not "US" or "CA"

This is the field 59 format for countries other than the U.S. or Canada.

Field 59 (State/Count/ZIP) length	132–133	2	N	The length of field 59. This field is a required if field 59 is entered. The information must be numeric, right- justified, and zero-filled. The length value can be 1 through 14. If field 59 is not supplied, the value must be space-filled.
Postal Code	134–147	14	AN	The 1 to 14 byte alphanumeric Postal Code. The information must be left-justified, space-filled. This field must be entered if the field 59 length is entered. If field 59 is not supplied, the value must be space-filled.

Bytes 148–200 for Universal

MVV	148–157	10	AN	Merchant Verification Value
Filler	158–200	43	AN	Spaces.

Bytes 71–200 for Visa

Note: Visa format is supported but not recommended. Use Universal format instead.

Record Type	71	1	A	This value is a constant, V.
Filler	72–87	16	AN	Spaces.
Merchant's Type	88–91	4	N	If the File Update Code is 1 or 2, the value must be the 4-digit Merchant Category Code (field 18). If the File Update Code is 3, the value must be zero-filled.
Filler	92–200	109	AN	Spaces.

Table F-9   Merchant Central File Detail (continued)

Bytes 71–200 for American Express/Discover				
Record Type	71	1	A	The valid values are: X = American Express D = Discover
Terminal ID	72–86	15	AN	The terminal at the card acceptor location (for field 42). If File Update Code is 1 or 2, the alphanumeric terminal ID must be left-justified and space-filled. If the File Update Code is 3, the value in this field can be space-filled.
Filler	87–200	114	AN	Spaces.
Bytes 71–200 for Check Acceptance				
Record Type	71	1	A	This value is a constant, A.
Terminal ID	72–86	15	AN	The terminal at the card acceptor location (for field 41). If the File Update Code is 1 or 2, the alphanumeric terminal ID must be left-justified and space-filled (Only the first 8 characters are significant, as this field is intended to replace field 41 in an authorization request). If the information is not applicable or if File Update Code is 3, the value must be space-filled.
Vendor ID	87	1	AN	The check acceptance vendor (and the BIN for field 100). If the File Update Code is 1 or 2, the value must be a numeric vendor ID in the range of 1 to 4, where 1 = Telecredit, Los Angeles (894300) 2 = Telecheck (861400) 3 = NPC/JBS (810000) 4 = Equifax Card Services (894400) (previously Telecredit, Tampa) 5= Not used 6= ETC Scan (813500) If the File Update Code is 3, the value in this field can be space-filled.
Filler	88–200	113	AN	Spaces.
Bytes 71–200 for MasterCard				
Record Type	71	1	A	This value is a constant, M.
Filler	72–87	16	AN	Spaces.
Merchant's Type	88–91	4	AN	If the File Update Code is 1 or 2, this is a required field and must be the 4-digit merchant category code (for field 18). If the File Update Code is 3, the value in this field can be space-filled.

Batch File Maintenance

Table F-9   Merchant Central File Detail (continued)

Postal Code	92–100	9	AN	The Merchant Postal Code. The value must be left-justified with trailing spaces. For the U.S. region, this is a 5- or 9-digit ZIP code (for field 59). This field may be zero-filled or space-filled if the postal or ZIP code is not available. If the File Update Code is 3, the value in this field can be space-filled.
Card Acceptor Name	101–125	25	AN	The card acceptor name or ATM location from field 43.
Card Acceptor City Name	126–138	13	A	The card acceptor city from field 43.
Country Code	139–140	2	A	The two-character alpha country code of the card acceptor from field 43.
Filler	141–200	100	AN	Spaces.

F.4.3   Trailer Record

This trailer record must be the last data record for an update file. Table F-10 shows the format.

Table F-10   Merchant Central File Trailer

Field Name	Bytes	Length	Type	Content Description and Requirements
Trailer ID	1	1	A	This value is a constant, T.
Number of Records	2–10	9	N	The number of detail records in the whole file. The value must be right-justified and zero-filled.
Filler	11–200	190	AN	Spaces.

This appendix describes the various methods that are available to receive electronic report information for BASE I and POS (point of sale or point of service). Record formats for each of the methods also are provided.

BASE I users who choose to receive transaction data electronically can create and reconcile their own customized reports. The electronic data records are produced from the same sources used by Visa to create paper reports.

This appendix includes this information:
- Subscriber Options
- Electronic Formats
- BASE II TC 33 Record Formats
- BASE II TC 45 Record Formats
- Visa Point-of-Sale Authorization (POSA) File
- Visa POS Transaction Information
- CPS Downgrade Reports
- Authorization Profile Reports
- Exception File Listings
- Combined Visa/Plus Routing Tables

G.1 SUBSCRIBER OPTIONS

Acquirers and issuers are able to obtain various versions of transaction information.

Acquirers can subscribe to electronic-print or raw data (unformatted) versions of POS transaction information. Acquirers also can obtain electronic print versions of Custom Payment Service (CPS) Downgrade reports.

Issuers can subscribe to electronic versions of authorization profile summaries, processor capacity information, and Exception File information.

For more information about subscribing, contact your Visa representative.

G.2 ELECTRONIC FORMATS

Visa transmits report information to subscribers using these methods:
- BASE II transaction records transmitted through the BASE II Clearing and Settlement System. The transaction codes include:
  - Transaction Code 33 for the raw data versions of the report information.
  - Transaction Code 45 for the electronic-print version.
- Point-of-Sale Authorization (POSA) File, which contains transaction data, delivered to subscribers through Direct Exchange Open File Delivery (OFD) or the Visa File Exchange Service (VFES).

Table G-1 lists the electronic formats available for certain BASE I reports.

The BASE I reports are described in *V.I.P. System Reports.*

NOTE

Mail deliveries of the Point-of-Sale (POS) reports on tape, cartridge, and microfiche are not allowed in the U.S. region. Instead, U.S. acquirers can receive the daily Point-of-Service Authorization (POSA) File, which is an electronically transmitted data file that includes BASE I and SMS transaction data; it does not support options for detail vs. summary reports. Using this file, endpoints can generate detail and summary reports for themselves if they wish. For more information about this file, including record layouts, refer to "Visa Point-of-Sale Authorization (POSA) File" later in this appendix.

Table G-1   BASE I Reports—Electronic Formats

Report Number	Report Title	Available Electronic Formats	Frequency
Point-of-Sale (POS) Reports			
Raw data format is available to BASE I acquirers only. The detail and summary reports are available to BASE I and SMS acquirers.			
POS0110W	POS Detail Report	TC 45	Four times a month
POS002M	Monthly POS Summary Report	TC 45	Monthly
n/a	POSA File	POSA format	Daily
n/a	POS Raw Data	TC 33	13 times a day
CPS Downgrade Reports			
RPS7000	Downgrade Detail Report	TC 45	Four times a month
RPS7100	Downgrade Trend Analysis Summary Report	TC 45	Monthly
Authorization Profile Reports (APR)			
APR2100/ APR2120	Issuer and Stand-In Authorization Summary by Authorization Criteria (processor)	TC 45, TC 33	Four times a month or monthly
APR2200/ APR2220	Capacity Management Diversion to Stand-In (processor)	TC 45, TC 33	Four times a month or monthly
APR5100/APR5120	Issuer and Stand-In Authorization Summary by Authorization Criteria (BIN)	TC 45, TC 33	Four times a month or monthly
APR6100/APR6120	Issuer and Stand-In Authorization Summary by Authorization Criteria (risk level within BIN)	TC 45, TC 33	Four times a month or monthly
APR7100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Product-ID level within BIN)	TC 45	Monthly
Exception File Listings			
BIOSRUP	Exception File Update File	TC 33	Weekly
BIOSRLP	Exception File Listing File	TC 33	Monthly

NOTE:

OFD versions of both the Exception File Update File and the Exception File Listing File are also available.

G.2.1 BASE II TC 33 Record Formats

BASE II TC 33 record formats vary according to the type of information requested by the subscriber. For specific record formats, refer to the following section and applicable report sections of this appendix.

> **NOTE**
>
> *Raw data records are transmitted electronically, outside the V.I.P. System. Visa determines the mechanism for transmission, which is subject to change. For current information, contact your Visa representative.*

G.2.1.1 Authorization Record Layouts

The tables in this section contain the TCR record layouts for TC 33—Authorization Records (POS and PSR)—as follows:

- TCR 0—Authorization and Incremental Authorization (POS)
- TCR 1—Authorization and Incremental Authorization (POS), Additional Information
- TCR 0—Authorization Full and Partial Reversal (PSR)
- TCR 1—Authorization Full and Partial Reversal (PSR), Additional Information

For TCR 2 and TCR 3 record layouts containing line-item detail for industry-specific and limited-use data, refer to section Line-Item Detail for Industry-Specific and Limited-Use Data.

POS Record Layouts for Authorizations and Incremental Authorizations

The following two tables contain the POS TC 33 record layouts for TCR 0 and TCR 1.

Table G-2   TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout

Position	Length	Format	Contents	Description
1–2	1	UN	Transaction Code	This field contains **33**.
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5–10	6	UN	Destination BIN	This field contains a valid BIN.
11–16	6	UN	Source BIN	This field contains **400083**.
17–19	3	AN	TC 33 Application Code	This field contains **POS**.
20–22	3	UN	Julian Day	This field contains the day of the year that data is prepared. The valid values are **001–366.**
23–32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33–34	2	UN	Reserved field	This field contains spaces.
35–45	11	AN	Acquirer BIN	This field contains a value that identifies the financial institution acting as the acquirer of this customer transaction.

UN = Unpacked numeric, AN = Alphanumeric

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Table G-2   TC 33, TCR 0—Authorization and Incremental Authorization
(POS) Record Layout (continued)

Position	Length	Format	Contents	Description
46–68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69–74	6	UN	Transaction Date	This field contains the date in the mmddyy (month, day, year) format.
75–80	6	UN	Transaction Time	This field contains the time in the hhmmss (hour, minute, second) format.
81–82	2	UN	Processing Code	This field contains a two-digit code identifying the type of cardholder transaction or center function being processed.
83–98	16	UN	Account Number	This field contains the number identifying the cardholder account or relationship.
99–102	4	UN	Merchant Category Code	This field contains a valid 4-digit MCC.
103–114	12	UN	Authorized Amount (Original Currency)	This field contains the transaction amount either in U.S. dollars or per the currency code identified in positions 145–147.
115–118	4	UN	Expiration Date	This field contains the date in the yymm (year, month) format.
119–120	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
121–126	6	AN	Authorization Code	This field contains the authorization code provided by the issuer when a transaction is approved.

UN = Unpacked numeric, AN = Alphanumeric

Table G-2   TC 33, TCR 0—Authorization and Incremental Authorization
             (POS) Record Layout (continued)

Position	Length	Format	Contents	Description
127–128	2	AN	Communication Line Type	This field contains one of the following values: **8S** = 800—SYNCH **AL** = ASYNC **DC** = DATAPAC—CANADA **DF** = UNUSED DI = DIAL—ISDN **DL** = DIAL—LOCAL **DR** = DRN—LATA **DV** = DATA-OVER-VOICE **DW** = WATS **EC** = ELECTRONIC COMM **EL** = ECR—LEASED or DIRECT-CONNECTS **FS** = FGB—SYNCH **LC** = DIAL—LOCAL—CANADA **MP** = SYSTEM—VAP **UD** = UNDEFINED **XL** = X25
129–132	4	UN	Acquirer Station ID	
133	1	AN	CVV Result	This field contains a Visa-defined code indicating card verification value (CVV) verification result.
134	1	AN	AVS Result	This field contains a Visa-defined code that describes the address verification result for a U.S. Visa or MasterCard transaction.
135–137	3	UN	Entry Mode Code	
138–139	2	UN	Entry Capability	
140–141	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point of sale or point of service.
142	1	AN	Market-Specific Data Indicator	
143	1	AN	Terminal Format Code	
144	1	AN	Stand-In Processing Advice Code	
145–147	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103–114.
148	1	AN	Authorization Characteristics Indicator	This field contains the result of an acquirer request for CPS qualification.

UN = Unpacked numeric, AN = Alphanumeric

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Table G-2 TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout (continued)

Position	Length	Format	Contents	Description
149–163	15	UN	Payment Service Transaction Identifier	For Visa transactions, this field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals. For MasterCard transactions, this field contains the Trace ID from tag 08 of dataset ID 65 in field 104, usage 2.
164–167	4	AN	Validation Code	This field contains a V.I.P.-calculated code to ensure key fields in the 0100 Authorization requests match their respective fields in BASE II clearing messages.
168	1	AN	Reserved	This field contains a zero.

UN = Unpacked numeric, AN = Alphanumeric

The following table shows the layout of the POS TC 33, TCR 1 record.

Table G-3 TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout

Position	Length	Format	Contents	Description
1–2	2	UN	Transaction Code	This field contains a **33**.
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a **1**.
5–16	12	UN	Cashback Amount	
17–41	25	AN	Merchant Name	The first position in this field cannot be a space.
42–44	3	AN	Merchant Country Code	This field contains a valid BASE II code. The first two positions of this field will be the country code and the third character will be a space.
45–46	2	AN	Product ID	This field contains the product ID in the authorization.

UN = Unpacked numeric, AN = Alphanumeric

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**Table G-3   TC 33, TCR 1—Authorization and Incremental Authorization (POS),
Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
47–56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
57–68	12	AN	American Express Point-of-Service Data Code	This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, which contains data from American Express authorization request messages. This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.
69–71	3	UN	MasterCard Point-of-Service (POS) Entry Mode	This field contains the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization response messages.
72–73	2	UN	MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	This field contains the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in MasterCard authorization request messages. This field is blank when Field 116, with dataset ID 67, is not present in 0110 Authorization response messages.

UN = Unpacked numeric, AN = Alphanumeric

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Table G-3   TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout (continued)

Position	Length	Format	Contents	Description
74–99	26	AN	MasterCard Point-of-Service (POS) Data	This field contains the value of the MasterCard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field contains between 1 and 26 bytes of data, left-justified, and space-filled. This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization response messages.
100–105	6	AN	MasterCard Acquirer ID	In MasterCard transactions, this field contains the MasterCard-Assigned ID from field 62.20 or field 104, usage 2 (dataset ID 65, tag 07). When the MasterCard-Assigned ID is not present in MasterCard transactions, this field will be spaces. This field will be spaces for non-MasterCard transactions.
106–120	15	AN	Network Information	This field contains the value from field 116, Dataset ID 68, Tag 01.
121–122	2	AN	Transaction Qualifier	This field contains the value from field 116, Dataset ID 68, Tag 02.
123–132	10	AN	Date and Time	This field contains the value from field 116, Dataset ID 67, Tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19.
134–137	4	N	Date, Capture	This field contains the value from field 17.
138–167	30	AN	Reserved	
168	1	AN	Reserved	This field contains a zero.

UN = Unpacked numeric, AN = Alphanumeric

PSR Record Layouts for Authorization Full and Partial Reversals
The next two tables contain the PSR TC 33 record layouts for TCR 0 and TCR 1.

Table G-4 TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout

Position	Length	Format	Contents	Description
1–2	1	UN	Transaction Code	This field contains a **33**.
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5–10	6	UN	Destination BIN	This field contains a valid BIN.
11–16	6	UN	Source BIN	This field contains **400083**.
17–19	3	AN	TC 33 Application Code	This field contains **POS**.
20–22	3	UN	Julian Day	This field contains the day of the year that data is prepared. The valid values are **001–366.**
23–32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33–34	2	UN	Reserved field	This field contains spaces.
35–45	11	AN	Acquirer BIN	This field contains a value that identifies the financial institution acting as the acquirer of this customer transaction.
46–68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69–74	6	UN	Transaction Date	This field contains the date in the mmddyy (month, day, year) format.
75–80	6	UN	Transaction Time	This field contains the time in the hhmmss (hour, minute, second) format.
81–96	16	UN	Account Number	This field contains the number identifying the cardholder account or relationship.
97–100	4	UN	Merchant Category Code	This field contains a valid 4-digit MCC.
101–112	12	UN	Total Authorized Amount (Original Currency)	This field contains the transaction amount either in U.S. dollars or per the currency code identified in positions 138–140.
113–116	4	UN	Expiration Date	This field contains the date in the yymm (year, month) format.
117–118	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.

UN = Unpacked numeric, AN = Alphanumeric

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Table G-4   TC 33, TCR 0—Authorization Full and Partial Reversal (PSR)
             Record Layout (continued)

Position	Length	Format	Contents	Description
119–124	6	AN	Authorization Code	This field contains the authorization code provided by the issuer when a transaction is approved.
125–126	2	AN	Communication Line Type	This field contains one of the following values: **8S** = 800—SYNCH **AL** = ASYNC **DC** = DATAPAC—CANADA **DF** = UNUSED DI = DIAL—ISDN **DL** = DIAL—LOCAL **DR** = DRN—LATA **DV** = DATA-OVER-VOICE **DW** = WATS **EC** = ELECTRONIC COMM **EL** = ECR—LEASED or DIRECT-CONNECTS **FS** = FGB—SYNCH **LC** = DIAL—LOCAL—CANADA **MP** = SYSTEM—VAP **UD** = UNDEFINED **XL** = X25
127–130	4	UN	Acquirer Station ID	
131–133	3	UN	Entry Mode Code	
134–135	2	UN	Entry Capability	
136–137	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point of sale or point of service.
138–140	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103–114.
141–152	12	UN	Replacement Amount	This field contains the corrected amount of the transaction in a partial reversal.
153–167	15	UN	Payment Service Transaction Identifier	This field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals.
168	1	AN	Reserved	This field contains a zero.

UN = Unpacked numeric, AN = Alphanumeric

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The following table shows the layout of the PSR TC 33, TCR 1 record.

**Table G-5   TC 33, TCR 1—Full and Partial Authorization Reversal (PSR),
Additional Information Record Layout**

Position	Length	Format	Contents	Description
1–2	2	UN	Transaction Code	This field contains a **33**.
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a **1**.
5–16	12	UN	Cashback Amount	
17–41	25	AN	Merchant Name	The first position in this field cannot be a space.
42–44	3	AN	Merchant Country Code	This field contains a valid BASE II code. The first two positions of this field will be the country code and the third character will be a space.
45–46	2	AN	Product ID	This field contains the product ID in the authorization.
47–56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
57–68	12	AN	American Express Point-of-Service Data Code	This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, dataset ID 66, which contains data from American Express authorization request messages. This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.
69–71	3	UN	MasterCard Point-of-Service (POS) Entry Mode	This field contains the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.

UN = Unpacked numeric, AN = Alphanumeric

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Table G-5   TC 33, TCR 1—Full and Partial Authorization Reversal (PSR),
             Additional Information Record Layout (continued)

Position	Length	Format	Contents	Description
72–73	2	UN	MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	This field contains the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
74–99	26	AN	MasterCard Point-of-Service (POS) Data	This field contains the value of the MasterCard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field contains between 1 and 26 bytes of data, left-justified and space-filled. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
100–105	6	AN	MasterCard Acquirer ID	This field will contain the MasterCard-Assigned ID from field 62.20 in MasterCard transactions. When the MasterCard-Assigned ID is not present in MasterCard transactions, this field will be spaces. This field will be spaces for non-MasterCard transactions.
106–120	15	AN	Network Information	This field contains the value from field 116, dataset ID 68, Tag 01.
121–122	2	AN	Transaction Qualifier	This field contains the value from Field 116, dataset ID 68, Tag 02.
123–132	10	AN	Date and Time	This field contains the value from field 116, dataset ID 67, Tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19.

UN = Unpacked numeric, AN = Alphanumeric

Table G-5   TC 33, TCR 1—Full and Partial Authorization Reversal (PSR),
Additional Information Record Layout (continued)

Position	Length	Format	Contents	Description
134–137	4	AN	Reserved	This field is reserved for a pilot program.
138–167	30	AN	Reserved	
168	1	n/a	Reserved	

UN = Unpacked numeric, AN = Alphanumeric

G.2.1.2   **Line-Item Detail for Industry-Specific and Limited-Use Data**

Visa offers five optional TCRs to carry line item details for industry-specific and limited-use data in TC 33 Authorization records (POS and PSR).

This TCR data is available to acquirers that choose to subscribe to the TC 33 TCRs described in this section.

The TCR 2 and TCR 3 records contain data from the following industry-specific and non-industry-specific sources:

• Field 48—Additional Data—Private, Usage 4—Visa Airline Transactions
• Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date
• Field 62.9—No Show Indicator
• Field 62.10—Extra Charges
• Field 62.13—Restricted Ticket Indicator
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5C (Fleet card data)
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5E (TC 50 Destination BIN)
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 60 (Airline industry-specific data)
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 61 (Car rental industry-specific data)
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 62 (Lodging industry-specific data)
• Field 104, Usage 2—Transaction-Specific Data, Dataset ID 63 (Non-industry-specific data)

The following table summarizes the fields and dataset IDs that Visa uses to populate the TC 33, TCR 2 and TCR 3 records.

Table G-6   Data Field to Message/TCR Cross-Reference

	Field										
	48, Usage 4	62.8	62.9	62.10	62.13	104, Usage 2, Dataset ID					
Message/TCR						60	61	62	63	5C	5E
BASE I 0100						✓	✓	✓	✓		
V.I.P. 0100	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
TCR 2 Car Rental		✓	✓	✓			✓				
TCR 2 Fleet Service										✓	

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Table G-6   Data Field to Message/TCR Cross-Reference (continued)

Message/TCR	48, Usage 4	62.8	62.9	62.10	62.13	104, Usage 2, Dataset ID					
						60	61	62	63	5C	5E
TCR 2 Lodging		✓	✓	✓				✓			
TCR 2 Passenger Itinerary Data	✓				✓	✓					
TCR 3 Additional Line Item Detail Data									✓	✓	✓

This section provides layouts for the following TCRs in TC 33—Authorization Records:

• TCR 2—Line Item Detail—Car Rental
• TCR 2—Line Item Detail—Fleet Service
• TCR 2—Line Item Detail—Lodging
• TCR 2—Line Item Detail—Passenger Itinerary Data
• TCR 3—Additional Line Item Detail Data

> **NOTE**
>
> *These TC 33 TCRs are available by subscription. Acquirers may subscribe to either the TCR 2 records, or the TCR 3 record, or both. Acquirers that subscribe to the TCR 2 records receive the appropriate TCR 2 records for all of the market segments they support.*

TCR 2—Line Item Detail—Car Rental Record Layout

The following table shows the layout of the TC 33, TCR 2—Line Item Detail—Car Rental record.

NOTE

*Visa identifies TC 33, TCR 2—Line Item Detail—Car Rental records with the value of **2** in the Transaction Component Sequence Number field, and the value of **CA** in the Clearing Business Format Code field.*

Table G-7   TCR 2—Line Item Detail—Car Rental Record Layout

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of **33**.
3	1	UN	Transaction Code Qualifier	This field contains the value of **0**.
4	1	UN	Transaction Component Sequence Number	This field contains the value of **2**.
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of **CA**.
19–20	2	UN	Days Rented	The value of this field is taken from Field 104, Dataset ID 61, Tag 01, Days Rented. If not present, this field is zero-filled.
21–26	6	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from Field 62.9—No Show Indicator. If not present, this field is space-filled.
28–33	6	UN	Extra Charges	The value of this field is taken from Field 62.10—Extra Charges. If not present, this field is zero-filled.
34–37	4	AN	Reserved	This field is space-filled.
38–43	6	UN	Car Rental Check-Out Date	The value of this field is taken from Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date. If not present, this field is zero-filled. Format: yymmdd
44–55	12	UN	Daily Rental Rate	The value of this field is taken from Field 104, Dataset ID 61, Tag 02, Daily Rental Rate. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*

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Table G-7   TCR 2—Line Item Detail—Car Rental Record Layout (continued)

Position	Length	Format	Field Name	Description
56–67	12	UN	Weekly Rental Rate	The value of this field is taken from Field 104, Dataset ID 61, Tag 03, Weekly Rental Rate. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
68–79	12	UN	Insurance Charges	The value of this field is taken from Field 104, Dataset ID 61, Tag 04, Insurance Charges. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
80–91	12	UN	Fuel Charges	The value of this field is taken from Field 104, Dataset ID 61, Tag 05, Fuel Charges. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
92–93	2	AN	Car Class Code	The value of this field is taken from Field 104, Dataset ID 61, Tag 06, Car Class Code. If not present, this field is space-filled.
94–105	12	AN	One-Way Drop-off Charges	The value of this field is taken from Field 104, Dataset ID 61, Tag 07, One-Way Drop-Off Charges. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
106–145	40	AN	Renter Name	The value of this field is taken from Field 104, Dataset ID 61, Tag 08, Renter Name. If not present, this field is space-filled.
146–168	23	AN	Reserved	This field is space-filled.

TCR 2—Line Item Detail—Fleet Service Record Layout

The following table shows the layout of the TC 33, TCR 2—Line Item Detail—Fleet Service record.

NOTE

*Visa identifies TC 33, TCR 2—Line Item Detail—Fleet Service records with the value of **2** in the Transaction Component Sequence Number field, and the value of **FL** in the Clearing Business Format Code field.*

Table G-8   TCR 2—Line Item Detail—Fleet Service Record Layout

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of **33**.
3	1	UN	Transaction Code Qualifier	This field contains the value of **0**.
4	1	UN	Transaction Component Sequence Number	This field contains the value of **2**.
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of **FL**.
19–26	8	AN	Reserved	This field is space-filled.
27	1	AN	Type of Purchase	The value of this field is taken from Field 104, Dataset ID 5C, Tag 01, Type of Purchase. If not present, this field is space-filled.
28–29	2	AN	Fuel Type	The value of this field is taken from Field 104, Dataset ID 5C, Tag 03, Fuel Type. If not present, this field is space-filled.
30	1	AN	Unit of Measure	The value of this field is taken from Field 104, Dataset ID 5C, Tag 04, Unit of Measure. If not present, this field is space-filled.
31–42	12	UN	Quantity	The value of this field is taken from Field 104, Dataset ID 5C, Tag 05, Quantity. If not present, this field is zero-filled. **NOTE**: *Four decimal places are implied.*

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Table G-8   TCR 2—Line Item Detail—Fleet Service Record Layout (continued)

Position	Length	Format	Field Name	Description
43–54	12	UN	Unit Cost	The value of this field is taken from Field 104, Dataset ID 5C, Tag 06, Unit Cost. If not present, this field is zero-filled. **NOTE**: *Four decimal places are implied.*
55–66	12	UN	Gross Fuel Price	The value of this field is taken from Field 104, Dataset ID 5C, Tag 07, Gross Fuel Price. If not present, this field is zero-filled. **NOTE**: *Two decimal places are implied.*
67–78	12	UN	Net Fuel Price	The value of this field is taken from Field 104, Dataset ID 5C, Tag 08, Net Fuel Price. If not present, this field is zero-filled. **NOTE:** *Four decimal places are implied.*
79–90	12	UN	Gross Non-Fuel Price	The value of this field is taken from Field 104, Dataset ID 5C, Tag 09, Gross Non-Fuel Price. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
91–102	12	UN	Net Non-Fuel Price	The value of this field is taken from Field 104, Dataset ID 5C, Tag 0A, Net Non-Fuel Price. If not present, this field is zero-filled. **NOTE:** *Four decimal places are implied.*
103–109	7	AN	Odometer Reading	The value of this field is taken from Field 104, Dataset ID 5C, Tag 0B, Odometer Reading. If not present, this field is space-filled.

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Table G-8   TCR 2—Line Item Detail—Fleet Service Record Layout (continued)

Position	Length	Format	Field Name	Description
110–113	4	UN	VAT/Tax Rate	The value of this field is taken from Field 104, Dataset ID 5C, Tag 0E, VAT/Tax Rate. If not present, this field is zero-filled. **NOTE**: *Two decimal places are implied.*
114–125	12	UN	Miscellaneous Fuel Tax	The value of this field is taken from Field 104, Dataset ID 5C, Tag 10, Miscellaneous Fuel Tax. If not present, this field is zero-filled. **NOTE**: *Two decimal places are implied.*
126–137	12	AN	Reserved	This field is space-filled.
138–149	12	UN	Miscellaneous Non-Fuel Tax	The value of this field is taken from Field 104, Dataset ID 5C, Tag 12, Miscellaneous Non-Fuel Tax. If not present, this field is zero-filled. **NOTE**: *Two decimal places are implied.*
150	1	AN	Service Type	The value of this field is taken from Field 104, Dataset ID 5C, Tag 02, Service Type. If not present, this field is space-filled.
151	1	AN	Miscellaneous Fuel Tax Exemption Status	The value of this field is taken from Field 104, Dataset ID 5C, Tag 0F, Miscellaneous Fuel Tax Exemption Status. If not present, this field is space-filled.
152	1	AN	Miscellaneous Non-Fuel Tax Exemption Status	The value of this field is taken from Field 104, Dataset ID 5C, Tag 11, Miscellaneous Non-Fuel Tax Exemption Status. If not present, this field is space-filled.
153–168	16	AN	Reserved	This field is space-filled.

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TCR 2—Line Item Detail—Lodging Record Layout

The following table shows the layout of the TC 33, TCR 2—Line Item Detail—Lodging record.

NOTE

*Visa identifies TC 33, TCR 2—Line Item Detail—Lodging records with the value of **2** in the Transaction Component Sequence Number field, and the value of **LG** in the Clearing Business Format Code field.*

Table G-9   TCR 2—Line Item Detail—Lodging Record Layout

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of **33**.
3	1	UN	Transaction Code Qualifier	This field contains the value of **0**.
4	1	UN	Transaction Component Sequence Number	This field contains the value of **2**.
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of **LG**.
19–26	8	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from Field 62.9—No Show Indicator. If not present, this field is space-filled.
28–33	6	UN	Extra Charges	The value of this field is taken from Field 62.10—Extra Charges. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
34–37	4	AN	Reserved	This field is space-filled.
38–43	6	UN	Lodging Check-In Date	The value of this field is taken from Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date. If not present, this field is zero-filled. Format: yymmdd
44–55	12	UN	Daily Room Rate	The value of this field is taken from Field 104, Dataset ID 62, Tag 01, Daily Room Rate. If not present, this field is zero-filled. **NOTE**: *Two decimal places are implied.*

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Table G-9   TCR 2—Line Item Detail—Lodging Record Layout (continued)

Position	Length	Format	Field Name	Description
56–67	12	UN	Total Tax	The value of this field is taken from Field 104, Dataset ID 62, Tag 02, Total Tax. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
68–79	12	UN	Prepaid Expenses	The value of this field is taken from Field 104, Dataset ID 62, Tag 03, Prepaid Expenses. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
80–91	12	UN	Food/Bev Charges	The value of this field is taken from Field 104, Dataset ID 62, Tag 04, Food/Bev Charges. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
92–103	12	UN	Folio Cash Advances	The value of this field is taken from Field 104, Dataset ID 62, Tag 05, Folio Cash Advances. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
104–105	2	UN	Room Nights	The value of this field is taken from Field 104, Dataset ID 62, Tag 06, Room Nights. If not present, this field is zero-filled.
106–117	12	UN	Total Room Tax	The value of this field is taken from Field 104, Dataset ID 62, Tag 07, Total Room Tax. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
118–168	51	AN	Reserved	This field is space-filled.

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TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout

The following table shows the layout of the TC 33, TCR 2—Line Item Detail—Passenger Itinerary Data record.

NOTE

*Visa identifies TC 33, TCR 2—Line Item Detail—Passenger Itinerary Data records with the value of **2** in the Transaction Component Sequence Number field, and the value of **AI** in the Clearing Business Format Code field.*

Table G-10   TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of **33**.
3	1	UN	Transaction Code Qualifier	This field contains the value of **0**.
4	1	UN	Transaction Component Sequence Number	This field contains the value of **2**.
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of **AI**.
19–26	8	AN	Reserved	This field is space-filled.
27–46	20	AN	Passenger Name	The value of this field is taken from Field 48, Usage 4—Visa Airline Transactions, positions 3–22, Passenger Name. If not present, this field is space-filled.
47–52	6	UN	Departure Date	The value of this field is taken from Field 48, Usage 4, positions 23–28, Departure Date. If not present, this field is zero-filled. Format: mmddyy
53–55	3	AN	Origination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 29–31, Origination City/Airport Code. If not present, this field is space-filled.
56–57	2	AN	Trip Leg 1, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 32–33, Trip Leg 1, Carrier Code. If not present, this field is space-filled.
58	1	AN	Trip Leg 1, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 34, Trip Leg 1, Service Class Code. If not present, this field is space-filled.

Table G-10   TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)

Position	Length	Format	Field Name	Description
59	1	AN	Trip Leg 1, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 35, Trip Leg 1, Stop-Over Code. If not present, this field is space-filled.
60–62	3	AN	Trip Leg 1, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 36–38, Trip Leg 1, Destination City/Airport Code. If not present, this field is space-filled.
63–64	2	AN	Trip Leg 2, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 39–40, Trip Leg 2, Carrier Code. If not present, this field is space-filled.
65	1	AN	Trip Leg 2, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 41, Trip Leg 2, Service Class Code. If not present, this field is space-filled.
66	1	AN	Trip Leg 2, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 42, Trip Leg 2, Stop-Over Code. If not present, this field is space-filled.
67–69	3	AN	Trip Leg 2, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 43–45, Trip Leg 2, Destination City/Airport Code. If not present, this field is space-filled.
70–71	2	AN	Trip Leg 3, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 46–47, Trip Leg 3, Carrier Code. If not present, this field is space-filled.
72	1	AN	Trip Leg 3, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 48, Trip Leg 3, Service Class Code. If not present, this field is space-filled.
73	1	AN	Trip Leg 3, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 49, Trip Leg 3, Stop-Over Code. If not present, this field is space-filled.

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Table G-10   TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)

Position	Length	Format	Field Name	Description
74–76	3	AN	Trip Leg 3, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 50–52, Trip Leg 3, Destination City/Airport Code. If not present, this field is space-filled.
77–78	2	AN	Trip Leg 4, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 53–54, Trip Leg 4, Carrier Code. If not present, this field is space-filled.
79	1	AN	Trip Leg 4, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 55, Trip Leg 4, Service Class Code. If not present, this field is space-filled.
80	1	AN	Trip Leg 4, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 56, Trip Leg 4, Stop-Over Code. If not present, this field is space-filled.
81–83	3	AN	Trip Leg 4, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 57–59, Trip Leg 4, Destination City/Airport Code. If not present, this field is space-filled.
84–91	8	AN	Travel Agency Code	The value of this field is taken from Field 48, Usage 4, positions 60–67, Travel Agency Code. If not present, this field is space-filled.
92–116	25	AN	Travel Agency Name	The value of this field is taken from Field 48, Usage 4, positions 68–92, Travel Agency Name. If not present, this field is space-filled.
117	1	AN	Restricted Ticket Indicator	The value of this field is taken from Field 62.13—Restricted Ticket Indicator. If not present, this field is space-filled.
118–123	6	AN	Fare Basis Code–Leg 1	The value of this field is taken from Field 104, Dataset ID 60, Tag 01, Fare Basis Code–Leg 1. If not present, this field is space-filled.

Table G-10   TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)

Position	Length	Format	Field Name	Description
124–129	6	AN	Fare Basis Code–Leg 2	The value of this field is taken from Field 104, Dataset ID 60, Tag 02, Fare Basis Code–Leg 2. If not present, this field is space-filled.
130–135	6	AN	Fare Basis Code–Leg 3	The value of this field is taken from Field 104, Dataset ID 60, Tag 03, Fare Basis Code–Leg 3. If not present, this field is space-filled.
136–141	6	AN	Fare Basis Code–Leg 4	The value of this field is taken from Field 104, Dataset ID 60, Tag 04, Fare Basis Code–Leg 4. If not present, this field is space-filled.
142–145	4	AN	Computerized Res System	The value of this field is taken from Field 104, Dataset ID 60, Tag 05, Computerized Res System. If not present, this field is space-filled.
146–150	5	AN	Flight Number–Leg 1	The value of this field is taken from Field 104, Dataset ID 60, Tag 06, Flight Number–Leg 1. If not present, this field is space-filled.
151–155	5	AN	Flight Number–Leg 2	The value of this field is taken from Field 104, Dataset ID 60, Tag 07, Flight Number–Leg 2. If not present, this field is space-filled.
156–160	5	AN	Flight Number–Leg 3	The value of this field is taken from Field 104, Dataset ID 60, Tag 08, Flight Number–Leg 3. If not present, this field is space-filled.
161–165	5	AN	Flight Number–Leg 4	The value of this field is taken from Field 104, Dataset ID 60, Tag 09, Flight Number–Leg 4. If not present, this field is space-filled.
166–168	3	AN	Reserved	This field is space-filled.

TCR 3—Additional Line Item Data Record Layout
The following table shows the layout of the TC 33, TCR 3—Additional Line Item Data record.

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NOTE

*Visa identifies TC 33, TCR 3—Additional Line Item Detail Data records with the value of **3** in the Transaction Component Sequence Number field.*

Table G-11   TCR 3—Additional Line Item Detail Data Record Layout

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of **33**.
3	1	UN	Transaction Code Qualifier	This field contains the value of **0**.
4	1	UN	Transaction Component Sequence Number	This field contains the value of **3**.
5–16	12	UN	Local Tax	For fuel (automated fuel dispenser (AFD) and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 14, Local Tax. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 02, Local Tax. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*
17	1	UN	Local Tax Included/Indicator	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 13, Local Tax Included. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 01, Local Tax Indicator. If not present, this field is zero-filled.
18–29	12	UN	National Tax	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 16, National Tax. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 04, National Tax. If not present, this field is zero-filled. **NOTE:** *Two decimal places are implied.*

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Table G-11   TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description
30	1	UN	National Tax Included/Indicator	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 15, National Tax Included. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 03, National Tax Indicator. If not present, this field is zero-filled.
31–50	20	AN	Merchant VAT Registration/Single Business Reference Number	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 18, Merchant VAT Registration/Single Business Reference Number. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 05, Merchant VAT Registration/Single Business Reference Number. If not present, this field is space-filled.
51–63	13	AN	Customer VAT Registration Number	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 19, Customer VAT Registration Number. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 06, Customer VAT Registration Number. If not present, this field is space-filled.
64–75	12	AN	Reserved	This field is space-filled.
76–79	4	AN	Summary Commodity Code	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1E, Summary Commodity Code. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 07, Summary Commodity Code. If not present, this field is space-filled.

Table G-11   TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description
80–91	12	UN	Other Tax	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 17, Other Tax. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 08, Other Tax. If not present, this field is zero-filled. NOTE: *Two decimal places are implied.*
92–106	15	AN	Message Identifier	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1B, Message Identifier. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 09, Message Identifier. If not present, this field is space-filled.
107–110	4	UN	Time of Purchase	The value of this field is taken from Field 104, Dataset ID 63, Tag 0A, Time of Purchase. If not present, this field is zero-filled. Format: hhmm
111–127	17	AN	Customer Reference Identifier	For fuel (AFD and service station) transactions, the value of this field is taken from Field 48, Usage 36, Visa Fleet Service—Enhanced Authorization Data. For all transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 0B, Customer Reference Number. If not present, this field is space-filled.
128–129	2	AN	Non-Fuel Product Code 1	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F01, Non-Fuel Product Code 1. If not present, this field is space-filled.

Table G-11   TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description
130–131	2	AN	Non-Fuel Product Code 2	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F02, Non-Fuel Product Code 2. If not present, this field is space-filled.
132–133	2	AN	Non-Fuel Product Code 3	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F03, Non-Fuel Product Code 3. If not present, this field is space-filled.
134–135	2	AN	Non-Fuel Product Code 4	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F04, Non-Fuel Product Code 4. If not present, this field is space-filled.
136–137	2	AN	Non-Fuel Product Code 5	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F05, Non-Fuel Product Code 5. If not present, this field is space-filled.
138–139	2	AN	Non-Fuel Product Code 6	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F06, Non-Fuel Product Code 6. If not present, this field is space-filled.
140–141	2	AN	Non-Fuel Product Code 7	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F07, Non-Fuel Product Code 7. If not present, this field is space-filled.
142–143	2	AN	Non-Fuel Product Code 8	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F08, Non-Fuel Product Code 8. If not present, this field is space-filled.
144–154	11	AN	Merchant Postal Code	The value of this field is taken from Field 104, Dataset ID 63, Tag 13, Merchant Postal Code. If not present, this field is space-filled.
155	1	AN	Additional Data Indicator	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1C, Additional Data Indicator. For non-fuel transactions, the value of this field is taken from Field 104, Dataset ID 63, Tag 15, Additional Data Indicator. If not present, this field is space-filled.

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Table G-11   TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description

156	6	UN	Issuer Clearing BIN	The value of this field is taken from Field 104, Dataset 5E, Tag 01 (TC 50 Destination BIN).
				
				NOTE:
				Dataset 5E is populated when the following conditions are met:
				• *The transaction involves a commercial card.*
				• *The acquirer submitted a Y in the Additional Data Indicator field, which can be either of the following:*
				  - *Field 104, Dataset 5C, Tag 1C (fuel—AFD and service station).*
				  - *Field 104, Dataset 63, Tag 15 (non-fuel).*

162–168	13	AN	Reserved	This field is space-filled.

G.2.2   BASE II TC 45 Record Formats

The BASE II TC 45 record format is constant except for positions 17–148, which contain the requested report's text. Table G-12 provides the record format for TC 45. Positions 150–157 identify the report type and number.

Table G-12   TC 45 Record Format

Field Name	Positions	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, 45.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the acquirer destination.
Source BIN	11–16	6 N	The BASE identification number of the VisaNet Interchange Center (VIC).
Report Text	17–148	132 AN	The first position of this field is an ANSI carriage control character: A space, a zero, a dash (–), or 1.
Reserved	149	1 AN	Spaces.
Application Code	150–152	3 AN	The code for the Visa program that generated this report (for example, "APR" for the Authorization Profile Reports).
Report Identifier	153–157	5 AN	The report number, which is left-justified and space-filled (for example, 21*xx,* 22*xx,* 51*xx,* or 61*xx* for the APR reports).

Table G-12   TC 45 Record Format (continued)

Field Name	Positions	Attributes	Description
Report Line Sequence Number	158–162	5 N	The report line number used to ensure that the report comes out in the sequence in which it was generated.
Reserved	163–167	5 AN	Spaces.
Reimbursement Attribute	168	1 AN	The valid values are: 0, 3, 4, 5, 6.

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G.3 VISA POINT-OF-SALE AUTHORIZATION (POSA) FILE

The POSA File is delivered to subscribing acquirers daily via Direct Exchange Open File Delivery (OFD) or the Visa File Exchange Service (VFES). This reporting mechanism has the following characteristics:

- A single file is provided with both debit and credit transaction data.
- The file includes all of the data elements contained in other POS reports to acquirers, along with additional transactions and fields to support recent service offerings. (Refer to Table G-16, which lists the content of the detail record.)
- Because edits against non-POS system data have been removed, the POSA File contains a larger representation of logged transactions than other reporting mechanisms.

The availability of additional transaction data may be used to help reduce fraud and chargeback losses and improve billing accuracy.

It is recommended that endpoints review their current POS reporting data job streams to identify opportunities to eliminate receipt of duplicate data.

For information on implementing Direct Exchange Open File Delivery and the Visa File Exchange Service, see the latest versions of the following publications:

- *Visa Direct Exchange Open File Delivery Implementation Guide.*
- *Visa File Exchange Service (VFES) Client Implementation Guide.*

G.3.1 High-Level Requirements

To receive the POSA File, the endpoint must:

1. Sign up to receive the POSA File.
2. Implement Direct Exchange OFD or VFES as the file transport vehicle.

> **NOTE**
>
> *VFES files can not exceed 2 GB in size.*

3. The POSA File type must be defined in the endpoint's OFD configuration.
4. Follow the file naming convention, which will be provided by Visa during implementation and testing with each endpoint.

G.3.2 Service Parameters

An endpoint receiving the POSA File can specify the file parameters described in Table G-13.

Table G-13   POSA File—Service Parameters and Options

Parameter	Options
Reporting Levels	File parameters allow each endpoint to receive data using combinations of BIN and PCR settings as filter criteria. **NOTE**: *The actual setup of endpoint selections is done by Visa, not the endpoint.* The endpoint selects the data it will receive from Visa in the POSA File as follows: • PCR: Data can be selected at the PCR level; that is, the data for all BINs under the PCR will be included in one file. Up to 12 CIB/NCNID entries per a single PCR are supported. • BIN: Data can be selected for specific BIN(s) under a PCR; that is, a single BIN or multiple BINs can be turned on for a given PCR. If this option is selected, the endpoint will receive a separate file for each BIN. Up to 12 CIB/NCNID entries per a single BIN are supported. • BIN Roll-Up ID: Data can be selected for multiple "Child BINs" per endpoint. If this option is selected, the endpoint will receive one file containing the data for the selected Child BINs. A Roll-Up ID can be BIN, CIB or NCNID. There is no entry limit for Child BINs for a Roll-Up ID. **NOTE:** *The choice of data is determined at the Source BIN/PCR level, not at the CIB level. In the case of BIN Roll-Up ID files, the choice of data is the same for all the Child BINs under that Roll-Up ID.*
Subscription Options	When the subscriber is using a BIN or Roll-Up ID, the following sub-options may be used in combination to further define the data reported: • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquirer PCR From/To When the subscriber is an acquirer PCR, the following sub-selection ranges are available: • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquirer BIN From/To For example: • BIN NNNNNN can select data PCR XXXX, Terminal ID 1000101099 and MCC 6011. In this case, the Acquirer PCR From/To will be XXXX, Terminal ID From/To will be 1000101099, and the MCC From/To will be 6011. • BIN NNNNNN wants data for all PCRs, Terminal IDs and MCCs. In this case Acquirer PCR From/To, MCC From/To and Terminal ID From/To will be blank.

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Table G-13   POSA File—Service Parameters and Options (continued)

Parameter	Options
BIN Roll-Up ID File Size	The endpoint should evaluate its telecommunications bandwidth relative to the estimated BIN Roll-Up ID POSA File size. If necessary, the endpoint may want to consider receiving multiple files (that is, using multiple BIN Roll-Up IDs) to ensure the potential file size does not impact their processing. Visa staff will assist endpoints with this analysis. Connect:Direct Endpoints: Visa recommends that the file size not exceed 10 GB. FTP Endpoints: Visa recommends using smaller file sizes, because checkpoint/restart is not supported.
Endpoint Delivery	Data can be sent to more than one endpoint, or to different CIBs, for each of the file options listed above: single BIN, PCR, or BIN Roll-Up ID file.

G.3.3   File Delivery and Availability

The following table describes various time frames that pertain to POSA File content, delivery and availability.

Table G-14   Time Frames for POSA File Transactions, Delivery, and Availability

Parameter	Description
File Transactions	The POSA File contains transactions authorized between 00:00 GMT and 23:59 GMT.
File Delivery	The delivery time frame varies by the length of time required for POS Application processing. The POSA File is typically available for handoff to OFD the following day by 20:00 GMT. Files are held by OFD for no more than 5 minutes. **NOTE:** *Processing files larger than 10 GB, or with numerous child BINs under a Roll-Up ID, may require additional processing time. Files will be delivered as soon as they are available.*
Backup Files	Backups of the daily POSA files are available for a period of three months from the original creation date. Any "recreate" requests can be met only if received by Visa within this period.

G.3.4   POSA File Layout

The POSA File contains:

• One header record
• Detail records
• One trailer record

Each record is 600 bytes long, with no packed data fields.

G.3.4.1   **Header Record**

Table G-15   POSA File—Header Record Layout

Field Name	Position	Length (Bytes)	Type	Comments
Header Record ID	1	1	AN	Value = 0
Filler	2–23	22	AN	Spaces

File Type	24–26	3	AN	Valid Values:
				  EXT = Extract Unsorted
				  EXS = Extract Sorted

File Create Date	27–32	6	N	Format: YYMMDD The date the POSA File is being created.
Process Start Date	33–38	6	N	Format: YYMMDD The processing start date for the data contained in the POSA File, that is, the date when transactions were logged.
Process End Date	39–44	6	N	Format: YYMMDD The processing end date for the data contained in the POSA File; because the file is a daily file, this date is the same as the Process Start Date.
Filler	45–600	556	AN	Spaces

G.3.4.2   **Detail Records**

For detailed information on the definition, usage, and valid values of ISO fields in these records, please refer to the field descriptions in Chapter 4 (Volume 1) of this manual. In Table G-16, ISO fields are identified by number in column 1; special formats for ISO fields are identified in the Comments column.

Non-ISO data defined internally by Visa is identified by n/a in column 1 and a designation of "Visa internal" in the Comments column.

If there is no data for a particular field in the POSA File, then the field will contain spaces.

Table G-16   POSA File—Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
n/a	Record ID	1	1	AN	Detail Record Value = 1
n/a	Roll-Up BIN	2–12	11	AN	Acquirer BIN for all members. Format: 1st 6 positions followed by spaces.
32	Acquiring Institution ID	13–23	11	AN	Format: 1st 6 positions followed by spaces.

Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
42	Card Acceptor ID Code	24–38	15	AN	
41	Card Acceptor Terminal ID/Store	39–42	4	AN	
	Card Acceptor Terminal ID/Terminal	43–46	4	AN	
7	Transmission Date	47–51	5	N	Format: YYDDD (Julian Date)
	Transmission Time	52–57	6	N	Format: HHMMSS
n/a	VIC Source	58	1	AN	VIC source, where data was logged. Valid Values: A = OCW B = OCE C = OCC D = OCB E = OCJ $ = OCE Debit % = OCE Interlink @ = OCW Debit # = OCW Interlink & = OCC Debit * = OCC Interlink **NOTE**: *This list can change as installations are added to VisaNet.*
3	Processing Code	59–60	2	AN	
25	POS Condition Code	61–62	2	AN	
	Filler	63	1	AN	Space.
F2	Primary Account Number	64–91	28	AN	
44.5	CVV Results Code (FLAG1)	92	1	AN	
44.10	CVV2 Results Code (FLAG2)	93	1	AN	
4	Transaction Amount	94–105	12	N	Format: PIC 9(10)V99
14	Card Expiration Date	106–109	4	N	Format: MMYY
39	Response Code	110–111	2	AN	
38	Authorization Code	112–117	6	AN	
n/a	Issuer Station ID	118–121	4	N	1st 4 positions of Issuer Station ID
n/a	Acquirer Station ID	122–125	4	N	1st 4 positions of Acquirer Station ID
63.1	Network ID	126–129	4	N	
n/a	Billing Tran Code ID	130–131	2	N	Visa Internal

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Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments

n/a	Card Type	132–133	2	AN	_4 = Visa Classic
					_B = Visa Business
					_E = Visa Electron
					_H = Visa Infinite
					_J = Visa Platinum
					_K = Visa Signature
					_O = Visa Business Signature
					_P = Visa Premier
					_R = Visa Corporate (T&E)
					_S = Visa Corporate Procurement
					_V = VPAY
					DV = Debit Visa
					
					_3 = American Express
					_5 = MasterCard
					_6 = Diners
					_7 = JCB
					_8 = Discover
					_9 = Private Label
					_U = Unknown Card
					
					SMS and Interlink:
					  1st byte = "D"
					  2nd byte = from CARDTYPE
					  table in VTRS
					
					If no value is found from the above two steps, then the 2nd byte = "?" (Undefined)

n/a	Response Date	134–138	5	N	Format: YYDDD Julian date
n/a	Response Time	139–144	6	N	Format: HHMMSS
n/a	Line Type	145–146	2	AN	The communication line type is populated from tables based on the source station value.
60.1	Terminal Type	147	1	AN	
44.2	Address Verification Result Code	148	1	AN	
44.1	Response Source/ Reason Code For STIP	149	1	N	
18	Merchant Type	150–153	4	AN	
n/a	Report and Billing Indicator	154	1	AN	Report/Billing Indicator for Visa use
n/a	Interlink Indicator	155	1	AN	Valid values: Y or N
62.1	Authorization Characteristics Indicator	156	1	AN	

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Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
62.2, 62.17, 104, usage 2, or 116	Gateway Transaction Identifier	157–171	15	N	If the transaction is not an American Express, MasterCard, or Discover transaction, this field is populated with field 62.2 data. If the transaction is an American Express transaction, it contains the American Express CAPN authorization number. If the transaction is a MasterCard transaction, this field is populated with data from field 104, usage 2 (dataset ID 65, tag 08). If the transaction is a Discover transaction, this field is populated with field 116 data.
62.3	Validation Code	172–175	4	AN	
62.3	Downgrade Reason Code	176–177	2	AN	Contains 1st 2 bytes of field 62.3, if field 62.1 = N.
61.1	Cash-Back Amount	178–190	13	N	Format: PIC 9(11)V99
32	Acquirer BIN	191–201	11	AN	Format: 1st 6 positions followed by spaces.
49	Transaction Currency Code	202–204	3	AN	
4	Original Transaction Amount	205–216	12	N	
n/a	Transaction Decimal Digits	217	1	N	Number of decimal positions in currency format.
62.4	Market-Specific Data Identifier	218	1	AN	
95	Replacement Amount	219–242	12	N	Format: 12 bytes starting from position 1. Value is right-justified, with lead zero-fill. Remaining positions (231–242) must be filled with zeros.
MTI	Message Type Identifier (Acquirer Message Type)	243–246	4	N	
62.2	Transaction Identifier	247–261	15	AN	
68	Issuer Country Code	262–264	3	N	
n/a	Issuer Region Code	265	1	AN	Identifies issuer region: 1 = US 2 = CA 3 = VE 4 = AP 5 = LAC 6 = CEMEA

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Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
19	Acquiring Institution Country Code	266–268	3	N	
n/a	Acquirer Region Code	269	1	AN	Identifies acquirer region: 1 = US 2 = CA 3 = VE 4 = AP 5 = LAC 6 = CEMEA
19	Merchant Country Code	270–272	3	AN	
n/a	Merchant Region Code	273	1	AN	Identifies merchant region: 1 = US 2 = CA 3 = VE 4 = AP 5 = LAC 6 = CEMEA
7	Month	274–275	2	N	Format: MM, from GMT transaction date.
	Day	276–277	2	N	Format: DD, from GMT transaction date.
	Year	278–279	2	N	Format: YY, from GMT transaction date.
121	Issuer ID	280–290	11	AN	Format: 1st 6 positions of issuing BIN, followed by spaces.
60.1	Terminal Type	291	1	AN	
60.2	Terminal Entry Capability	292	1	AN	
63.2	Time (Preauth Time Limit)	293–296	4	N	
126.10 pos. 2	CVV2 Authorization Request Data: Response Type	297	1	AN	
126.10 pos. 1	CVV2 Authorization Request Data: Presence indicator	298	1	AN	
11	System Trace Audit Number	299–304	6	AN	
37	Retrieval Reference Number	305–316	12	N	Format: YDDDNNNNNN, where NNNNNN is from ISO Field 11.
44.12	Check Settlement Code	317	1	AN	n/a for BASE I
100	Receiving Institution ID Code	318–328	11	AN	
125	Check ABA Number	329–337	9	N	n/a for BASE I
	Check Customer Account	338–356	19	AN	n/a for BASE I
	Check Number	357–371	15	AN	n/a for BASE I
	Raw MICR Data	372–435	64	AN	n/a for BASE I

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Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
43.1	Card Acceptor Name	436–460	25	AN	
43.2	Card Acceptor Location (City)	461–473	13	AN	
44.13	CAVV Results Code	474	1	AN	
44.4	Card Product Type	475	1	AN	
44.8	Card Authentication Results Code	476	1	AN	
51	Currency Code, Cardholder Billing	477–479	3	N	
59 pos. 1–2	State Code	480–481	2	AN	
59 pos. 3–5	Country Code	482–484	3	AN	
59 pos. 6–14	Postal Code	485–493	9	AN	
60.8	Other POS Info: Electronic Commerce transactions	494–495	2	AN	
63.8	Visa Acquirer Business ID	496–503	8	N	
126.8	Transaction ID (XID)	504–523	20	AN	
62.23	Product ID	524–525	2	AN	
22.2	POS Entry Capability	526	1	AN	Used by acquirers to manage their merchants' field terminals. Valid values are 0, 1, 2, 8, 9.
126.15	MasterCard UCAF Collection Indicator	527	1	AN	A conditional field that determines if field 126.16 is present in the transaction.
126.16.	MasterCard UCAF Field	528-559	32	AN	Contains up to 32 bytes maximum of EBCDIC data.
62.20	Merchant Verification Value	560-569	10	AN	Contains the Merchant Verification Value (MVV) used to identify merchants that participate in the U.S. Select Merchant Fee (SMF) program. The MVV is unique to the merchant.
22.1	POS Entry Mode Code	570–571	2	N	A 2–digit code that specifies whether the entire magnetic stripe is included in an authorization or financial request.

Table G-16   POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
62.20 or 104, usage 2 (dataset ID 65, tag 07)	MasterCard Acquirer ID	572–577	6	AN	Contains the 6–byte MasterCard ID when applicable. Default value is spaces. **NOTE**: *This value is mapped from the MasterCard DE-48, Subelement 32.*
116	Card Issuer Reference Data, Transaction Qualifier	578–579	2	AN	This field contains the value from Dataset ID 68, Tag 02.
116	Card Issuer Reference Data, Date and Time	580–589	10	AN	This field contains the value from field 116, Dataset ID 67, Tag 04.
126.19	Dynamic Currency Conversion Indicator	590	1	AN	This field contains the value from field 126.19.
62.25	Spend Qualified Indicator	591	1	AN	Valid value: space or N
	Filler	592–600	9	AN	Reserved

G.3.4.3   **Trailer Record**

Table G-17   POSA File—Trailer Record Layout

Field Name	Position	Length (Bytes)	Type	Comments
Record ID	1	1	AN	Value = 9
Filler	2–23	22	AN	Spaces
Detail Record Count	24-32	9	N	Number of detail records in file.
Filler	33-600	568	AN	Spaces

G.4   VISA POINT-OF-SALE TRANSACTION INFORMATION (INTERNATIONAL ONLY)

International acquirers can receive these reports through various delivery mechanisms, depending on the report. Please see the *V.I.P. System Reports* manual for details.

NOTE

Mail deliveries of these reports on tape, cartridge, and microfiche are not allowed in the U.S. region. Instead, U.S. acquirers can receive the daily Point-of-Service Authorization (POSA) File, which is an electronically transmitted data file that includes BASE I and SMS transaction data; it does not support options for detail vs. summary reports. Using this file, endpoints can generate detail and summary reports for themselves if they wish. For more information about this file, including record layouts, refer to the previous section: "Visa Point-of-Sale Authorization (POSA) File."

G.4.1   POS0110W (POS Detail Report)

Produced four times a month, this report provides the acquirer with a list of authorization requests processed through a VAP, and authorization requests from POS dial terminals and electronic cash registers (ECRs) in the VisaNet Authorization System (VAS) Dial Network. The acquirer can use this report for merchant billing and transaction research.

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This report supports CPS with four significant enhancements:

- **Reversals:** When appropriate, partial authorization reversals are included on the POS Detail Report. The second line of the transaction detail indicates that it is a reversal and includes the Replacement Amount.
- **Market-Specific Data:** For CPS hotel and auto rental, market-specific data must be included in the authorization request. For these transactions, the second line of the transaction detail includes the Market-Specific Data Indicator.
- **Downgrades:** Downgrade reason codes, downgrade reason descriptions, and authorization characteristics indicator values are included.
- **Electronic-Print Format:** For those receiving the electronic-print format of this report, partial authorization reversals are included. The Market-Specific Data Indicator and the Replacement Amount fields are appended to the former record layout.
- **POS002M (Monthly POS Summary Report):** Produced monthly, this report is a summary of authorization requests from dial terminals and ECRs that are directly attached to a Visa POS interface. POS002M report can be used to analyze dial terminal traffic.

The reports are available by subscription only. Contact your Visa representative for more information. Acquirers also can obtain raw data records of point-of-sale or point-of-service information through BASE II transmission (BASE II TC 33 records). This option is available only at Visa's discretion.

G.4.2 BASE-II/TC 45 (Print) Formats

Visa provides one or two separate files. The second file is only available the last reporting period of the month.

The first file contains record specifications for the POS Detail Report, as shown in Table G-18. The file's last record is a trailer record, which contains a count of the number of detail records that preceded it on the file. The count can be used to verify that all data were read. Table G-19 provides the trailer record layout.

The second file contains the POS Summary Report in Table G-20.

For a file containing multiple BINs, all detail records for all BINs are followed by the summary records for all BINs.

G.4.2.1 POS Detail File

Table G-18 includes the record formats for the POS Detail Report (POS0110W).

Table G-18   Weekly POS Detail Record Specifications

Field Name	Position	Attributes	Description
Acquirer BIN	1–11	11 AN	The acquiring member's BASE identification number. Format: Left-justified, space-filled
Terminal ID Number	12–34	23 AN	The merchant terminal ID number.
Tran Date	35–40	6 N	The transaction date (Greenwich mean time). Format: mmddyy

Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Tran Time	41–46	6 N	The transaction time (Greenwich mean time). Format: hhmmss
Processing Code	47–48	2 N	The customer transaction type. For valid codes, see the field 3 description in the chapter titled Data Field Descriptions of this manual.
POS Condition Code	49–50	2 N	Additional information about the type of customer transaction. For valid codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.
Terminal POS Entry Mode	51	1 AN	An indicator that describes how the transaction was captured. For valid codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.
Term Format Code	52	1 AN	The terminal message format code: 2 = Sweda 4 = Verifone 5 = Second generation 6 = American Express 7 = Vacal-Radic A = DMC B = GTE/Omron C = Taltek D = Datatrol F = Second generation, CVV qualified L = Leased line M = Member terminal R = GTE/OMRON CVV qualified S = Datatrol (oil companies)
Account/ID Number	53–75	23 AN	The cardholder account number or customer ID for check acceptance. For more information, see the field 2 description in the chapter titled Data Field Descriptions of this manual.
Merch Type	76–79	4 N	The merchant category code. For more information, see the field 18 description in the chapter titled Data Field Descriptions of this manual.
Debit Card Type Indicator	80	1 AN	The valid values are: Space = BASE I card type D = Debit card type
Authorized Amount	81–92	12 N	The transaction amount in U.S. dollars. Format: Right-justified, zero-filled
Expire Date	93–96	4 N	The expiration date of card or customer ID. For more information, see the field 14 field description in the chapter titled Data Field Descriptions of this manual. Format: mmyy

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Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Response Code	97–98	2 N	The BASE I and SMS response code. For valid codes, see the field 39 description in the chapter titled Data Field Descriptions of this manual.
Auth Code	99–104	6 AN	The authorization code for approved transactions. Format: Left-justified, space-filled
Line Type	105–106	2 AN	The VisaNet access method: AV = AVS Only AL = ASYNC CW = USA CDPD DC = Datapac Canada DG = Guam Dial DF = Dial/Feature group B (aka 950) DI = Dial ISDN DL = Dial Terminal Local DV = Data over voice DW = Dial Terminal WATS EC = E-commerce EL = ECR Leased, X25 gateway, direct connect merchants EP = Europe POS FS = Feature Group B–Synch PG = Internet SSL JD = Japan Acquirer LC = Local Canada MD = Mexico Dial MP = VAP (MIP or MIP/PC) MW = Metricom MX = Intenet Set PL = Proc Leased TN = TNS UD = Undefined XL = X.25
Issuer ID	107–110	4 N	The first 4 digits of the station ID of the responding processing center.
Stand-in Processing Advice Code	111	1 N	The response source and reason code. For valid codes, see the field 44.1 description in the chapter titled Data Field Descriptions of this manual.
Acquirer ID	112–115	4 N	The first 4 digits of the station ID associated with the acquirer of the transaction.
AVS Result	116	1 AN	The Address Verification Service result code. For valid codes, see the field 44.2 description in the chapter titled Data Field Descriptions of this manual.

Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Card Type	117	1 AN	A code identifying the card type (3 through 9) and card product (B, E, P) used. BASE I card types (when SMS Indicator for Debit = Spaces):

3 = American Express
4 = Visa Classic
5 = MasterCard
6 = Diners Club
7 = JCB Card
8 = Discover
9 = Private Label
B = Visa Business Card
E = Visa Electron
P = Visa Premier/Gold
R = Visa Corporate T&E
S = Visa Corporate Purchasing
U = Undefined
W = ETC Scan
X = JBS, Inc.
Y = Telecheck
Z = Telecredit

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Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Card Type (*continued*)	117 (*continued*)	1 AN (*continued*)	Debit card types (when SMS Indicator = "D"): A = Transfund B = Mellon Special E = Accel F = Magic Line G = Interlink H = Tyme I = Internet (Most) J = Gulfnet L = Alert M = Bankmate N = Cash Station O = Magic Line Q = Star/Explore R = NYCE S = Money Station U = AFFN V = Visa W = Honor Y = Yankee 24 Z = MAC 1 = EFT Illinois 7 = Shazam (ITS) 8 = Maestro ? = Undefined **NOTE:** *Codes are listed in the field 63.12 field description in the* V.I.P. System SMS POS (Visa & Visa/Electron) Technical Specifications *manual. Also contact POS Member Support to obtain a list of currently supported regional networks.*
CVV/iCVV	118	1 AN	The Card Verification Value or its chip-image equivalent transaction code. For valid codes, see the field 44.5 description in the chapter titled Data Field Descriptions of this manual.
Filler	119–120	2 AN	This field is reserved for future use.
Authorization Characteristics Indicator	121	1 AN	A code that specifies whether the transaction qualified for CPS. For valid codes, see the field 62.1 description in the chapter titled Data Field Descriptions of this manual.
Transaction Identifier	122–136	15 N	The identification number assigned to CPS-qualified transactions only. For valid codes, see the field 62.2 description in the chapter titled Data Field Descriptions of this manual.

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Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Validation Code	137–140	4 AN	The Visa-calculated code assigned to CPS-qualified transactions only to ensure key 0100 request fields match with same fields in deferred clearing messages. For valid codes, see the field 62.3 description in the chapter titled Data Field Descriptions of this manual.
Downgrade Reason Code	141–142	2 AN	If the transaction is CPS-qualified, this field contains spaces. If the field = N or X (the transaction did not qualify for CPS), it contains one of the downgrade codes listed in the chapter titled Data Field Descriptions.
Cashback Amount	143–152	10 N	The amount of cash dispensed. Format: Right-justified, zero-filled
Transaction Currency Code	153–155	3 AN	The currency code for the transaction. For more information, see the field 49 field description in the chapter titled Data Field Descriptions of this manual. Valid currency codes are listed in the appendix titled "Country and Currency Codes," of this manual.
Original Transaction Amount	156–167	12 N	The transaction amount in the currency in which the transaction originated. For more information, see the field 4 description in the chapter titled Data Field Descriptions of this manual.
Transaction Amount Decimal Positions	168	1 N	The number of decimal positions contained in the currency amount in which transaction originated.
Market-Specific Data Indicator	169	1 AN	For valid codes, see the field 62.4 description in the chapter titled Data Field Descriptions of this manual.
Replacement Amount	170–181	12 N	If the replacement amount is greater than zero, it reflects the corrected authorization amount and indicates that this detail record pertains to a partial authorization reversal. Format: Right-justified, zero-filled U.S. dollar equivalent For more information, see the field 62.4 field description in the chapter titled Data Field Descriptions of this manual.
Replacement Amount, Original	182-193	12 N	The replacement amount as defined for positions 170–181 except in the currency of the country in which the transaction originated. Refer to position 168 for the number of decimals. Format: Right-justified, zero-filled U.S. dollar equivalent

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Table G-18   Weekly POS Detail Record Specifications (continued)

Field Name	Position	Attributes	Description
Filler	194–200	19 AN	Spaces. Positions reserved for future use.

Table G-19   POS Detail Record—Trailer

Field Name	Position	Attributes	Description
Filler	1–11	11 AN	This is a constant, TRAILER.
Filler	12–34	23 AN	Spaces.
Trailer Record Count	35–42	8 N	The number of detail records.
Filler	43–50	8 N	Zeros.
Filler	51–80	30 AN	Positions 51–57 = **** Positions 58–71 = TRAILER RECORD Positions 72–80 = ****
Filler	81–200	122 AN	Spaces.

G.4.2.2   **POS Summary File**

The second file of the POS Detail and Summary reports contains the POS Summary Report (POS002M) shown in Table G-20.

Table G-20   Monthly POS Summary Report

Field Name	Position	Attributes	Description
Record Type	1	1 N	1 = Detail/Card type total records 2 = Terminal total record (Debit card type indicator = spaces; Card type = spaces) 3 = BIN total record–detail 4 = BIN total record–totals (Debit card type indicator = spaces; Card type = spaces)
Acquiring BIN	2–12	11 AN	The acquiring member's BIN. The information in this field must be left-justified, space-filled. For more information, see the field 32 description in the chapter titled Data Field Descriptions of this manual.
Terminal ID	13–35	23 AN	The merchant terminal ID number. For more information, see the field 41 description in the chapter titled Data Field Descriptions of this manual. **NOTE:** *This field is spaces for record types 3 and 4.*

Table G-20   Monthly POS Summary Report (continued)

Field Name	Position	Attributes	Description
Debit Card Type Indicator	36	1 AN	The valid values are: Space = BASE I card type D = Debit card type **NOTE:** *This field is spaces for record types 2 and 4.*

<div align="right">Electronic Reporting</div>

Table G-20   Monthly POS Summary Report (continued)

Field Name	Position	Attributes	Description
Card Type	37	1 AN	A code identifying the card type used. BASE I card types (when Debit Indicator = Spaces): 3 = American Express 4 = Visa Classic (includes other Visa Card types P, E, B, R, and S) 5 = MasterCard 6 = Diners Club 7 = JCB Card 8 = Discover 9 = Private Label U = Undefined W = ETC Scan X = JBS, Inc. Y = Telecheck Z = Telecredit Debit card types (when Debit Indicator = D): A = Transfund B = Mellon Special E = Accel F = Magic Line G = Interlink H = Tyme I = Internet (Most) J = Gulfnet L = Alert M = Bankmate N = Cash Station O = Magic Line Q = Star/Explore R = NYCE S = Money Station U = AFFN V = Visa W = Honor Y = Yankee 24 Z = MAC 1 = EFT Illinois 7 = Shazam (ITS) 8 = Maestro ? = Undefined **NOTE:** *Codes are listed in the "Description" of field 63.12 in the* V.I.P. System SMS POS (Visa & Visa/Electron) Technical Specifications *manual. Also contact POS Member Support to obtain a list of currently supported regional networks.*

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Table G-20   Monthly POS Summary Report (continued)

Field Name	Position	Attributes	Description
Response Type	38	1 N	The transaction response indicator: 1 = Approval 2 = Referral 3 = Confiscate 4 = Decline 5 = Reversals 6 = Adjustments (Debit) 7 = Returns (Debit) 8 = Chargebacks/Representments (Debit) T = Totals (Sum of response types 1 through 8)
Local Count	39–47	9 N	The local line transaction count.
WATS Count	48–56	9 N	The WATS line transaction count.
950 Count	57–65	9 N	The feature group B–Asynch (950) transaction count.
MIP Count	66–74	9 N	The MIP transaction count.
ECR Count	75–83	9 N	The ECR transaction count.
AVS Count	84–92	9 N	The count of airline transactions where address verification was present.
Local Canada Count	93–101	9 N	The local Canada line transaction count.
FGB-Synch Count	102–110	9 N	The feature group B–Synch transaction count.
800 Synch Count	111–119	9 N	The 800 Synch transaction count.
Data-Over-Voice Count	120–128	9 N	The data over voice transaction count.
Dial ISDN Count	129–137	9 N	The dial ISDN transaction count.
Datapac Canada Count	138–146	9 N	The Datapac Canada transaction count.
E-commerce Count	147–155	9 N	The e-commerce count.
Other Count	156–164	9 N	The transaction count for terminals that did not match one of the previously mentioned communication line types.
Japan Acquirer Count	165–173	9 N	The Japan acquirer count.
Guam dial count	174–182	9 N	The Guam dial count.
Mexico dial count	183–191	9 N	The Mexico dial count.
Metricom count	192–200	9 N	The Metricom count.
USA CDPD count	201–209	9 N	The USA CDPD count.
Proc Leased Count	210–218	9 N	The Proc Leased count.
ASYNC Count	219–227	9 N	The ASYNC count.
X.25 Count	228–236	9 N	The X.25 count.
INTRNT SSL Count	237–245	9 N	The INTRNT SSL count.

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Table G-20 Monthly POS Summary Report (continued)

Field Name	Position	Attributes	Description
Filler	246–254	9 N	This field is zero-filled.
Total Count	255–263	9 N	The total transaction count.
Average Transaction Amount	264–270	7 N	The average transaction amount rounded to the nearest whole amount in U.S. dollars.

G.4.3 BASE II Electronic Distribution

With Visa concurrence, BASE I acquirers can receive POS raw data for BASE I Visa Card transactions through a BASE II transmission. For POS raw data, this general layout is used for the BASE II TC 33 record.

- Bytes 1 through 34 contain BASE II transaction header information.
- Bytes 35 through 167 contain specific information related to POS raw data.
- Byte 168 contains the BASE II reimbursement attribute.

Table G-21 describes each BASE II TC 33 record data element used to transmit POS raw data.

Table G-21 TC 33 Record Format for POS Raw Data

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the acquirer destination.
Source BIN	11–16	6 N	400083
Report Identifier	17–19	3 AN	POS
Julian Date	20–22	3 N	The day data was prepared. Format: ddd
Report Line Sequence Number	23–32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33–34	2AN	Spaces.
POS Data			
Acquirer BIN	35–45	11 AN	The acquiring member's BIN. See the field 32 description in the chapter titled Data Field Descriptions of this manual.
Terminal ID Number	46–68	23 AN	The merchant terminal ID number. See the field 42 and 41 descriptions in the chapter titled Data Field Descriptions of this manual.

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Table G-21   TC 33 Record Format for POS Raw Data (continued)

Field Name	Position	Attributes	Description
Tran Date	69–74	6 N	The transaction date. See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: mmddyy
Tran Time	75–80	6 N	Transaction time (Greenwich mean time). See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: hhmmss
Processor Code	81–82	2 N	The customer transaction type. For valid codes, see the field 3 description in the chapter titled Data Field Descriptions of this manual.
Account/ID Number	83–98	16 AN	The cardholder account number or customer ID for check guarantee transactions. See the field 7 description in the chapter titled Data Field Descriptions of this manual.
Merchant Type	99–102	4 AN	The merchant category code. See the field 18 description in the chapter titled Data Field Descriptions of this manual.
Authorized Amount	103–114	12 N	The authorized amount in the original currency. See the field 4 description in the chapter titled Data Field Descriptions of this manual. Format: right-justified, zero-filled
Expire Date	115–118	4 N	The expiration date of card or customer ID. See the field 14 description in the chapter titled Data Field Descriptions of this manual. Format: mmyy
Response Code	119–120	2 AN	The BASE I and SMS response codes. For valid codes, see the field 39 description in the chapter titled Data Field Descriptions of this manual.
Authorization Code	121–126	6 AN	The authorization code for approved transactions. See the field 38 description in the chapter titled Data Field Descriptions of this manual. Format: left-justified, space-filled
Line Type	127–128	2 AN	The type of line from which transactions originated. Codes are listed in the table titled "Weekly POS Detail Record Specifications", Line Type, positions 105–106.
Acquirer ID	129–132	4 AN	The first 4 digits of the station ID associated with the acquirer of the transaction.

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Table G-21   TC 33 Record Format for POS Raw Data (continued)

Field Name	Position	Attributes	Description
Card Verification Value	133	1 AN	The Card Verification Value transaction code. For valid codes, see the field 44.5 description in the chapter titled Data Field Descriptions of this manual.
AVS Result	134	1 AN	The Address Verification Service result code. For valid codes, see the field 44.2 description in the chapter titled Data Field Descriptions of this manual.
POS Entry Mode Code	135–137	3 AN	The indicator that describes how the transaction was captured. For valid codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.
Additional POS Information	138–139	2 AN	The additional information about the terminal used in the transaction. For valid codes, see the field 60 description in Chapter 4 of this manual.
POS Condition Code	140–141	2 AN	The additional information about the type of customer transaction. For valid codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.
Term Entry Mode	142	1 AN	The transaction indicator that describes how the transaction was captured. For valid codes, see the field 60 description in the chapter titled Data Field Descriptions of this manual.
Term Format Code	143	1 AN	The terminal message format code. Refer to position 52 in the table titled "Weekly POS Detail Record Specifications" for a list of the format codes.
Stand-In Processing Advice Code	144	1 AN	The response source and reason code. For valid codes, see the field 44.1 description in the chapter titled Data Field Descriptions of this manual.
Currency Code	145–147	3 AN	The currency code for the transaction. For more information, see the field 49 description in the chapter titled Data Field Descriptions of this manual. Refer to the appendix titled Country and Currency Codes, for valid currency codes.
Authorization Characteristics Indicator	148	1 AN	The code that specifies whether the transaction qualified for CPS. For valid codes, see the field 62.1 description in the chapter titled Data Field Descriptions of this manual.

Table G-21   TC 33 Record Format for POS Raw Data (continued)

Field Name	Position	Attributes	Description
Transaction Identifier	149–163	15 N	The identification number assigned to CPS-qualified transactions only. For valid codes, see the field 62.2 description in the chapter titled Data Field Descriptions of this manual. **NOTE**: *On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = "N" or "X".*
Validation Code	164–167	4 AN	The Visa-calculated code assigned to CPS-qualified transactions only to ensure key 0100 request fields match with same fields in deferred clearing messages. For valid codes, see the field 62.3 description in the chapter titled Data Field Descriptions of this manual.
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

Table G-22 describes the TC 33 record data elements for cashback authorization raw data.

Table G-22   TC 33 Record Format for POS Raw Data—Cashback Authorizations

Field Name	Position	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 1.
Cashback Amount	5–16	12 N	The cashback amount in the authorization request. For more information, see the field 61.1 description in the chapter titled Data Field Descriptions of this manual.
Merchant Name	17–41	25 AN	The first position in this field cannot be a space.
Merchant Country Code	42–44	3 AN	This field contains a valid BASE II code. The first two positions of this field will be the country code and the third character will be a space.
Product ID	45–46	2 AN	This field contains the product ID in the authorization.

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Table G-22   TC 33 Record Format for POS Raw Data—Cashback
Authorizations (continued)

Field Name	Position	Attributes	Description
Merchant Verification Value	47–56	10 AN	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
American Express Point-of-Service (POS) Entry Mode	57–68	12 AN	This field will contain the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, tag 01, which contains data from American Express authorization request messages. This field will be blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.
MasterCard Point-of-Service (POS) Entry Mode	69–71	3 N	This field will contain the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, tag 01, which contains data from CIS DE 22 in MasterCard authorization request messages. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	72–73	2 N	This field will contain the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, tag 02, which contains data from CIS DE 26 in MasterCard authorization request messages. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
MasterCard Point-of-Service (POS) Data	74–99	26 AN	This field will contain the value of the MasterCard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, tag 03, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field will contain between 1 and 26 bytes of data. Unused bytes will be space-filled to the right. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
Filler	100–167	68 AN	
Reserved Field	168	1 AN	This field contains a zero.

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Table G-23 describes each BASE II TC 33 record data element used to transmit POS raw data for full and partial reversals.

Table G-23   TC 33 Record Format for POS Raw Data—Full or Partial Reversals

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the acquirer destination.
Source BIN	11–16	6 N	400083
TC33 Application Code	17–19	3 AN	PSR
Julian Date	20–22	3 N	The day data was prepared. Format: ddd
Report Line Sequence Number	23–32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33–34	2AN	Spaces.
POS Data			
Acquirer BIN	35–45	11 AN	The acquiring member's BIN. See the field 32 description in the chapter titled Data Field Descriptions of this manual.
Terminal ID Number	46–68	23 AN	The merchant terminal ID number. See the field 42 and 41 descriptions in the chapter titled Data Field Descriptions of this manual.
Tran Date	69–74	6 N	The transaction date. See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: mmddyy
Tran Time	75–80	6 N	Transaction time (Greenwich mean time). See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: hhmmss
Account/ID Number	81–96	16 AN	The cardholder account number or customer ID for check guarantee transactions. See the field 2 description in the chapter titled Data Field Descriptions of this manual.

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Table G-23   TC 33 Record Format for POS Raw Data—Full or Partial Reversals (continued)

Field Name	Position	Attributes	Description
Merchant Type	99–100	4 AN	The merchant category code. See the field 18 description in the chapter titled Data Field Descriptions of this manual.
Authorized Amount	101–112	12 N	The authorized amount in the original currency. See the field 4 description in the chapter titled Data Field Descriptions of this manual. Format: rght-justified, zero-filled
Expire Date	113–116	4 N	The expiration date of the card or customer ID. See the field 14 description in the chapter titled Data Field Descriptions of this manual. Format: mmyy.
Response Code	117–118	2 AN	The BASE I and SMS response codes. For valid codes, see the field 39 description in the chapter titled Data Field Descriptions of this manual.
Authorization Code	119–124	6 AN	The authorization code for approved transactions. See the field 38 description in the chapter titled Data Field Descriptions of this manual. Format: left-justified, space-filled
Line Type	125–126	2 AN	The type of line from which transactions originated. Codes are listed in the chapter titled Data Field Descriptions, Line Type, positions 105–106.
Acquirer ID	127–130	4 AN	The first 4 digits of the station ID associated with the acquirer of the transaction.
POS Entry Mode Code	131–133	3 AN	The indicator that describes how the transaction was captured. For valid codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.
Additional POS Information	134–135	2 AN	The additional information about the terminal used in the transaction. For valid codes, see the field 60 description in the chapter titled Data Field Descriptions of this manual.
POS Condition Code	136–137	2 AN	The additional information about the type of customer transaction. For valid codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.

Table G-23   TC 33 Record Format for POS Raw Data—Full or Partial Reversals (continued)

Field Name	Position	Attributes	Description
Currency Code	138–140	3 AN	The currency code for the transaction. For more information, see the field 49 description in the chapter titled Data Field Descriptions of this manual. For valid currency codes, refer to the appendix titled "Country and Currency Codes."
Replacement Amount (original currency)	141–152	12 N	If the replacement amount is greater than zero, it reflects the corrected authorization amount and indicates that this detail record pertains to a partial authorization reversal. For more information, see the field 62.4 field description in the chapter titled Data Field Descriptions of this manual. Format: right-justified, zero-filled U.S. dollar equivalent.
Transaction Identifier	153–167	15 N	The identification number assigned to CPS-qualified transactions only. For valid codes, see the field 62.2 description in the chapter titled Data Field Descriptions of this manual. **NOTE**: *On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = N or X.*

BASE II Data			
Reserved Field	168	1 AN	This is a constant, 0.

Table G-24 describes the TC 33 record data elements for cashback authorization reversal raw data.

Table G-24   TC 33 Record Format for POS Raw Data—Cashback Authorization Reversals

Field Name	Position	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 1.
Cashback Amount	5–16	12 N	The cashback amount in the authorization request. For more information, see the field 61.1 description in the chapter titled Data Field Descriptions of this manual.

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Table G-24 TC 33 Record Format for POS Raw Data—Cashback Authorization Reversals (continued)

Field Name	Position	Attributes	Description
Merchant Name	17–41	25 AN	
Merchant Country Code	42–44	3 AN	
Product ID	45–46	2 AN	Data from ISO field 62.23.
Merchant Verification Value	47–56	10 AN	Data from ISO field 62.20.
Filler	57–99	43	
Filler	100–167	68	
Reserved Field	168	1 AN	This field contains a zero.

G.5 CUSTOM PAYMENT SERVICE (CPS) DOWNGRADE REPORTS

NOTE

The information in this section applies only to the U.S. region.

Acquirers that participate in CPS can subscribe to either a paper or an electronic print version of these CPS reports:

- **RPS7000 (Visa Custom Payment Service, Downgrade Detail Report):** Produced four times a month, this report provides the acquirer with the list of transactions that were submitted for CPS processing and were subsequently downgraded to non-CPS status.
- **RPS7100 (Visa Custom Payment Service, Downgrade Summary Report):**Produced monthly, this report provides the number of transactions that were submitted for CPS processing, the number of transactions that qualified for CPS processing, and the number of transactions that were downgraded.

NOTE

The detail report is available only to those acquirers that subscribe to the monthly report.

When acquirers select the electronic print version of the reports, Visa transmits the reports through the BASE II Clearing and Settlement System, using TC 45. Table G-12 provides the TC 45 record specifications for these reports.

G.6 AUTHORIZATION PROFILE REPORTS

Issuers can subscribe to the Authorization Profile Reports. There are two basic reports:

- **The Issuer and Stand-In Authorization Summary by Authorization Criteria report.** This report provides a comparison of the issuer's authorization responses to the STIP responses. Three versions of this report are available:
- Processor (APR2100)
- BIN (APR5100)
- Risk level within BIN (APR6100).
- Product ID level within BIN (APR7100)

- **The Capacity Management Diversion to Stand-In report.** This report provides an analysis of the authorization requests that were diverted to STIP because the issuer reached its capacity (for PACM participants only).

Issuers can receive Authorization Profile data in these formats:

- Paper report delivered monthly through the mail
- Electronic print version of the paper report delivered monthly or four times a month through the BASE II Clearing and VisaNet Settlement Service (VSS), using BASE II TC 45
- Raw data delivered monthly or four times a month through the BASE II Clearing and Settlement System, using BASE II TC 33

Refer to *V.I.P. System, BASE I Processing Specifications* for more paper report information. Table G-12 shows the record format for BASE II TC 45.

G.6.1   TC 33 Record Formats for Authorization Profile Raw Data

Receiving Authorization Profile data in raw data format allows issuers to use data directly into their own internal reporting applications. The raw data content parallels the paper Authorization Profile Reports. A set of raw data records uses the same paper report numbers for identification:

- APR2120—Issuer and Stand-In Authorization Summary by Authorization Criteria. This report provides information according to processor.
- APR5120—Issuer and Stand-In Authorization Summary by Authorization Criteria. This report provides information according to BIN.
- APR6120—Issuer and Stand-In Authorization Summary by Authorization Criteria

  This report provides information according to the risk level within BIN.
- APR2220—Capacity Management Diversion to Stand-In. This report provides information according to processor.

Visa uses the TC 33 record format to transmit these reports to the subscriber. The Report Identifier field indicates which report is being transmitted. There are TC 33 record formats for:

- A header record, used for all four reports.

  Record Type = P–Page Header
- One or more detail records, specific to the report.

  Record Type = D–Detail Line
- A trailer record, used for all four reports.

  Record Type = T–Trailer

Table G-25 displays the records that apply to each report type.

Table G-25   Authorization Profile Raw Data Records by Report

If the Report Type is...	APR2120	APR5120 and APR6120	APR2220
Then the report transmission sequence and content will be...	Page Header	Page Header	Page Header
	Detail Record	Detail Record	Detail Record–Page 1

Authorization Profile Reports

Table G-25   Authorization Profile Raw Data Records by Report (continued)

If the Report Type is...	APR2120	APR5120 and APR6120	APR2220
	Trailer	Processing Controls and Options Record - Type 1 - Type 2	Detail Record
		Trailer	Processor Totals
			Trailer

Each detail record contains both BASE II and Authorization Profile information. Bytes 35–167 contain the Authorization Profile information; the remainder of each is standard BASE II TC 33 data. The following ten tables provide each record's content and format. In all cases, numeric fields are right-justified with left zero-filled if necessary, and alphanumeric fields are left-justified with right space-filled if necessary.

G.6.1.1   Page Header Record Layout

Table G-26 includes the page header record layout which applies to all of the Authorization Profile Reports.

Table G-26   TC 33 for Authorization Profile Data—Page Header Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number without the last zero: APR nnn
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer BIN	35–45	11 AN	This field includes the Issuer's BASE identification number or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: P = Page Header

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Table G-26   TC 33 for Authorization Profile Data—Page Header Record (continued)

Field Name	Position	Attributes	Description
From Date	55–64	10 AN	The report data start date. Format: dd-mmm-yy
To Date	65–74	10 AN	The report data end date. Format: dd-mmm–yy
Filler	75–167	93 AN	Spaces.
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.2   Trailer Record Layout

Table G-27 shows the trailer record layout applicable to all the Authorization Profile Reports. It follows the detail records for POS raw data formats.

Table G-27   TC 33 for Authorization Profile Data—Trailer Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number without the last zero: APR nnn
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer BIN	35–45	11 AN	The Issuer's BASE identification number or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: T = Trailer
Record Count	55–63	9 N	The number of header, detail, and trailer records in the report.
Filler	64–167	104 AN	Spaces.

Table G-27   TC 33 for Authorization Profile Data—Trailer Record (continued)

Field Name	Position	Attributes	Description
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.3   First Detail Record Layout

Table G-28 provides the first detail record layout for Authorization Profile data. This layout applies to:

- APR2120 Detail Record
- APR5120 Detail Record
- APR6120 Detail Record
- APR2220 Detail Record

Table G-28   TC 33 for Authorization Profile Data—First Detail Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number: APR nnn
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer BIN	35–45	11 AN	The Issuer's BASE identification number or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	The code indicating the risk level of the reported transactions: "A", "B", "C", "D", or space for total BIN. This field appears in the APR6120 report only.
Report Section	56–57	2 N	For more information, see Table G-33.

Table G-28 TC 33 for Authorization Profile Data—First Detail Record (continued)

Field Name	Position	Attributes	Description
Line Description Code	58–60	3 AN	For more information, see Table G-34.
Filler	61–69	9 AN	Spaces.
Eligible Volume	70–79	10 N	The total number of transactions eligible for Positive Authorization Capacity Management (PACM) diversion, which is the information for the Line Description Code item.
Approval Volume	80–89	10 N	The total number of approved transactions.
Approval Amount	90–101	12 N	The average dollar amount of approved transactions.
Referral Volume	102–111	10 N	The total number of referred transactions.
Referral Amount	112–123	12 N	The average dollar amount of referred transactions
Confiscation Volume	124–133	10 N	The total number of confiscated-card transactions
Confiscation Amount	134–145	12 N	The average dollar amount of confiscated-card transactions
Decline Volume	146–155	10 N	Total number of declined transactions
Decline Amount	156–167	12 N	Average dollar amount of declined transactions
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.4 **APR2220 Processor Totals Detail Record Layout**

Table G-29 provides the layout for the second APR2220 detail record—Processor Totals.

Table G-29 TC 33 for Authorization Profile Data—Second Detail Record for APR2220 Processor Totals

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.

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Authorization Profile Reports

Table G-29 TC 33 for Authorization Profile Data—Second Detail Record for
APR2220 Processor Totals (continued)

Field Name	Position	Attributes	Description
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number APR 222.
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer PCR	35–45	11 AN	The issuer's processing center record number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Filler	55	1 AN	Spaces.
Report Section	56–57	2 N	For more information, see Table G-33.
Line Description Code	58–60	3 AN	For more information, see Table G-34.
Filler	61–69	9 AN	Spaces.
Purchased Capacity	70–78	9 AN	The processing center's purchased capacity (number of transactions per hour).
Processor Capacity	79–87	9 AN	The processing center's actual capacity (number of transactions per hour).
Authorization Total	88–97	10 N	The number of authorization transactions processed by the processing center.
Acquirer Total	98–107	10 N	The number of acquirer transactions processed by the processing center (includes both to and from traffic).
Debit Total	108–117	10 N	The number of debit transactions processed by the processing center (includes both to and from traffic).
File Maintenance Total	118–127	10 N	The number of file maintenance transactions processed by the processing center (includes both to and from traffic).
Advice Total	128–137	10 N	The number of advices sent to the processing center.
Other Total	138–147	10 N	The number of other non-authorization transactions sent to and from the processing center.

Table G-29   TC 33 for Authorization Profile Data—Second Detail Record for APR2220 Processor Totals (continued)

Field Name	Position	Attributes	Description
Stand-In Total	148–157	10 N	The number of transactions that were processed by STIP (Stand-In Processor) rather than the processing center.
Filler	158–167	10 AN	Spaces.
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.5 **APR5120/APR6120 Processing Controls and Options Record**

Table G-30 provides the layout for the second APR5120 and APR6120 detail records.

Table G-30   TC 33 for Authorization Profile Data—APR5120/APR6120 Processing Controls and Options, Type 1

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number: ARP512 or APR612
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer BIN	35–45	11 AN	The Issuer's BASE identification number or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus Report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	This field applies to the APR6120 report only. The code indicating the risk level of the reported transactions: A, B, C, D, or space for total BIN.
Report Section	56–57	2 N	For more information, see Table G-33.

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Table G-30   TC 33 for Authorization Profile Data—APR5120/APR6120 Processing
Controls and Options, Type 1 (continued)

Field Name	Position	Attributes	Description
Line Description Code	58–60	3 AN	For more information, see Table G-34.
Filler	61–69	9 AN	Spaces.
Available 1-day Count	70–75	6 AN	The daily transaction limit for STIP when the processing center is available. Edited numeric (commas) or not applicable.
Available 1-day Amount	76–81	6 AN	The daily amount limit for STIP when the processing center is available. The content is limited to numbers, commas, $, and spaces.
Available 4-day Multiplier	82–87	6 AN	The issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits. The content is limited to numbers, commas and spaces.
Unavailable 1-day Count	88–93	6 AN	The daily transaction limit for STIP when the processing center is not available. The content is limited to numbers, commas, and spaces.
Unavailable 1-day Amount	94–99	6 AN	The daily amount limit for STIP when the processing center is not available. The content is limited to numbers, commas, $, and spaces.
Unavailable 4-day Multiplier	100–105	6 AN	The issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits for "issuer-unavailable" processing. The content is limited to numbers, commas, and spaces.
Issuer Limit	106–111	6 AN	The issuer-specified dollar amount, at or above which the transaction is forwarded to the issuer for processing. The content is limited to numbers and spaces.
Filler	112–167	56 AN	Not used.
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.6   **APR5120/APR6120 Processing Controls and Options Record—Type 2**

Table G-31 provides the layout for the third APR5120 and APR6120 detail records.

Table G-31   TC for Authorization Profile Data—APR5120/APR6120 Processing Controls and Options, Type 2

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number: APR512 or APR612
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer BIN	35–45	11 AN	The Issuer's BASE identification number or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	The code indicating the risk level of the reported transactions: A, B, C, D, or space for total BIN. This field applies to the APR6120 report only.
Report Section	56–57	2 N	For more information, see Table G-33.
Line Description Code	58–60	3 AN	For more information, see Table G-34.
Filler	61–67	7 AN	Spaces.
Above Issuer Limit Volume	68–78	11 AN	The number of transactions above the issuer limit before random selection processing was invoked. The content is limited to numbers and commas.
Between Limits Volume	79–89	11 AN	The number of transactions between the issuer and advice limits semi random selection processing was invoked. The content is limited to numbers and commas.

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Table G-31   TC for Authorization Profile Data—APR5120/APR6120 Processing
Controls and Options, Type 2 (continued)

Field Name	Position	Attributes	Description
Below Advice Limit Volume	90–100	11 AN	The number of transactions below the issuer's advice limit before random selection processing was invoked. The content is limited to numbers and commas.
Below Selected Volume	101–111	11 AN	Number of transactions selected due to the Random Selection Factor Below-Advice-Limit percentage. The content is limited to numbers and commas.
Between Selected Volume	112–122	11 AN	The number of transactions selected due to the Random Selection Factor Between-Limits percentage. The content is limited to numbers and commas.
Activity Testing Volume	123–133	11AN	The number of transactions for which activity testing was performed. The content is limited to numbers and commas.
Advices Created Volume	134–144	11 AN	The number of advices generated for the issuer. The content is limited to numbers and commas.
Advice Limit	145–150	6 AN	The issuer-specified dollar value at or above which an advice is created for the issuer. The content is limited to numbers, commas, $, and spaces.
Random Selection: Below Advice Limit	151–156	6 AN	The percentage of Below-Advice-Limit transactions that are randomly selected for the next level of processing. The content is limited to numbers,%, and spaces.
Random Selection: Between Limits	157–162	6 AN	The percentage of Between-Limits transactions that are randomly selected for the next level of processing. The content is limited to numbers,%, and spaces.
Activity Testing On	163	1 AN	The valid values are: Y = yes N = no
Advice Creation On	164	1 AN	The valid values are: Y = yes N = no
POS Referral Default	165–166	2 AN	The issuer-specified default response code to be used for referred transactions when the processing center is unavailable.
PACM PLAYER	167	1 AN	The valid values are: Y = yes N = no
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

G.6.1.7   **APR2220 Detail Record Layout**

Table G-32 provides layout for the APR2220 third detail record.

Table G-32   TC 33 for Authorization Profile Data—Third Detail Record for APR2220

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5–10	6 N	The BASE identification number of the destination.
Source BIN	11–16	6 N	The BASE identification number of the VIC.
Report Identifier	17–22	6 AN	The report number: APR 222
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
Authorization Profile Data			
Issuer PCR	35–45	11 AN	The issuer's processing center record number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Filler	55	1 AN	Spaces.
Report Section	56–57	2 N	For more information, see Table G-33.
Line Description Code	58–60	3 AN	For more information, see Table G-34.
Filler	61–63	3 AN	Spaces.
Eligible Volume	64–72	9 N	For each day in the reporting period, The number of PACM eligible transactions processed in the hour in which the highest diversion level was reached.
Diversion Volume	73–81	9 N	The number of transactions diverted to STIP during the hour in which the highest level of diversion was reached.
Diversion Amount	82–92	11 N	The total dollar amount of transactions diverted due to PACM divided by the Diverted Volume.

Table G-32   TC 33 for Authorization Profile Data—Third Detail Record for APR2220 (continued)

Field Name	Position	Attributes	Description
Diversion Time	93–101	9 N	The average response time for the hour in which the highest level of diversion was reached.
Total Volume	102–110	9 N	The total number of transactions for the hour.
Total Time	111–119	9 N	The average response time for the day.
Highest Diversion Level for 0 GMT	120–121	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 1 GMT	122–123	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 2 GMT	124–125	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 3 GMT	126–127	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 4 GMT	128–129	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 5 GMT	130–131	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 6 GMT	132–133	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 7 GMT	134–135	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 8 GMT	136–137	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 9 GMT	138–139	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 10 GMT	140–141	2 AN	The valid values are 0 through 20 or the symbols., --, *
Highest Diversion Level for 11 GMT	142–143	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 12 GMT	144–145	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 13 GMT	146–147	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 14 GMT	148–149	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 15 GMT	150–151	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 16 GMT	152–153	2 AN	The valid values are 0 through 20 or the symbols., --, **

Table G-32   TC 33 for Authorization Profile Data—Third Detail Record
for APR2220 (continued)

Field Name	Position	Attributes	Description
Highest Diversion Level for 17 GMT	154–155	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 18 GMT	156–157	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 19 GMT	158–159	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 20 GMT	160–161	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 21 GMT	162–163	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 22 GMT	164–165	2 AN	The valid values are 0 through 20 or the symbols., --, **
Highest Diversion Level for 23 GMT	166–167	2 AN	The valid values are 0 through 20 or the symbols., --, **
BASE II Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

Report Section Field

This field identifies which section of the APR report is being reported in the detail record. Table G-33 provides the Report Section codes that can appear in the APR detail records.

Table G-33   Report Section Codes

Code	Description
01	Issuer responses
02	Stand-in responses
03	Year-to-Date totals
04	BIN Positive Cardholder Authorization Service (PCAS) parameters
05	BIN—other global options
06	Diversion totals
07	Processor diversion totals
08	Processor diversion histogram
09	Processor diversion additional data

NOTE

The accumulation of the issuer and STIP responses provides the total responses for the reporting period.

Line Description Code Field

This field identifies the line or lines of data from the APR report section that are reported in the detail record. Table G-34 provides the Line Description codes that can appear in the APR detail records.

Table G-34   Line Description Codes

Code	Description
001	Commercial Travel
002	Lodging
003	Automobile Rental
004	Restaurant
005	Medical
006	Mail/Telephone
007	Risky Purchase
008	Other Purchase
009	ATM Cash
010	Quasi-cash
011	Other Cash
101	1st of the month
102	2nd of the month
103	3rd of the month
104	4th of the month
105	5th of the month
106	6th of the month
107	7th of the month
108	8th of the month
109	9th of the month
110	10th of the month
111	11th of the month
112	12th of the month
113	13th of the month
114	14th of the month
115	15th of the month
116	16th of the month
117	17th of the month
118	18th of the month
119	19th of the month
120	20th of the month

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Table G-34 Line Description Codes (continued)

Code	Description
121	21st of the month
122	22nd of the month
123	23rd of the month
124	24th of the month
125	25th of the month
126	26th of the month
127	27th of the month
128	28th of the month
129	29th of the month
130	30th of the month
131	31st of the month
205	Mandatory forward
210	PACM capacity available
215	Above the issuer limit
220	Forwarding requested
225	Randomly selected
230	Activity amount exceeded
235	Activity count exceeded
240	Verifications
245	PACM capacity constrained
250	Below advice limit
255	Between limits
260	Suppress Inquiry Mode
265	ATR Time-outs
270	Issuer unavailable
400	Global parameters
450	Additional processor data

G.7 EXCEPTION FILE LISTINGS

Issuers can subscribe to these electronic Exception File listings:

- **BIOSRUP (Exception File Update File)—**This listing is a complete file of all Exception File updates submitted by the member (online and batch) and by the Visa services during the past week. (Processors should use BIOSRUP P.)
- **BIOSRLP (Exception File Listing File)—**This listing is a complete file of all Exception File records (VIP and non-VIP accounts) for the selected BIN. This file is produced monthly. (Processors should use BIOSRLP P.)

The reporting system transmits these files to the issuer through the BASE II Clearing and Settlement System, using BASE II TC 33 records.

OFD versions of both the Exception File Update File and the Exception File Listing File are also available.

G.7.1 TC 33 Record Format for Exception File Data

Visa uses BASE II TC 33 records to transmit both the Exception File Update File and the Exception File Listing. There are three TC 33 record formats for Exception File data:

- A header record
- A detail record (one for each cardholder account number)

  Due to the amount of data and its format, only one Exception File record fits into each detail record.
- A trailer record

The Record Type field designates which file is being transmitted. The record type values are:

    1 = Header
    2 = Exception File Update
    3 = Exception File Listing
    4 = Trailer

Each record contains both BASE II and Exception File information. The next three tables provide each record's content and format.

Table G-35   TC 33 for Exception File Data—Header Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This field contains the value of **33**.
Transaction Code Qualifier	3	1 N	This field contains the value of **0**.
Transaction Component Sequence Number	4	1 N	This field contains the value of **0**.
Destination BIN	5–10	6 N	This field contains the identification number of the destination.
Source BIN	11–16	6 N	This field contains the value of **400082**.
Report Identifier	17–26	10 AN	This field contains the identifier of the report. The valid values are: **BIOSRUP** = Weekly reporting **BIOSRLP** = Monthly reporting
Report Line Sequence Number	27–34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File Data			
Record Type	35	1 N	This field contains the code indicating type of record: **1** = Header

Table G-35 TC 33 for Exception File Data—Header Record (continued)

Field Name	Position	Attributes	Description
Creation Time Stamp, Date, Time	36–47	12 N	This field contains the date and time the TC 33 record was created. Format: yymmddhhmmss
Media Time Stamp, Date, Time	48–59	12 N	This field contains the date and time the data file was created. Format: yymmddhhmmss
Filler	60–97	38 N	This field contains **spaces**.
Authorization Center	98–103	6 N	This field contains four left-justified characters, right-filled with spaces.
Issuer BIN	104–109	6 N	This field contains the issuer assigned BIN. Format: NNNNNN
Filler	110–167	58 N	This field contains **spaces**.

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Table G-35   TC 33 for Exception File Data—Header Record (continued)

Field Name	Position	Attributes	Description
BASE II Data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: **A** through **Z**, **0 (zero)**, **3**, **6**, or **8**.

The following table shows the layout of the exception file detail record.

Table G-36   TC 33 for Exception File Data—Detail Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This field contains the value of **33**.
Transaction Code Qualifier	3	1 N	This field contains the value of **0**.
Transaction Component Sequence Number	4	1 N	This field contains the value of **0**.
Destination BIN	5–10	6 N	This field contains the identification number of the destination.
Source BIN	11–16	6 N	This field contains the value of **400082**.
Report Identifier	17–26	10 AN	This field contains the identifier of the report. The valid values are: **BIOSRUP** = Weekly reporting **BIOSRLP** = Monthly reporting
Report Line Sequence Number	27–34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File Data			
Record Type	35	1 N	This field contains the code indicating type of record: **2** = Exception File Update **3** = Exception File Listing
Account/ID Number	36–63	28 AN	This field contains the cardholder account number or customer ID for check guarantee transactions. The issuer assigns this number. The format of the field is: • If numeric, the information in this field must be right-justified and zero-filled. • If alphanumeric, the information in this field must be left-justified and space-filled.

Table G-36   TC 33 for Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Account Number Length	64–65	2 N	This field contains the number of digits and characters in the account number. Format: Right-justified, zero-filled
Purge Date	66–73	8 AN	This field contains the date after which the record is deleted from the file. Format: yyyymmdd
Action Code	74–75	2 AN	This field contains the code specifying the response or special processing required by the issuer when STIP performs stand-in authorization.
Region Codes	76–84	9 AN	This field contains one or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins.
Effective Date, Time	85–96	12 N	This field contains the date and time the message was received at the VIC. Format: yymmddhhmmss
Last Update Source	97	1 AN	This field contains the code for the entity that initiated the last update to the account number on the Exception File: **1** = Auto-CDB **T** = Global Customer Assistance Service (GCAS) **B** = Member batch update (MRB) **M** = Member online update (MRO)
Authorization Center	98–103	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with **spaces**.
Issuer BIN	104–109	6 N	This field contains the Visa identification number of the institution that issued the card.
Update Date, Time (Updates only)	110–121	12 N	This field contains the date and time the message was received at the VIC. Format: yymmddhhmmss
Transaction Status	122	1 AN	This field contains the status of the transactions. The valid values are: **X** = Update successful **Z** = Update unsuccessful

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Table G-36   TC 33 for Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Transaction Type (Updates only)	123	1 AN	This field contains the type of update: **A** = Add **C** = Change **D** = Delete **E** = Error
Filler	124–167	44 AN	This field contains **spaces**.
BASE II Data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: **A** through **Z**, **0 (zero)**, **3**, **6**, or **8**.

The following table shows the layout of the exception file trailer record.

Table G-37   TC 33 for Exception File Data—Trailer Record

Field Name	Position	Attributes	Description
BASE II Data			
Transaction Code	1–2	2 N	This field contains the value of **33**.
Transaction Code Qualifier	3	1 N	This field contains the value of **0**.
Transaction Component Sequence Number	4	1 N	This field contains the value of **0**.
Destination BIN	5–10	6 N	This field contains the identification number of the destination.
Source BIN	11–16	6 N	This field contains the value of **400082**.
Report Identifier	17–26	10 AN	This field contains the identifier of the report. The valid values are: **BIOSRUP** = Weekly reporting **BIOSRLP** = Monthly reporting
Report Line Sequence Number	27–34	10 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File Data			
Record Type	35	1 N	This field contains the code indicating type of record: **4** = Trailer
Record Count	36–44	9 N	The number of Exception File update records or Exception File listing records.
Filler	45–97	53 N	This field contains **spaces**.

Table G-37   TC 33 for Exception File Data—Trailer Record (continued)

Field Name	Position	Attributes	Description
Authorization Center	98–103	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with spaces.
Issuer BIN	104–109	6 N	This field contains the identification number of the institution that issued the card.
Filler	110–167	58 AN	This field contains **spaces**.
BASE II Data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: **A** through **Z**, **0 (zero)**, **3**, **6**, or **8**.

G.7.2   OFD Record Format for Exception File Data

Visa uses the following records to transmit both the Exception File Update File and the Exception File Listing File using OFD. There are three data record formats for exception file data:

• A header record
• A detail record (one for each cardholder account number)
• A trailer record

The Record Type field designates which file is being transmitted. The record type values are:

• 1 = Header
• 2 = Exception File Update
• 3 = Exception File Listing
• 4 = Trailer

The next three tables provide each record's content and format.

The following table shows the layout of the exception file header record.

Table G-38   Exception File Data—Header Record

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record: **1** = Header
Creation Time Stamp, Date, Time	2–13	12 N	This field contains the date and time the record was created. Format: yymmddhhmmss
Media Time Stamp, Date, Time	14–25	12 N	This field contains the date and time the data file was created. Format: yymmddhhmmss

Table G-38   Exception File Data—Header Record (continued)

Field Name	Position	Attributes	Description
Filler	26–63	38 N	This field contains **spaces**.
Authorization Center	64–69	6 N	This field contains four left-justified characters, right-filled with spaces.
Issuer BIN	70–75	6 N	This field contains the issuer assigned BIN. Format: NNNNNN
Filler	76–133	58 N	This field contains **spaces**.

The following table shows the layout of the exception file detail record.

Table G-39   Exception File Data—Detail Record

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record: **2** = Exception File Update **3** = Exception File Listing
Account/ID Number	2–29	28 AN	This field contains the cardholder account number or customer ID for check guarantee transactions. The issuer assigns this number. The format of the field is: • If numeric, the information in this field must be right-justified and zero-filled. • If alphanumeric, the information in this field must be left-justified and space-filled.
Account Number Length	30–31	2 N	This field contains the number of digits and characters in the account number. Format: Right-justified, zero-filled
Purge Date	32–39	8 AN	This field contains the date after which the record is deleted from the file. Format: yyyymmdd
Action Code	40–41	2 AN	This field contains the code specifying the response or special processing required by the issuer when STIP performs stand-in authorization.
Region Codes	42–50	9 AN	This field contains one or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins.

Table G-39 Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Effective Date, Time	51–62	12 N	This field contains the date and time the message was received at the VIC. Format: yymmddhhmmss
Last Update Source	63	1 AN	This field contains the code for the entity that initiated the last update to the account number on the Exception File: **1** = Auto-CDB **T** = Global Customer Assistance Service (GCAS) **B** = Member batch update (MRB) **M** = Member online update (MRO)
Authorization Center	64–69	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with **spaces**.
Issuer BIN	70–75	6 N	This field contains the Visa identification number of the institution that issued the card.
Update Date, Time (Updates only)	76–87	12 N	This field contains the date and time the message was received at the VIC. Format: yymmddhhmmss
Transaction Status	88	1 AN	This field contains the status of the transactions. The valid values are: **X** = Update successful **Z** = Update unsuccessful
Transaction Type (Updates only)	89	1 AN	This field contains the type of update: **A** = Add **C** = Change **D** = Delete **E** = Error
Filler	90–133	44 AN	This field contains **spaces**.

The following table shows the layout of the exception file trailer record.

Table G-40 Exception File Data—Trailer Record

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record: **4** = Trailer

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Table G-40   Exception File Data—Trailer Record (continued)

Field Name	Position	Attributes	Description
Record Count	2–10	9 N	The number of Exception File update records or Exception File listing records.
Filler	11–63	53 N	This field contains **spaces**.
Authorization Center	64–69	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with **spaces**.
Issuer BIN	70–75	6 N	This field contains the identification number of the institution that issued the card.
Filler	76–133	58 AN	This field contains **spaces**.

G.8   COMBINED VISA/PLUS ROUTING TABLES

The combined Visa/Plus routing table contains account ranges of all Visa and Plus issuers from all regions. Available by subscription, it is updated weekly on Wednesday (Pacific time) and delivered Friday electronically. Each transmission is a full file replacement. The new file must be loaded for processing within three (3) business days of file distribution.

Table G-41   Combined Visa/Plus Routing Table File Record Layout—Header Record

Field Name	Position	Length	Format	File Content
Record type	1–11	11	AN	Constant 'HEADER' with trailing spaces.
File Type	12–19	8	AN	Constant 'BINDISTR'.
Filler	20–21	2	AN	Spaces.
Date	22–26	5	N	Julian date file was created (YYDDD).
Processing	27–33	7	AN	Constant 'TOTAL' with trailing spaces.
Detail Record Count	34–40	7	N	Number of account ranges on the file.
Filler	41–120	80	AN	Spaces.
Table Identifier	121–133	13	AN	Constant 'VISAPlus TBL'.
Field Name	Position	Length	Format	File Content
Record type	1–11	11	AN	Constant 'HEADER' with trailing spaces.
File Type	12–19	8	AN	Constant 'BINDISTR'.
Filler	20–21	2	AN	Spaces.
Date	22–26	5	N	Julian date file was created (YYDDD).

Table G-41   Combined Visa/Plus Routing Table File Record Layout—Header Record (continued)

Field Name	Position	Length	Format	File Content
Processing	27–33	7	AN	Constant 'TOTAL' with trailing spaces.
Detail Record Count	34–40	7	N	Number of account ranges on the file.
Filler	41–120	80	AN	Spaces.
Table Identifier	121–133	13	AN	Constant 'VISAPlus TBL'.

Table G-42   Combined Visa/Plus Routing Table File Record Layout—Data Record

Field Name	Position	Length	Format	File Content
Sequence Number	1–6	6	N	Consecutive sequence number incremented by one (1) from 000001.
Segment Number	7	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	8–9	2	N	Length of account number.
BIN Length	10–11	2	N	Number of digits used for routing.
BIN	12–23	12	N	Unique portion of the account number used for routing.
Issuer Country Code	24–26	3	AN	Issuer BIN's 3-digit numeric country code.
Filler	27–30	4	AN	Spaces.
Source File Indicator—ATM	31	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	32–40	9	AN	Spaces.
Sequence Number	41–46	6	N	Consecutive number incremented by one from 000001.
Segment Number	47	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	48–49	2	N	Length of account number.

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Table G-42   Combined Visa/Plus Routing Table File Record Layout—Data Record (continued)

Field Name	Position	Length	Format	File Content
BIN Length	50–51	2	N	Number of digits used for routing.
BIN	52–63	12	N	Unique portion of the account number used for routing.
Issuer Country Code	64–66	3	AN	Issuer BIN's 3-digit numeric country code.
Filler	67–70	4	AN	Spaces.
Source File Indicator—ATM	71	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	72–80	9	AN	Spaces.
Sequence Number	81–86	6	N	Consecutive number incremented by one from 000001.
Segment Number	87	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	88–89	2	N	Length of account number.
BIN Length	90–91	2	N	Number of digits used for routing.
BIN	92–103	12	N	Unique portion of the account number used for routing.
Issuer Country Code	104–106	3	AN	Issuer BIN's 3-digit numeric country code.
Filler	107–110	4	AN	Spaces.
Source File Indicator—ATM	111	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	112–120	9	AN	Spaces.

Table G-42   Combined Visa/Plus Routing Table File Record Layout—Data
Record (continued)

Field Name	Position	Length	Format	File Content
Table Identifier	121–133	13	AN	Constant 'VISAPLUS TBL'.

Table G-43   Combined Visa/Plus Routing Table File Record Layout—Trailer Record

Field Name	Position	Length	Format	File Content
Record type	1–11	11	AN	Constant 'HEADER' with trailing spaces.
File Type	12–19	8	AN	Constant 'BINDISTR'.
Filler	20–120	101	AN	Spaces.
Table Identifier	121–133	13	AN	Constant 'VISAPLUS TBL'.

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This appendix provides additional information about the content and valid values for the following fields:

- Field 55—Integrated Circuit Card (ICC)-Related Data
  - Tag 71, Issuer Script Template 1
  - Tag 72, Issuer Script Template 2
- Field 134—Visa Discretionary Data
  - Format 1, Standard Format
  - Format 2, Expanded Format
- Field 142—Issuer Script

H.1   FIELD 55, TAGS 71 AND 72

The format of field 55, tags 71 and 72, varies slightly from its counterpart third bitmap field 142. When issuer script is carried in field 55, the initial length subfield in byte 1 for field 142 is not required. The first byte in field 55 is the tag itself, as shown in the table below.

Tag	Length	Value: Issuer Script Data Elements (Bytes 5–256)
71 or 72	L (Σ data, including Tag for Script ID, followed by the Issuer Script TLV data elements)	
Byte 1[1]	**Bytes 2–x** **NOTE:** *The byte number used in this table reflects only the position of data for tags 71 and 72. It does not reflect the position of this data within the context of field 55.*	**Bytes x-256**

1.   The byte number used in this table is reflective only on the positioning of data for tags 71 and 72. It does not reflect the position of this data within the context of field 55.

The following two tables illustrate how the same issuer script bytes would map between field 142 and field 55. In these examples the issuer script = Tag 72, and the Length = 25.

The first table shows the issuer script carried in field 142. The second table shows the issuer script carried in field 55.

Table H-1   Example of Issuer Script in Field 142

| | Positions: | | |
	1	2	3–39
Length	**Tag**	**Length**	**Issuer Script TLV Data Elements**
27	72	25	
Byte 1	Byte 2	Byte 3	Bytes 4–40

Table H-2   Example of Issuer Script in Field 55

| | Positions: | | | | | |
	1	2–3	4–44	45	46	47–83
Length	**Tag**	**Length**	**Various Chip Card TLV Data Elements**	**Tag**	**Length**	**Value**
	01	*nnn*		72	25	
Byte 1	Byte 2	Bytes 3–4	Bytes 5–45	Byte 46	Byte 47	Bytes 48–84

VSDC Fields—Additional Information

H.2 FIELD 134—VISA DISCRETIONARY DATA

This section provides additional information about the formatting and valid values for field 134.

H.2.1 Format 1, Standard Format Content Breakdown

Format 1, Standard Format content covers VIS Data and CCD-Compliant Data.

H.2.1.1 VIS Data

The following table shows the valid VSDC values for subfield 134.2 (field 134, position 2), Cryptogram Version Number.

Table H-4   Card Authentication Cryptogram Version Numbers

Card Type	Cryptogram Version Number	Usage
VIS	10 (hex 0A) 17 (hex 11) 18 (hex 12)	Defined in Visa chip payment application specifications. Visa Chip Authenticate Service supports these cryptogram version numbers.
	12 (hex 0C) 50 to 59 (hex 32 to 3B)	Proprietary
CCD	5	Defined in EMV specifications. Visa Chip Authenticate Service supports this cryptogram version.
	4 and 6–F	Reserved for definition by EMV.
	1 to 3	Proprietary
Generic EMV	Issuer-defined	Proprietary

The following table shows the content and valid values for subfield 134.3 (field 134, position 3) for VIS Card transactions.

Table H-5   Field 134.3 Card Verification Results for VIS Cards Subfield 134.3 (Field 134, Position 3)

Position	Description	Values
Byte 1		
1–8	CVR Length Subfield	The number of bytes following the subfield
Byte 2		
1–2	Second Cryptogram Type	00 = AAC 01 = TC 10 = Second cryptogram not requested 11 = Reserved for future use
3–4	First Cryptogram Type	00 = AAC 01 = TC 10 = ARQC 11 = AAR (Not supported)
5	Issuer Authentication Performed and Failed	1 = Yes 0 = No

Table H-5   Field 134.3 Card Verification Results for VIS Cards Subfield 134.3
(Field 134, Position 3) (continued)

Position	Description	Values
6	Offline PIN Verification Performed	1 = Yes 0 = No
7	Offline PIN Verification Failed	1 = Yes 0 = No
8	Unable to Go Online	1 = Yes 0 = No
Byte 3		
1	Last Online Transaction Not Complete	1 = Yes 0 = No
2	Offline PIN Try Limit Exceeded	1 = Yes 0 = No
3	Velocity Checking Counters Exceeded	1 = Yes 0 = No
4	New Card	1 = Yes 0 = No
5	Issuer Authentication Failed on Last Online Transaction	1 = Yes 0 = No
6	Issuer Authentication Not Performed on Last Online Transaction	1 = Yes 0 = No
7	Application Blocked Because PIN Try Limit Exceeded	1 = Yes 0 = No
8	Static Data Authentication Failed on Last Transaction and Transaction Declined Offline	1 = Yes 0 = No
Byte 4		
1–4	Number of Issuer Script Commands Processed on Last Transaction	A 4-bit numeric value with leading zeros
5	Issuer Script Processing Failed on Last Transaction	1 = Yes 0 = No
6	DDA Failed on Last Transaction and Transaction Declined Offline	1 = Yes 0 = No

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**Table H-5   Field 134.3 Card Verification Results for VIS Cards Subfield 134.3
(Field 134, Position 3) (continued)**

Position	Description	Values
7	DDA Performed	1 = Yes 0 = No
8	Reserved for future use	n/a

H.2.1.2   CCD-Compliant Data

The following table shows the content and valid values for subfield 134.1 (field 34, position 1) for CCD-Compliant Card transactions.

**Table H-6   Field 134.1 Common Core Identifier Content and Valid Values
for CCD-Compliant Cards**

Name	Position	Comments
Format Code	1st BCD	The setting in these bits will indicate that the format is IAD. The valid settings are: A = CCD-Specific IAD Format B–F = Reserved Currently, only a bit setting that equates to hexadecimal A has been defined for Authentication Services.
Cryptogram Version (CV)	2nd BCD	The setting in these bits indicate the cryptogram version. The valid settings are: 0–3 = Proprietary 4–F = EMVCo-defined

The following table shows the content and valid values for subfield 134.3 (field 134, position 3) CCD-Compliant Data with the CCI format code of A.

**Table H-7   Field 134.3 Card Verification Results for CCD-Compliant Data
With CCI Format Code of A**

Position	Description	Value
Byte 1		
1–2	Application cryptogram type returned in second generate AC	00 = AAC 01 = TC 10 = Second cryptogram not requested 11 = Reserved for future use
3–4	Application cryptogram type returned in second generate AC	00 = AAC 01 = TC 10 = ARQC 11 = Reserved for future use
5	CDA performed	1 = Yes 0 = No

Table H-7   Field 134.3 Card Verification Results for CCD-Compliant Data
            With CCI Format Code of A (continued)

Position	Description	Value
6	Offline DDA performed	1 = Yes 0 = No
7	Issuer Authentication not performed	1 = Yes 0 = No
8	Issuer Authentication failed	1 = Yes 0 = No
Byte 2		
1–4	Low order nibble of PIN Try Counter	4–bit numeric value
5	Offline PIN Verification performed	1 = Yes 0 = No
6	Offline PIN Verification performed and PIN not successfully verified	1 = Yes 0 = No
7	PIN Try Limit exceeded	1 = Yes 0 = No
8	Last online transaction not completed	1 = Yes 0 = No
Byte 3		
1	Lower Offline Transaction Count Limit exceeded	1 = Yes 0 = No
2	Upper Offline Transaction Count Limit exceeded	1 = Yes 0 = No
3	Lower Cumulative Offline Transaction Amount Limit exceeded	1 = Yes 0 = No
4	Lower Cumulative Offline Transaction Amount Limit exceeded	1 = Yes 0 = No
5	Issuer—discretionary bit 1	n/a
6	Issuer—discretionary bit 2	n/a
7	Issuer—discretionary bit 3	n/a
8	Issuer—discretionary bit 4	n/a
Byte 4		

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Table H-7   Field 134.3 Card Verification Results for CCD-Compliant Data
With CCI Format Code of A (continued)

Position	Description	Value
1–4	Number of Issuer Script commands containing Secure Messaging processed	4-bit numeric value with leading zeros
5	Issuer Script processing failed	1 = Yes 0 = No
6	Offline Data Authentication failed on previous transaction	1 = Yes 0 = No
7	Go Online on next transaction was set	1 = Yes 0 = No
8	Unable to go online	1 = Yes 0 = No
Byte 5		
1–8	Reserved for future use	n/a

H.3   FORMAT 2, EXPANDED FORMAT CONTENT BREAKDOWN

The breakdown of the Format 2, Expanded Format covers the following:

• VIS and CCD Data
• VIS Format 2
• Generic EMV Transport Data

Except as noted, the following table shows the breakdown of the data that is carried in the expanded usage of field 134. The content of this field is mapped into field 55 to send to the issuer.

NOTE

The following table does not apply to VIS Format 2. For a breakdown of that data, refer to "VIS Format 2" later in this appendix.

Format 2, Expanded Format Content Breakdown

Type of VSDC Card		Length of 1st 'LV' Segment	Value of 1st 'LV' Segment	Length of 2nd 'LV' Segment	Value of 2nd 'LV' Segment
VIS/CCD	Subfield 1: Length of Issuer Application Data	Subfield 2: Segment 1 length (Visa discretionary data)	Subfield 3: Segment 1 value	Subfield 4: Segment 2 length	Subfield 5: Segment 2 value
		Visa discretionary data portion		Issuer discretionary data portion	
Generic EMV Transport	Subfield 1: Length of Issuer Application Data	Issuer-defined			
	Byte 1	Bytes 2–33			

H.3.1 VIS and CCD Data

Length Subfield: A one-byte field that contains the total number of bytes in the field. The current maximum for this format is 33 bytes including the length byte.

Subfield 2, Segment 1 Length: A one-byte field that contains the total number of bytes for subfield 3. The maximum value is 15 bytes. The content of this field maps to byte 1 of the standard format of field 134, usage 1.

Subfield 3, Segment 1 Value: A variable number of bytes depending on the type of VSDC card. The content of this field maps to bytes 2–16 of the standard format of field 134, usage 1.

Subfield 4, Segment 2 Length: A one-byte field that contains the total number of bytes for subfield 3. The maximum value is 15 bytes. The content of this field maps to byte 1 of field 135.

Subfield 5, Segment 2 Value: A variable number of bytes depending on the type of VSDC card. The content of this field maps to bytes 2–16 of field 135.

H.3.2 VIS Format 2

The following layout is used for IAD Format 2.

Length	Format/CV	DKI	CVR	CVR Extension	IDDO ID	IDD
Byte 1	Byte 2	Byte 3	Bytes 4–7	Byte 8	Byte 9	Bytes 10–32
Visa Discretionary Portion						Issuer Discretionary Portion

The bytes in this layout are defined as follows:

- Byte 1: Length in bytes of IAD (31 bytes—hex 1F)
- Byte 2: Format/CV = 22
- Byte 3: Derivation Key Index (DKI)

- Bytes 4–8: Allocated to the Card Verification Result (CVR) as follows:
  - Byte 4: Reserved for future use
  - Byte 5: CVR data
  - Byte 6: CVR data
  - Byte 7: CVR data
  - Byte 8: Reserved for future use
- Byte 9: Right-most nibble is the Issuer Discretionary Data Option Identifier (IDDO ID)
- Bytes 10 through 32: Issuer Discretionary Data (IDD). The IDD, including optional Proprietary Authentication Data (PAD), is left-justified and padded through byte 32. Padding with hex 0 is recommended.

H.3.3 Generic EMV Transport Data

This type of information is data that is personalized by the issuer and does not conform to the VIS and CCD-compliant standards. The content of this field is not edited or used by VisaNet for processing. It is forwarded unaltered in field 55 to the issuer.

The following describes the contents of field 134 for Generic EMV Transport transactions:

Length Subfield: A one-byte field that contains the total number of bytes in the field. The current maximum for this format is 33 bytes including the length byte.

Subfield 2, Generic EMV Transport Data: The content of this field is not edited or validated by Visa. The field is forwarded as submitted in the message.

H.4   FIELD 142—ISSUER SCRIPT

Field 142 contains two length subfields, the second of which starts in position 2 (field 142.2) and is, in itself, a variable length subfield that can be one or more bytes. The following describes how to determine the number of bytes that are used for this second subfield.

If the first bit of the first Length byte is 0, then the length is carried in the next 7 bits of this first byte. Length is only one byte long.

If the first bit of the first Length byte is 1, then the next 7 bits contain the number of subsequent bytes used for length.

Examples:

Tag	Length	Value
XX	'00001111'	15 bytes long ('0001111' from the one-byte Length portion)
	'0' means length is in the rest of the byte	

Tag	Length	Value
XX	'10000001 10000001'	129 bytes long ('10000001' from the second byte of Length portion)
	1' means next 7 bits contain number of subsequent bytes (i.e., one byte of length follows.)	

Two bytes of length are necessary for any lengths from 128 to 255, but some issuers may use two bytes for lengths that are less than 128 bytes.

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