



VisaNet Authorization-Only Online Messages

Technical Specifications

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Visa Supplemental Requirements

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Chapter 1

Message Matching

Authorization-only messages generally consist of pairs of messages: request messages followed by response messages. VisaNet Integrated Payment (V.I.P.) compares information in key data fields to match messages in transaction sets. This chapter describes message matching, transaction sets, and data fields V.I.P. uses in matching.

Clients must match messages in transaction set sequences. They use key data fields to identify how transactions are linked. Key fields enable message initiators and VisaNet to match responses to requests and later requests or advices (and their responses) to original requests.

Clients submit later requests when they identify transactions processed incorrectly or posted incorrectly to cardholders' accounts.

Examples of Message Matching

Corrections in transaction life cycles can be determined at various stages, and different methods may yield different results:

- Point-of-Service (POS) devices generate reversals.
- Acquirer systems generate reversals.

Table 1: Message Linking

Message Types	Linked Messages
Authorizations	<ul style="list-style-type: none"> • Request Response • Authorization Reversal
Automated Fuel Dispenser (AFD)	<ul style="list-style-type: none"> • Preauthorization Completion Advice • Acquirer Confirmation Advice
File Maintenance Messages - • Online File Maintenance • Automatic Cardholder Database Update (Auto-CDB)	<ul style="list-style-type: none"> • Request Response
Network Management Message	<ul style="list-style-type: none"> • Request Response

Matching Values and Assigning New Values

Tables show when values in key data fields must match those in previous messages and when values must be assigned to indicate messages are not part of previous groups of messages. Bold values in cells indicate values are from another message. At clients' discretion, additional fields can be used to match messages. For instance, Field 2-Primary Account Number is commonly used for message matching, and Field 38-Authorization Identification Response could be used to match reversals.

Tables contain information about message matching for:

- Authorization messages.
- Balance inquiry messages.
- Authorization reversal messages.
- File maintenance messages, including online file maintenance and Auto-CDB Service.
- Network management, including Dynamic Key Exchange (DKE).

Key Data Fields

Key data fields enable VisaNet Integrated Payment (V.I.P.) to *match* responses to message initiators requests to *associate* subsequent requests or advices and responses with original requests messages.

Acquirers and issuers submit subsequent requests when they identify transactions processed or posted incorrectly to cardholders accounts. Acquirers and issuers can generate corrections any time during transaction lifecycle. For example, acquirers system or Point of Sale (POS) devices can generate reversals.

V.I.P. uses key fields to match:

- Authorizations, reversals, and balance inquiries.
- File maintenance messages.
- Network management messages.

Tables show whether values in key data fields must match those in previous messages or if values must be assigned to indicate given messages are not part of previous groups of messages. Bold values in cells indicate that values are taken from previous messages. Clients can use additional fields to match responses.

V.I.P. does not use Field 7-Transmission Date and Time or Field 11-System Trace Audit Number for field matching the request to the response, although fields can be required in messages. V.I.P. keeps key field information for transactions until issuers or V.I.P. Stand-In Processing (STIP) sends responses.

Authorization Messages

Authorization messages contain originals, reversals, and balance inquiries.

Originals

Authorizations consist of requests and responses.

Table below shows acquirers how to use key data fields to match authorization responses to earlier requests, and shows issuers how to use key data fields to build responses to authorizations.

Stand-In Processing (STIP) 0120 advices carry values from original 0100 authorization requests.

Bold values indicate values are from another message.

Table 2: Original Authorization Messages - Key Data Fields

Message Type	System Trace Audit Number (Field 11)	Acquirer Institution ID (Field 32)	Retrieval Reference Number (Field 37)	Card Acceptor Terminal ID (Field 41)	Card Acceptor ID (CAID) (Field 42)	Network ID (NID) (Field 63.1)
Original Request: 0100	Assign value for customer transaction	Use value for entity that signed merchant or manually dispensed cash	Assign value for transaction	Use value from POS terminal, if applicable or code that identifies the automated teller machine (ATM)	Assign Card Acceptor Identification code for the POS terminal or name of the institution operating the automated teller machine (ATM)	Acquirers must send a value of 0000 in 0100 request. VisaNet determines the network ID (0002 or 0004)
Response: 0110	Value from 0100	Value from 0100	Value from 0100	Value from 0100	Value from 0100	Value from 0100

Table 3: Balance Inquiry Messages - Key Data Fields

Message Type	System Trace Audit Number (Field 11)	Acquirer Institution ID (Field 32)	Retrieval Reference Number (Field 37)	Card Acceptor Terminal ID (Field 41)	Card Acceptor ID (CAID) (Field 42)	Network ID (NID) (Field 63.1)
Balance Inquiry: 0100	Assign value for customer transaction	Use value for entity that signed merchant or manually dispensed cash	Assign value for transaction	Use value from POS terminal, if applicable or code that identifies the automated teller machine (ATM)	Assign Card Acceptor Identification code for the POS terminal or name of the institution operating the automated teller machine (ATM)	Acquirers must send a value of 0000 in 0100 request. VisaNet determines the network ID (0002 or 0004)
Response: 0110	Value from 0100	Value from 0100	Value from 0100	Value from 0100	Value from 0100	Value from 0100

Only request and response are allowed for balance inquiries.

Incremental Authorizations: Issuers must support incremental authorizations. Tracing data links original authorization requests, incremental authorization requests, and reversal requests.

Table 4: Data Requirements for Incremental 0100 Authorizations and 04xx Reversals

Field Number	Field Name	Required Content
11	System Trace Audit Number	Value from original authorization request
37	Retrieval Reference Number	Value from original authorization request
62.2	Transaction Identifier	Value from original authorization response

Domestic transactions in Custom Payment Service (CPS) countries contain **I** (incremental to previously approved transaction) in Field 62.1-Authorization Characteristics Indicator. In non-CPS countries, issuers can identify incremental authorizations with message reason code **3900** in field 63.3 and presence of tracing elements matching those from previous requests, including same values in Field 62.2-Transaction Identifier.

Estimated - Incremental Authorization Transactions: Acquirers must support the following data requirements.

Table 5: Data Requirements for Estimated and Incremental Authorization Transactions

Field Number	Field Name	Required Content
60.10	Additional Authorization Indicators	Required for estimated and partial authorization transactions
63.3	Message Reason Code	Required for incremental authorization transactions Field 63.3-Message Reason Code is optional in the U.S. The Authorization Characteristic Indicator (ACI) value of I (Increment to previously approved transaction) may continue to be submitted in existing Field 62.1-Authorization Characteristic Indicator (ACI) (Bitmap Format).
62.2	Transaction Identifier	Value from original transaction
125, Usage 2, Dataset ID 03, Tag 03	Original Transaction Identifier	Value from original transaction

The same transaction identifier value from an estimated authorization transaction must be used in the corresponding subsequent incremental authorization transactions. This identifier should be submitted in either Field 62.2 or Field 125, Usage 2, Dataset ID 03, Tag 03. This ensures consistency and traceability across related transactions.

Authorization Reversals

Reversals of authorizations occur when:

- An approved transaction is canceled at the ATM (including ATM account transfer) or by merchant.
- Acquirer does not receive response to authorization request or AFD status check.
- Acquirer cannot send approved response to ATM.
- Acquirer does not receive completion or acknowledgment message from ATM or POS.

This table shows acquirers how to use key data fields to build reversals identifying earlier authorizations and match reversal responses to earlier reversals. This table also shows issuers how to use key data fields to match reversals or advices to earlier authorization requests and build reversal responses.

Table 6: Reversal of Authorization Messages - Key Data Fields

Message Type	System Trace Audit Number (Field 11)	Acquirer Institution ID (Field 32)	Retrieval Reference Number (Field 37)	Card Acceptor Terminal ID (Field 41)	Card Acceptor ID (CAID) (Field 42)	Network ID (NID) (Field 63.1)
Reversal: 0400 or 0420	Value from 0100	Value from 0100	Value from 0100	Value from POS terminal, if applicable or code that identifies the automated teller machine (ATM)	Value that identifies POS or name of institution operating the automated teller machine (ATM)	Value from 0100
Reversal Response: 0410	Value from 0400 (from 0100)	Value from 0400 (from 0100)	Value from 0400 (from 0100)	Value from 0400 (from 0100)	Value from 0400 (from 0100)	Value from 0400

Issuers must support authorization reversals and try to match them to original transactions. When issuers receive authorization reversals and can match reversals to transactions, they must release corresponding holds on funds in cardholders' accounts.

A matched reversal is one where the key tracing elements match a previous authorization. This includes, but is not limited to, the following authorization fields: card number (F2), Authorization Identification Response (F38), Retrieval Reference Number (F37), and Transaction Identifier (F62.2)

Dollar amounts are not considered match criteria because of partial reversals and currency conversions.

Approved AFD Status Check transactions must be followed by a clearing or an authorization reversal with a matching Transaction Identifier.

Life Cycle Tracing Data Elements

Transaction Identifier

Visa assigns a transaction identifier to all authorized original transactions processed through the V.I.P. System. Subsequent messages (following the original submitted by the acquirer) in a transaction lifecycle must contain the transaction identifier in field 62.2.

Repeat Messages

A repeat authorization message is used in the authorization-only environment if an acquirer or merchant has not received a response to an initial authorization request.

Repeat messages *must retain* the same field values as the original. The message designator for repeat messages always ends in 1, for example, 0101, 0401, or 0421. The response to a repeat request is the same as a response to an original request, for example, 0110, 0410, or 0430.

Repeat messages are allowed for authorization-only POS transactions. Repeats are not allowed for authorization-only ATM transactions or full financial POS and ATM transactions.

If a request times out, acquirers should wait at least 15 seconds before initiating a 0101 repeat message. This ensures that messages are not treated as duplicates.

V.I.P. matches repeat messages using key data fields 32, 37, 41, 42, and 63.1. Field 11 is used with the key data fields to determine duplication of repeat messages. If an acquirer sends a repeat message before V.I.P. completes processing of the original, it can result in abnormal processing. V.I.P. discards duplicate messages if originals are being processed, it does not forward duplicates.

Transaction History

Completed authorization transactions are recorded in the V.I.P. transaction history database. V.I.P. validates authorizations using the transaction history database if:

- The original message for repeat transactions is located; V.I.P. responds with response code **94** (duplicate transaction) in field 39.
- The original message for reversal repeat transactions is located; V.I.P. responds with response code **76** (unable to locate previous message) in field 39.

If V.I.P. is unable to locate the original message in the system, the transaction is treated as a new incoming transaction and it processes as a non-repeat transaction.

Acquirers should send repeat requests when they do not receive responses to original requests. Visa recommends limiting repeat message submissions to three per request.

Discard Message Reason Codes

Discarded messages are those that do not require further processing.

Merchant Central File

Acquirers use 0300 file maintenance request messages to query or update the Merchant Central File (MCF). V.I.P. returns 0310 responses indicating requested actions were performed.

Network Management Messages

Network management messages are used for:

- System sign-on and sign-off (Station Status).
- Advice recovery control.
- Key management Dynamic Key Exchange (DKE).
- Echo test (initiated by VisaNet or client).

Clients or VisaNet initiate network management messages. Clients must be able to initiate network management messages and respond to VisaNet-originated messages.

This table shows clients how to use key data fields to build network management:

- Messages and match network management responses to corresponding network management requests
- Responses

Table 7: Network Management Messages

Message Type	System Trace Audit Number (Field 11)	Network Management Information Code (Field 70)
Client-initiated network management: 0800	Assign value	Assign value
Response: 0810	Value from 0800	Value from 0800
VisaNet-initiated network management: 0800	Assign value	Assign value
Response: 0810	Value from 0800	Value from 0800

Chapter 2

Message Structure and Header Fields

This chapter identifies components of VisaNet Integrated Payment (V.I.P.) messages and provides descriptions of header fields. It includes information about International Standards Organization (ISO) compliance and variations, and specifications about message types, bitmaps, and Visa programming rules.

VisaNet Data Message Structure

VisaNet Integrated Payment (V.I.P.) interactive messages are based on International Standards Organization (ISO) 8583; 1987 (E): *"Bank Card Organizational Messages-Interchange Message Specifications-Content for Financial Transactions."* Data messages transmitted between client host stations and VisaNet connection methods have four basic components.

Table 8: Data Message Components

Component	Content
Message Header	Contains system ID and routing information, message processing control codes, and flags. Defined by Visa.
Message Type ID	Highest level message type definition. First data element is International Standards Organization (ISO) 8583 message. Specifies general message category (for instance, financial or administrative).
Bitmap	Specifies data fields present. Defined by International Standards Organization (ISO) 8583: <ul style="list-style-type: none"> • Bitmap 1 = Fields 2-64 • Bitmap 2 = Fields 66-128 • Bitmap 3 = Fields 130-192
Data Fields	Comprise messages. Majority of fields defined by ISO 8583; others defined by Visa or used nationally and adopted by Visa.

Anatomy of Messages

The **message header** specifications are in the “Message Header Field Specifications” section of this chapter.

Every message has a Primary Bitmap for fields 2–64, and may have a Secondary Bitmap for fields 66–128 and a third Bitmap for fields 130–192. (Not applicable to Interlink.)

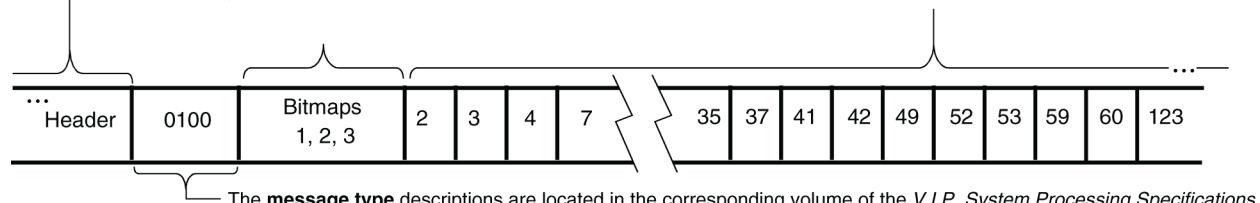
The **message bitmap** specifications are in the “Programming Rules” section of this chapter.

This chapter also has **field bitmap** specifications for message header field 13, data field 62.0, and data field 63.0.

The **data field** descriptions are in Chapter 4. Chapter 3 contains a list of all Single Message System data fields.

Fields required for each message type are in Chapter 5.

Key data elements required for each message are summarized in Chapter 1.



Message Type Specifications

This section describes message type identifiers and message type use.

Table 9: Message Type Specifications

Message Header	Message Type ID	Bitmap and Data Fields
		Bitmap 1 = Fields 2-64 Bitmap 2 = Fields 66-128 Bitmap 3 = Fields 130-192

Message Type Identifier

In Binary-Coded Decimal Notation (BCD) notation, message type identifiers are four digits (two bytes) long. Required in messages, they are located between message headers and primary bitmaps.

Message type identifiers precede primary bitmaps and data fields of messages and immediately follow message headers:

Table 10: Message Type Identifier Structure

Attributes	4 N, 4-bit BCD (unsigned packed), fixed length, 2 bytes
Description	Message type identifies highest level identifier of message type and processing requirements. Indicates content of message.
Usage	Must be present in messages. Values must comply with requirements described here and detailed in applicable V.I.P. processing specifications.
Field Edits	Message type identifiers must be numeric and codes defined in applicable V.I.P. processing specifications.
Reject Codes	<ul style="list-style-type: none"> • 0005 = Invalid value • 0270 = Field missing • 0400 = Parse error (for instance, invalid length, missing code)

Visa-Unique Specifications

ISO message types are defined in terms of sources and destinations. ISO standards cover acquirer messages flowing to issuers, and issuer messages flowing to acquirers. They do not

address usage of intermediate entities like VisaNet. Visa has implemented message types approximating flows between clients and VisaNet:

- Message type 0100, defined by ISO, are from acquirers to card issuers. Visa uses these for authorization, inquiry, and verification requests routed from acquirers to issuers or VisaNet stand-in processor (STIP).
- Message type 0120 are messages from acquirers to issuers. Visa also uses this for VisaNet system generated messages to issuers for example stand-in (STIP) authorization advices.
- Message type 0302/0312 are file update messages from the issuer to VisaNet. V.I.P. responds to issuers with a 0322 advice message that Visa has updated the issuer information on file, for example, Auto CDB.

Programming Rules

These sections below describe Visa rules concerning encoding and transmitting data messages.

Message Length

The length of V.I.P. format messages depends on the specific product or service. Clients should refer to the appropriate field definitions in the technical specifications to determine the maximum message length. Header Field 4 of the message specifies the total number of bytes in a message and reflects the message length. For more details, see "Header Field 4 - Total Message Length."

Date Format

VisaNet uses *CCYYMMDD*, *YYYYMMDD*, *MMDDYYYY* format for dates of birth in a field, where each component represents a specific part of the date.

In *CCYYMMDD* format, *CC* denotes the century, *YY* denotes the year, *MM* denotes the month (ranging from 01 to 12), and *DD* denotes the day of the month (ranging from 01 to 31).

For example, for a birth date of 28 July 1969, the format is:

- *CC* = 19
- *YY* = 69
- *MM* = 07
- *DD* = 28

Similarly, for a birth date of 28 July 2024, the format is:

- *CC* = 20
- *YY* = 24

- MM = 07
- DD = 28

In *YYYYMMDD* format, *YYYY* denotes the year, *MM* denotes the month (ranging from 01 to 12), and *DD* denotes the day of the month (ranging from 01 to 31).

For example, for a birth date of 28 July 1969, the format is:

- YYYY = 1969
- MM = 07
- DD = 28

In *MMDDYYYY* format, *MM* denotes the month (ranging from 01 to 12), *DD* denotes the day of the month (ranging from 01 to 31), and *YYYY* denotes the year.

- MM = 07
- DD = 28
- YYYY = 1969

Data Representation

VisaNet treats numeric fields (defined by ISO 8583) as four-bit BCD (unsigned packed) fields. These fields appear as:

n N, 4-bit BCD (unsigned packed)

fixed length, *x* bytes

VisaNet treats alphanumeric fields as Extended Binary Coded Decimal Interchange Code (EBCDIC) (character) fields. These fields appear as:

n AN, EBCDIC

fixed length, *x* bytes

Sometimes, even though fields are defined as alphanumeric, field contents may be limited to numeric values, as for Field 37—Retrieval Reference Number (RRN).

Alphanumeric fields labeled “Alphanumeric and Special Characters (ANS)” indicate special characters (dash, slash, and so on) are allowed in addition to alphabetic and numeric characters.

Acquirers must not populate symbols, superscripts, or subscripts in ANS fields; these are not special characters.

Field Alignment

Fields are aligned on byte boundaries. Some fields, like Field 90—Original Data Elements, have subfields with lengths involving half bytes.

Field Lengths

Field descriptions give maximum lengths, in bytes, of variable-length fields. Length restriction applies to entire fields (covers length subfields and data subfields).

Length subfields must be encoded in one-byte or two-byte binary. Values in length subfields never includes their own lengths. Visa limits the maximum length for a one-byte variable length field to not exceed 255 positions.

Lengths are specified depending on field type.

ISO-defined field - Number of positions in field.

- Positions can be characters, digits, or bits depending on field attributes.
- Leading **zero** pads first half-byte of odd-length, four-bit BCD: value is *not counted* in length.

ISO-defined Tag Length Value (TLV) field

Private-use field - Number of bytes in field.

- Private-use fields are associated with bits 48, 60–63, and 120–127.
- Convention permits networks and systems to skip these fields correctly.

All bit-string fields (for instance, bitmap and Personal Identification Number (PIN)) must be constructed as bit strings, which are integral numbers of 8-bit bytes.

Binary fields have integrals of full byte lengths.

ISO-Defined Numeric Field Example

Chapter 4 gives length information for Field 2 - Primary Account Number (PAN).

Attributes

1 byte, binary +

19 N, 4-bit BCD (unsigned packed)

maximum: 11 bytes

Because account number digits are encoded as four-bit BCD values, 19-digit account numbers require 11 bytes, but are shown in length subfields as **19** for number of positions:

First cell, bolded numbers identifies the number of positions.

Table 11: For 19-digit Account Numbers

Bytes:	1	2	3	4	5	6	7	8	9	10	11
	19	01	23	45	67	89	01	23	45	67	89

- Byte 1 for length (binary representation of **19**)
- Bytes 2–11 for account number (with leading **zero** to pad first unused half-byte)

16-digit account numbers require nine bytes:

Table 12: For 16-digit Account Numbers

Bytes:	1	2	3	4	5	6	7	8	9
	16	12	34	56	78	90	12	34	56

- 1 byte (Byte 1) for length (binary representation of **16**)
- 8 bytes (Bytes 2-9) for account number

ISO-Defined Character Field Example

Data Field Descriptions gives length information for Field 44 - Additional Data, Private.

Attributes

variable length

1 byte, binary +

25 ANS, EBCDIC

maximum: 26 bytes

When responses include address verification result codes, but no other field 44 subfields, this field requires three bytes:

Table 13: Field 44 Representation

Bytes:	1	2	3
	2	5	Y

- Byte 1 for length (binary representation of **2**)
- Byte 2 for response source code
- Byte 3 for address verification result code

Private-Use Numeric Field Example

Data Field Descriptions gives length information for Field 61—Other Amounts (fields 61.1 and 61.2):

Attributes

variable length

1 byte, binary +

12 N, 4-bit BCD (unsigned packed); 7 bytes total, or

36 N, 4-bit BCD (unsigned packed); 19 bytes total

When acquirers generate this field for 0100 requests, it requires seven bytes. Values in length subfields are number of *bytes*, not positions:

Table 14: Field 61 Representation

Bytes:	1	2	3	4	5	6	7
	6	00	00	00	01	00	00

- 1 byte for length (binary representation of **6**)
- 6 bytes for cashback amount (in 4-bit BCD)

When 0100 requests are sent to multicurrency issuers, they contain 13 bytes:

Table 15: Field 61 Representation for multicurrency issuers.

Bytes:	1	2	3	4	5	6	7	8	9	10	11	12	13
	12	00	00	00	01	00	00	00	00	00	26	52	00

- 1 byte for length subfield (binary representation of **12**)
- 6 bytes for amount in acquirer currency (in 4-bit BCD)
- 6 bytes for amount in issuer currency (in 4-bit BCD)

0400 or 0420 requests to reverse these transaction have identical specifications for this field.

Padding Unused Positions

Conventions apply to fixed-length fields when data entered does not fill fields:

- If numeric, field requires left **zero**-fill.
- If not numeric, field requires right **space**-fill.

Odd-length numeric values, in fixed and variable-length fields, must contain *leading zeros*. Exception: coding in Field 22—POS Entry Mode Code has a *trailing* rather than *leading zero*.

Message Transmission

Messages are encoded in combinations of binary, 4-bit BCD (unsigned packed), and EBCDIC characters; centers must transmit messages in EBCDIC Transparent Mode. Client processing centers communicating with VisaNet must use transparent communication protocols.

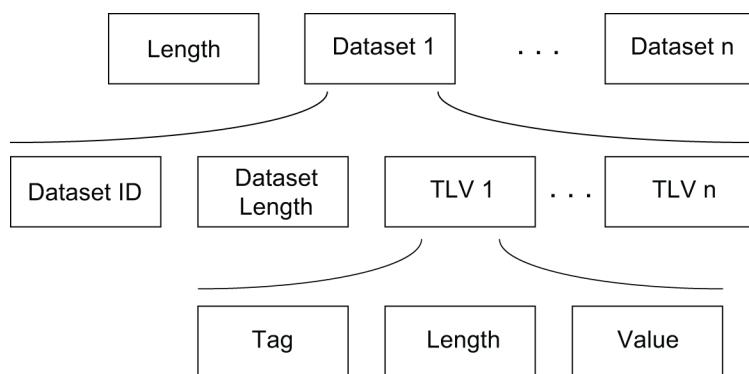
Fields With Optional Subfields

If fields are with subfields and not all subfields are required in messages, bits for those fields in bitmaps must be set to **1** if subfield is present.

ISO TLV Format

In Basic Encoding Rules (BER), Tag Length Value (TLV) format is an ISO convention treating field contents as datasets. VisaNet supports ISO 8583, 2003 Standard for TLV Format, which applies to composite fields. These fields conform to ISO 8825 tag structure for TLV dataset identifiers 01–70. VisaNet does not support dataset identifiers 71–FE in bitmap format (although VisaNet does support Dataset ID 71 in TLV format for field 104, usage 2). The dataset IDs and tag IDs shown in the manual are always expressed in hexadecimal notation.

Composite TLV Field Structure Example



Elements of TLV-formatted fields:

- Length: 1-byte or 2-byte binary subfield containing number of bytes in field after length subfield. Includes total length of dataset IDs and dataset lengths, and TLV element lengths. Does not describe length of each TLV dataset.
- Dataset ID: 1-byte binary identifier for each dataset within TLV-formatted fields. Dataset ID is first component in dataset. TLV-formatted fields can contain 256 different datasets maximum.
- Data associated with dataset IDs depends on fields datasets are used in. For instance, Dataset 01 in field 104 contains different information than Dataset 01 in field 55.
- Dataset Length: 2-byte binary subfield containing total length of TLV elements within dataset.
- Dataset TLV Elements: TLV1, TLV2, and so on.

TLV elements contain:

- Tag Field contains variable-length hexadecimal codes, or IDs, identifying content of Value field. VisaNet assigns tags one or two bytes long. For instance, **C0** = 1-byte tag; **DF01** = 2-byte tag.
- If VisaNet does not assign a tag identifier, it may be longer than two bytes. For example, EMV defines three-byte tag identifiers for some field 55 TLV chip elements. In accordance with TLV best practices, if VisaNet receives such tags, it forwards them without any edits.

- Data type specified by tag ID depends on the dataset. For instance, **01** specifies the type of data in one dataset and can specify a different type of data in another dataset.
- Length field is variable-length defining length of Value field. VisaNet supports Length fields one to three bytes long.
- Value field is variable-length containing data specified by tag.
- In a TLV (Tag-Length-Value) structured element, the value component should contain significant data and should not be expanded to the maximum length of the element. The value must not be prefixed or appended with special characters or spaces that do not contribute to the actual value. For example, if the value is **ABC** and the TLV element has a maximum limit of 10 bytes, the value component of the TLV element must use length of 3 characters and contain **ABC**, it should not be padded with spaces or special characters to use up all 10 bytes.

Determining Number of Bytes in Tag Field: Tag field identifies data represented by TLV elements. Consists of one or more bytes. Right-most 5 bits of first byte specify whether tag consists of more than one byte: If 5 bits are on, tag is greater than one byte in length.

When tags are greater than one byte, left-most bits of subsequent bytes are set to **1** unless they are last bytes of tags.

Here, low-order bits b5 through b1 are set to **1**, indicating next byte is part of tag.

Table 16: Tag Code Binary Settings Example

bit 8	bit 7	bit 6	bit 5	bit 4	bit 3	bit 2	bit 1	Meaning
0	0							Universal class
0	1							Application class
1	0							Context-specific class
1	1							Private class
		0						Primitive object
		1						Constructed object
			1	1	1	1	1	See next byte (part of tag)

Determining Number of Bytes in Length Field: Length field represents number of bytes in Value field. One or more bytes long and uses short or long form. First bit indicates form.

Short Form: Left-most bit off indicates Length field is short form, consisting of one byte in which right-most 7 bits contain number of bytes in Value field as unsigned binary integer.
Form supports data lengths of 127 bytes.

For instance, length **126** is encoded as binary **01111110** (hexadecimal equivalent of **7E**).

Long Form: Left-most bit on indicates Length field is long form, consisting of initial byte and one or more subsequent bytes in which right-most 7 bits of initial byte contain number of subsequent bytes in Length field as an unsigned binary integer. Bits of the subsequent bytes contain unsigned binary integers equal to number of bytes in Value field:

- Length **254** can be encoded as binary **11111110** (hexadecimal equivalent of 81**FE**).
- Length **382** can be encoded as binary **00000001 01111110** (hexadecimal equivalent of 82**017E**).
- Length **510** can be encoded as binary **00000001 11111110** (hexadecimal equivalent of 82**01FE**).

Example of TLV dataset used in address verification: Address is 800 METRO, 94404. Values in hexadecimal.

Table 17: Representation of TLV Datasets - Postal Code and Address Verification

Length (Field 123)	Dataset ID	Dataset Length	Tag (Postal Code)	Length	Value	Tag (Address)	Length	Value
15	66	0012	C0	05	F9F4F4F0F4	CF	09	F8F0F040D4C5E3D9D6

- Length: one byte binary **21** (shown as hex **15**)
- Dataset ID: one byte binary **66**
- Dataset Length: two bytes binary **18** (shown as hex **12**)
- Tag (Postal Code): one byte binary **C0**
- Length (of Tag C0): one byte binary **5**
- Value (of C0): five bytes hex **F9F4F4F0F4**
- Tag (Address): one byte binary **CF**
- Length (of Tag CF): one byte binary **9**
- Value (of CF): nine bytes hex **F8F0F040D4C5E3D9D6**

TLV dataset structures can be constructed in “simple tokenized” or abbreviated form.

Processing TLV Fields

For endpoints to correctly process TLV fields:

- TLV-format fields can contain multiple dataset IDs.
- Dataset IDs in composite fields can occur in any order.
- TLV-format fields can contain multiple occurrences of same datasets and tags.
For instance, messages containing itemized statements may contain multiples of same dataset IDs, each possibly having same TLV elements for line items of statements or receipts. Value information for tags are unique to line-item details.
- Endpoints should ignore received dataset IDs that they do not recognize or expect and continue processing remaining dataset IDs in field.
- TLV elements within datasets can occur in any order.
- Endpoints should ignore tags that they do not recognize or expect and should continue processing remaining tags within datasets.
- Tag identifiers are not unique across datasets. For instance, field 104, usage 2 has several dataset IDs; each of these may have tag 01. Information in each tag 01 is different and unique to its associated dataset ID. Tags and dataset IDs combined define data elements.
- Endpoints should not send tags with lengths of zero bytes. V.I.P. passes through tags of any length it receives. Endpoints who receive zero-byte lengths must ignore such tags.

Bitmap Specifications

Message text segments of messages transmitted through VisaNet are variable length, with bitmaps specifying which fields are present and not. Messages may have one or more (three) bitmaps.

Table 18: Representation of Bitmaps

Message Header	Message Type ID (MTI)	Bitmap and Data Fields
		Bitmap 1 = Fields 2-64 Bitmap 2 = Fields 66-128 Bitmap 3 = Fields 130-192

The combinations of bitmaps in a VisaNet message are:

- The first bitmap (primary bitmap)
- The first and second bitmap
- The first, second, and third bitmap

Field Bitmaps section describes three field bitmaps: one in message header field 13, one in data field 62.0, and one in data field 63.0. These bitmaps indicate what information is present in those fields.

First, or Primary Bitmap

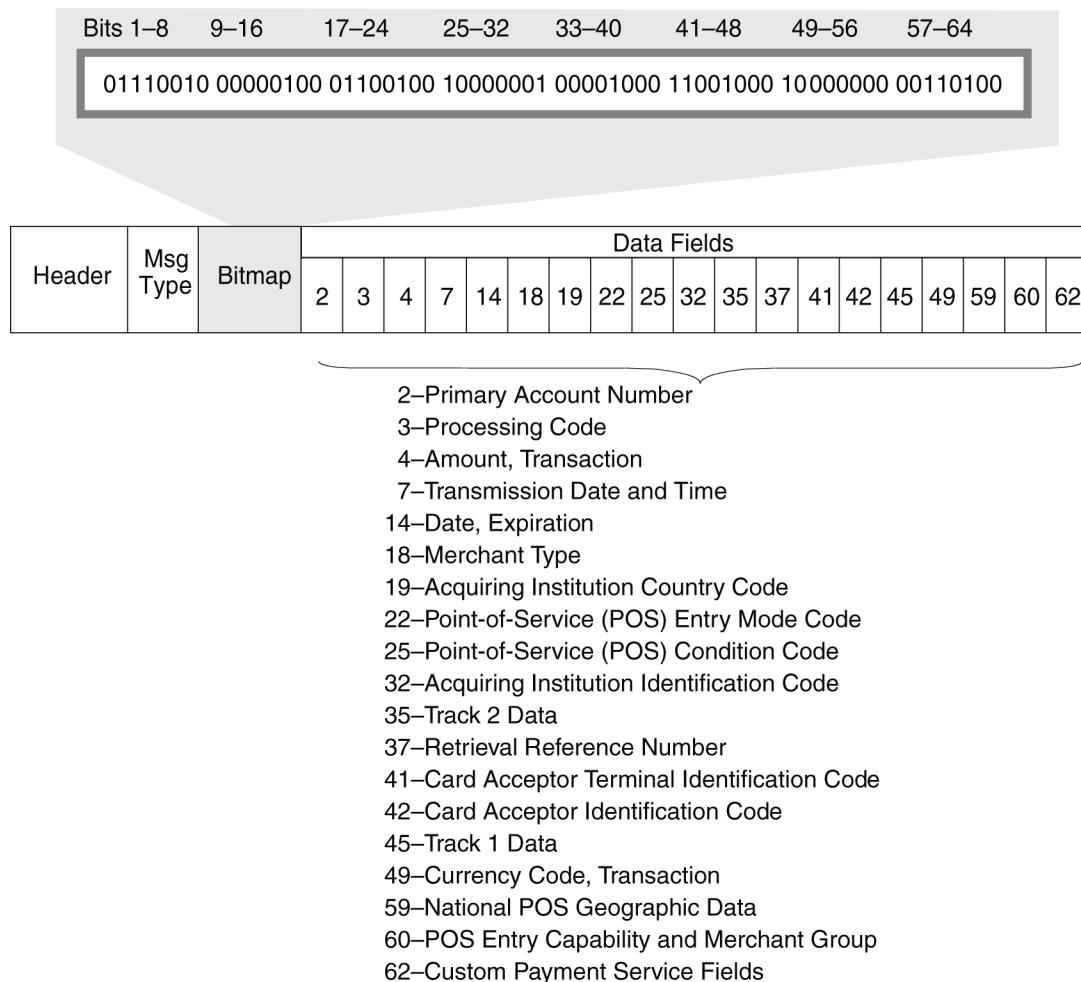
Every message includes the bitmap, Primary. It is a control field consisting of 64 bits (8 bytes) located after the message type identifier. Except for the first bit, each bit is associated with the corresponding data field, that is, with data fields 2 through 64. The value in the bit indicates whether the data field is present in the message, as follows:

- If a bit is **0**, the field associated with that bit is not present.
- If a bit is **1**, the field associated with that bit is included in the message.

Data field number 1 does not exist. The first bit of the primary map is used to indicate if another bitmap, called the Secondary Bitmap, immediately follows this primary one. (See the next section.)

This figure illustrates the location and function of the primary bitmap. In this example, the first bit is **0**, meaning that no bitmap follows. The second, third, and fourth bits are **1**, meaning that fields 2, 3, and 4 are present in the message. The fifth and sixth bits are **0** (fields 5 and 6 not present); the seventh bit is **1** (field 7 is present), and so forth.

Example of Primary Bitmap



Second, or Secondary Bitmap

The first bit of the Primary Bitmap indicates whether a Secondary Bitmap is present.

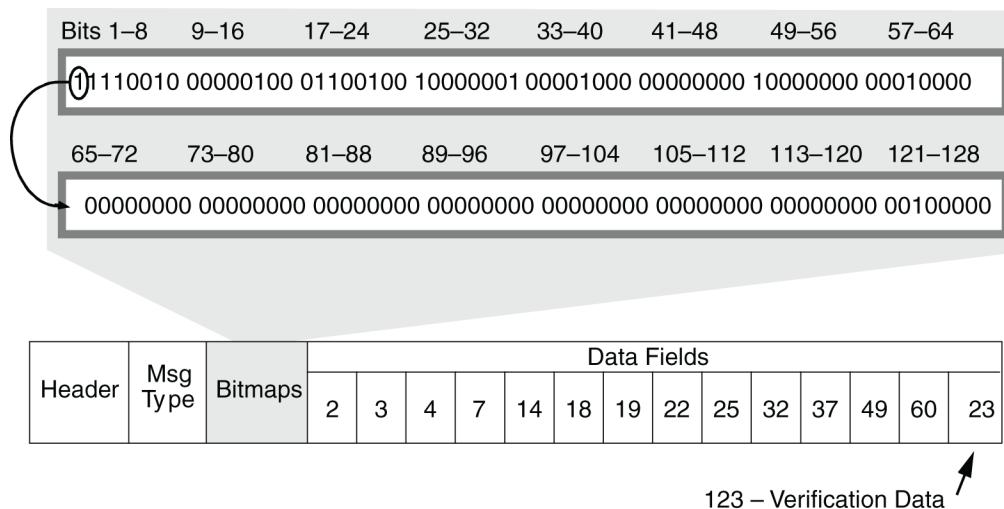
Like the primary bitmap, the secondary bitmap is a control field consisting of 64 bits (8 bytes). It is an extension of the primary map, because it is associated with fields 66 through 128. Data field 65 does not exist. This position (like that of field 1 in the primary map) is used to indicate the presence of another bitmap.

When no third bitmap is defined, the first bit of the secondary bitmap must be 0.

The secondary bitmap is included only when the message contains information in fields from 66 through 128. When present, the secondary map immediately follows the primary one and precedes the data fields.

Example of Secondary Bitmap illustrates the location and function of the secondary bitmap. In this example, the message includes field 90 in addition to those shown in the Primary Bitmap. The first bit of the first map is **1**, meaning that another map follows. In the second map, the bit in position 90 is **1**, meaning that field 90 is present.

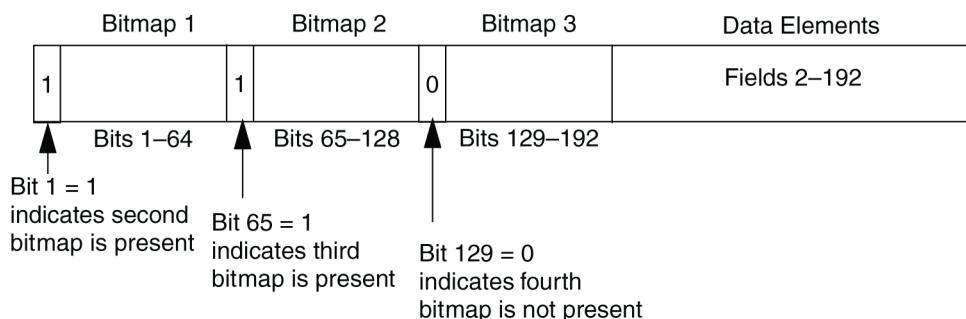
Example of Secondary Bitmap



Third Bitmap

The third bitmap is for Visa Smart Debit/Credit (VSDC) processing and includes fields 130-149 and field 192, as shown in figure. This data is referred to as the *audit trail* and includes cryptograms and the fields required to generate the cryptograms.

The presence of the third bitmap is defined in the first bit of the second bitmap (bit 65). A value of **1** in bit 65 indicates the presence of the third bitmap. The third bitmap is aligned at the beginning of the message, directly after the current two bitmaps. The data elements follow the bitmaps.



Field Bitmaps

Bitmaps can also be used to describe the content of a field within the message. Bitmap fields include header field 13 and data fields 62.0 and 63.0. In addition, several bitmap fields are defined for VSDC.

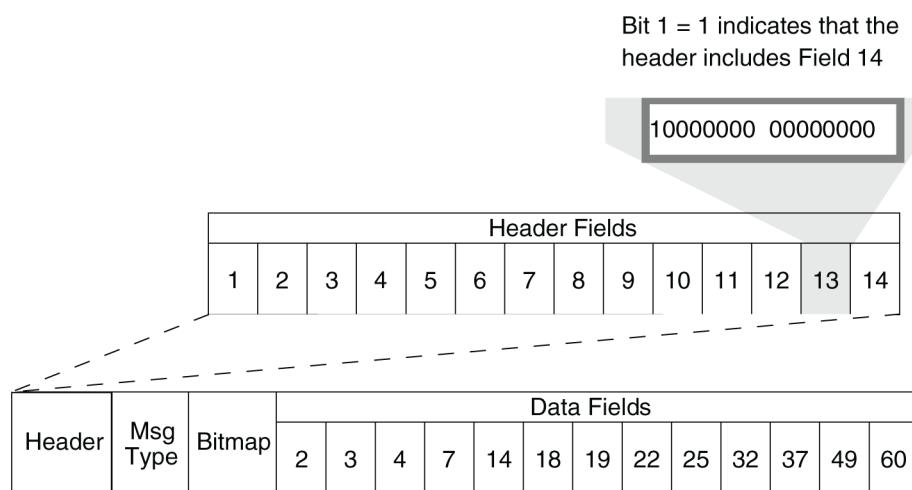
Header Field 13 Bitmap

Field 13 of the Message Header is defined as a bitmap consisting of 16 bits (two bytes). This bitmap indicates how many optional header fields follow the map. Currently, only one optional field (Header Field 14—Reject Code) has been established.

This figure illustrates the location and function of the bitmap.

This bitmap and the field after it are system-generated. Users may not insert this information in message headers; only VisaNet can create reject messages.

Header Field 13 Bitmap



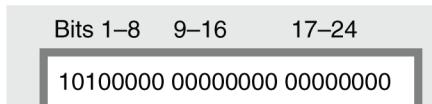
Data Field 62.0 Bitmap

Field 62 - Custom Payment Service (CPS) Fields of the message text is a variable length field consisting of two or more fixed-length subfields for a 13-byte total length. Each subfield has its own number and its presence or absence is indicated through a bitmap in field 62.0, which comprises 8 bytes.

Figure below illustrates the bitmap location and function. This field is required in every CPS message, but is used in certain non-CPS messages as well. For details, see the description in individual data field descriptions.

Field 62 Bitmap Example

Bit 1 and bit 3 indicate that subfields 62.1 and 62.3 are present.



Header	Msg Type	Bitmap	(Other Data Fields)	Field 62		
				62.0	62.1	62.3

Data Field 63.0 Bitmap

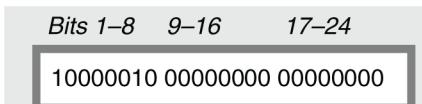
Field 63 - V.I.P. Private-Use Fields of the message text is a variable length field consisting of two or more fixed-length subfields. Each subfield has its own number (63.1, 63.2, 63.3, and so forth), and its presence or absence is indicated through a bitmap in field 63.0.

The field 63.0 bitmap is 24 bits, or three bytes, in length.

This figure illustrates the location and function of the bitmap. For details, see the description in Data Field Descriptions.

Field 63 Bitmap Example

Bit 1 and Bit 7 indicate that subfields 63.1 and 63.7 are present



Header	Msg Type	Bitmap	(Other Data Fields)	Field 63		
				63.0	63.1	63.7

VSDC Data Field Bitmaps

These VSDC fields are bit string fields. *Bitmap* is a concept under which each field in a message is assigned a position indicator in a control field, the "bitmap". The control field is a bit string; each bit is associated with a field. If a bit is on, that field is present; if a bit is off, the corresponding field is absent.

- **Field 130** - Terminal Capability Profile, is a fixed-length VSDC field consisting of 3 bytes. Each byte contains several subfields. For details, see Field 130 - Description.
- **Field 131** - Terminal Verification Results, is a fixed-length VSDC field consisting of 5 bytes. Each byte contains several subfields. For details, see Field 131 - Description.

- **Field 134.3** - Card Verification Results (CVR), is a variable-length VSDC bitmap subfield with a maximum of **4** bytes. Each byte contains several subfields. For details, see Field 134 - Description.
- **Field 138** - Application Interchange Profile, is a fixed-length VSDC field consisting of 2 bytes. Each byte contains several subfields. For details, see Field 138 - Description.
- **Field 143** - Issuer Script Results, is a variable-length VSDC field with a maximum of 21 bytes. The length subfield specifies the number of bytes present in this field, and each byte contains one or more subfields. For details, see Field 143 - Description.

Message Header Field Specifications

This section describes the Visa-developed message header that is required in all online messages processed by VisaNet.

Table 19: VisaNet Messages

Message Header	Message Type ID (MTI)	Bitmaps and Data Fields
		Bitmap 1 = Fields 2-64 Bitmap 2 = Fields 66-128 Bitmap 3 = Fields 130-192

This header length is variable. It contains 12 mandatory, fixed-length header fields, plus a bitmap in the 13th header field that specifies the number of fields present after that bitmap. Currently, only one optional header field has been defined and reserved for Visa in reject headers. There are two types of headers:

- A standard header contains 12 header fields (22 bytes) that specify lengths, routing IDs, and other system-related processing data.
- A reject message header, generated only by VisaNet, contains 14 header fields (26 bytes). This includes the 22-byte standard header plus four additional bytes for the bitmap and reject information.

Visa can modify the header to accommodate new flags for VisaNet.

Under no circumstance should a processor adopt for its own use what may appear to be an unused bit in the header.

Standard Message Header

This figure illustrates the header fields that comprise a standard message header. This header is generated by the client processing center for all outgoing messages.

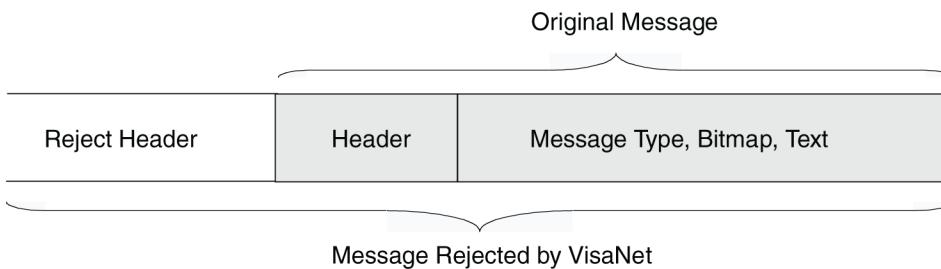
Standard Message Header Fields

Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7
Header Length	Header Format	Text Format	Total Message Length	Destination ID	Source ID	Round-Trip Control Info
Byte 1	Byte 2	Byte 3	Bytes 4-5	Bytes 6-8	Bytes 9-11	Byte 12
Field 8	Field 9	Field 10	Field 11	Field 12		
Flags	Message Status Flags	Batch Number	Reserved for Visa Use	User Information		
Bytes 13-14	Bytes 15-17	Byte 18	Bytes 19-21	Byte 22		

Reject Message Header

VisaNet generates the reject message header when V.I.P. finds a syntax or message-construction error. An incoming rejected message contains the reject message header followed by the original message header and data, as shown in this figure.

Structure of a Rejected Message



The reject message header has two extra header fields: a bitmap, and a reject data group field that contains a 4-digit reject code describing the error. To determine if an incoming message contains a reject message header, the processor must check two header fields as follows:

- Header field 1 length must be **26** or higher.
- Header field 13 bit one must be **1** (which means that the header includes header field 14).

A client processing center never creates a reject header but should be prepared to receive it in incoming messages. An incoming rejected message contains the reject message header plus the original message header and data. This figure illustrates the header fields that comprise a reject message header.

Reject Message Header Fields

Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7
Header Length	Header Format	Text Format	Total Message Length	Destination ID	Source ID	Round-Trip Control Info
Byte 1	Byte 2	Byte 3	Bytes 4-5	Bytes 6-8	Bytes 9-11	Byte 12
Field 8	Field 9	Field 10	Field 11	Field 12	Field 13	Field 14
Flags	Message Status flags	Batch Number	Reserved	User Information	Bitmap	Reject Data Group
Bytes 13-14	Bytes 15-17	Byte 18	Bytes 19-21	Byte 22	Bytes 23-24	Bytes 25-26

This header is followed by the header from the original message being rejected.

Constructing Message Headers

When a client processing center creates a request or advice message, the header is built using the information for the data message being sent. When a client processing center receives a request or advice, it must preserve certain information from the header because it must be returned in the reply. This involves header fields 5, 6, 7, 8, 9, 10, 11, and 12.

When a client processing center creates a response or advice response, it must process the header information saved from the incoming request or advice, as follows:

- Switch the information in Header Field 5—Destination Station ID and Header Field 6—Source Station ID-unless the reply is being returned from a station other than the one that received the request. In that case, Header Field 6-Source Station ID must contain the ID of the station that transmits the reply.
- Return these header fields unchanged:
 - Header Field 7-Round-Trip Control Information
 - Header Field 8-V.I.P. Flags
 - Header Field 9-Message Status Flags
 - Header Field 10-Batch Number
 - Header Field 11-Reserved
 - Header Field 12-User Information
- Return the settings of all bits in Header Field 9-Message Status Flags unchanged.
- Create the values for the remaining header fields.

Key to Header Field Descriptions

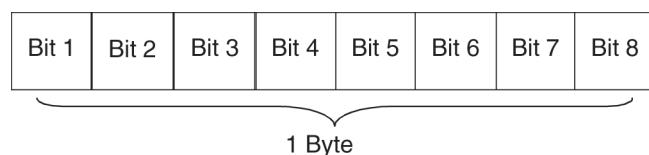
This key explains how to interpret the header field descriptions in this chapter.

Sequence

The header fields in a message header are numbered sequentially; they are presented here in that order.

Bit Numbers

VisaNet counts bits from left to right, starting with 1.



Header Field Description Components

This table describes the information components for the header field descriptions.

Table 20: Information Components

Component Label	Type of Information
Attributes	Header field length and format
Generated By	Indicates which entities can set non-zero values for the header field: a client processing center or VisaNet
Description	Intended content of the header field and code definitions when applicable
Usage	Special considerations applicable to processing of the header field
Comments	Additional information
Field Edits	The rules for header field content and presence; failure to comply results in message rejection
Reject Code	Codes that appear in reject message headers when this header field is in error

Header Field Descriptions

This section specifies header field formats, describes header field contents and use, and gives the reject code that signifies invalid data in a header field. The values for certain header fields are set by the user; values for other header fields are determined by Visa.

- Header fields 1 through 12 are mandatory.
- Header fields 13 and 14 are conditional.

Header Field 1 - Header Length

Header Field 1 - Attributes

1B (binary)

1 Byte

Header Field 1 - Generated by

Header field 1 is generated by the processor or VisaNet.

Header Field 1 - Description

Header field 1 specifies the number of bytes in this header in hexadecimal.

Header Field 1 - Usage

Rather than coding header lengths explicitly, such as 22 or 26, users should check the value in this field to find the start of the message text. This practice permits future expansion of the header with minimal software impact.

Do not assume that this header field is a reject header based on the content of this field alone. In a reject header, the length must be **26** or higher, and the first bit of header field 13 must be **1**.

Header Field 1 - Field Edits

The field edits must be between 22 and 32 bytes.

Header Field 1 - Reject Codes

0012 = Invalid value

Header Field 2 - Header Flag and Format

Header Field 2 - Attributes

8N, bit string

1 byte

Header Field 2 - Generated by

Header field 2 is generated by the processor or VisaNet.

Header Field 2 - Description

Header field 2 specifies the presence or absence of a message header following this header field, and the format of this message header.

Header Field 2 - Usage

The first bit in this header field is a flag:

- **0** = No header follows this one
- **1** = Another header follows this one

The last seven bits contain a binary value that identifies the format of this message header:

- **1** = The VisaNet format, as specified in this chapter. (Additional codes may be assigned by Visa, if necessary.)

Header Field 2 - Field Edits

In all processor-generated outgoing messages, field 2 must be the binary value **0000 0001**.

Header Field 2 - Reject Codes

0013 = Invalid value

Header Field 3 - Text Format

Header Field 3 - Attributes

1B (binary)

1 byte

Header Field 3 - Generated by

Header field 3 is generated by the processor or VisaNet.

Header Field 3 - Description

Header field 3 is a code that specifies the message data field format. These codes, or flags, apply:

- **1** = V.I.P. Text Format: Debit ISO format.
- **2** = V.I.P. Text Format: Field 62, if present, is in bitmap format.
- **x'1A'** = V.I.P. Text Format: Expanded Variable Length Format. (Field 62, if present, is in bitmap format.)

Header Field 3 - Usage

For the initiator of a request or advice, V.I.P. returns the header field 3 value from the request in the response. For example, if the value in the request is **2**, the value in the response sent back to the initiator is **2**.

For an endpoint that is receiving a request or advice, V.I.P. determines the value to be used in the message by the option specified in the endpoint's Processor Center Record (PCR). In the associated reply, an endpoint must return the value that it received in the request or advice. For example, if the endpoint receives a **2** in the request or advice, it must return a **2** in the response.

In requests and responses that use text format **1**, the endpoint must be configured for message text format.

In requests and responses that include field 62, an endpoint must use text format **2** or hexadecimal **1A** (x'**1A**'). The endpoint should use the value in all request and advice messages that it originates, including messages that do not contain field 62.

When header field 3 is set to **2** or x'**1A**', field 62 and all its subfields may be present, as indicated in the bitmap, and acquirers and issuers must be able to receive the subfields in messages that carry them.

Header field 3 is a retain-and-return field. Acquirers and issuers must return the value received in header field 3 in response messages.

Header Field 3 - Field Edits

The value in this field must be **1**, **2** or x'**1A**'. Otherwise, V.I.P. rejects the message.

Header Field 3 - Reject Codes

0015 = Invalid value

Header Field 3 - Valid Values

This table describes the text format codes for header field 3.

Table 21: Header Field 3 Text Format Codes

Code	Definition
1	Debit ISO format
2	Visa implementation of the ISO standard format: <ul style="list-style-type: none">• Field 62 bitmap format (or not present) This format is required for Automated Teller Machine (ATM) transactions containing field 62.
x' 1A '	Visa ISO expanded variable length format.

Header Field 4 - Total Message Length

Header Field 4 - Attributes

2B (binary)

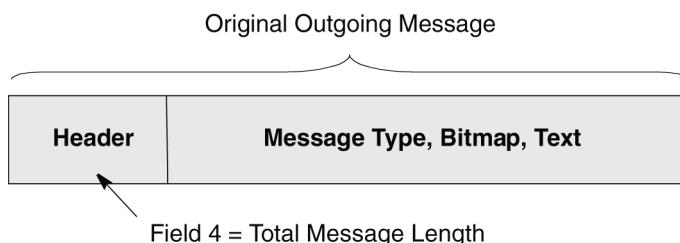
2 bytes

Header Field 4 - Generated by

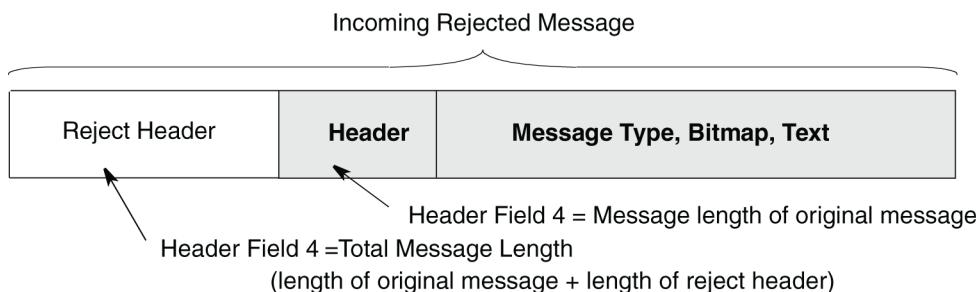
Header field 4 is generated by the processor or VisaNet.

Header Field 4 - Description

Header field 4 specifies the total number of bytes in this message and reflects the length of this message from the start of this header to the end of the message, as shown below.



If this is a reject message header (followed by the original standard message header and text), header field 4 of the reject message header reflects the length of the entire message. The value in header field 4 in the original message header reflects the original length.



Header Field 4 - Usage

There is no usage for header field 4.

Header Field 4 - Field Edits

In a standard VisaNet (non-reject) incoming message, the value must be greater than **32** and must not exceed the maximum length allowed.

Header Field 4 - Reject Codes

0016 = Invalid value

Header Field 5 - Destination Station ID

Header Field 5 - Attributes

6N, 4-bit Binary-Coded Decimal Notation (BCD) (unsigned packed)
3 bytes

Header Field 5 - Generated by

Header field 5 is generated by the processor or VisaNet.

Header Field 5 - Description

Header field 5 identifies the station to which the message is routed.

Header Field 5 - Usage

When a processor creates a request or advice, it zero-fills this field. The client's VisaNet connection, along with VisaNet, replaces the **zeros** with the station ID.

When a processor replies to a request or advice, the processor inserts the ID from Header Field 6-Source Station ID of the incoming message.

Header Field 5 - Field Edits

In outgoing user-created requests and advices, the value must be zeros.

In all responses and advice responses, the field must contain a station ID.

Header Field 5 - Reject Codes

0003 = Invalid value

0524 = Destination station in the header is not **zero**.

Header Field 6 - Source Station ID

Header Field 6 - Attributes

6 N, 4-bit BCD (unsigned packed)
3 bytes

Header Field 6 - Generated by

Header field 6 is generated by the processor or VisaNet.

Header Field 6 - Description

Header field 6 identifies the station that introduced the message into the network. The station may or may not be the station that initially collected the transaction data.

Header Field 6 - Usage

Normally, when the station receiving an incoming request or advice creates a reply, the ID in Header Field 5—Destination Station ID is preserved as the source station ID in the reply.

If a different station is creating the reply, header field 6 contains the source station ID of the station creating the reply. In this instance, however, the ID from header field 5 of the request is not used.

Header Field 6 - Field Edits

Every outgoing message must contain a ID that reflects the station assigned to the endpoint by VisaNet. The source station must be signed on. If the source station ID does not identify a network endpoint, the message is logged and no further processing occurs.

In acquirer-initiated requests, advices, dispute financial responses, and dispute financial reversal responses, the source must be an acquirer station.

In issuer-initiated advices, responses, and advice responses, source must be a issuer station. In issuer-initiated requests and advices that include an account number, source must be associated with the center that authorizes for that account.

Header Field 6 - Reject Codes

0004 = Invalid value; source station ID in header

0021 = Source PCR must be authorized.

0606 = Not signed on

*Under certain conditions authorization-only acquirers may not receive a reject code **0606**.*

Header Field 7 - Round-Trip Control Information

Header Field 7 - Attributes

8N, bit string

1 byte

Header Field 7 - Generated by

Header field 7 is generated by VisaNet.

Header Field 7 - Description

Header field 7 is reserved for Visa and is set by VisaNet. It contains additional information that must be returned in a reply.

Header Field 7 - Usage

The processor does not code this header field when it generates a request or advice. When a request or advice is received, the center *must preserve the value received in this field and return that value unchanged* in the response message. If the values in a response are zeros rather than the value received, the message is not rejected, but it cannot be routed back to the requestor.

In an incoming request or advice, this field identifies where the request originated.

Header Field 7 - Field Edits

In client-generated outgoing requests and advices, the value must be **zeros**.

In client-generated outgoing responses, the field edits must be the values from the corresponding request or advice.

Header Field 7 - Reject Codes

There are no reject codes for this header field.

Header Field 8 - V.I.P. Flags

Header Field 8 - Attributes

16N, bit string

2 bytes

Header Field 8 - Generated by

Header field 8 is generated only by VisaNet.

Header Field 8 - Description

As defined and used by V.I.P.

Header Field 8 - Usage

The values received in this field of the request must be preserved and returned unchanged in the response.

When a client endpoint generates outgoing requests or advices, it sets this field to binary zeros.

Header Field 8 - Field Edits

There are no field edits for header field 8.

Header Field 8 - Reject Codes

There are no reject codes for header field 8.

Header Field 9 - Message Status Flags

Header Field 9 - Attributes

24N, bit string

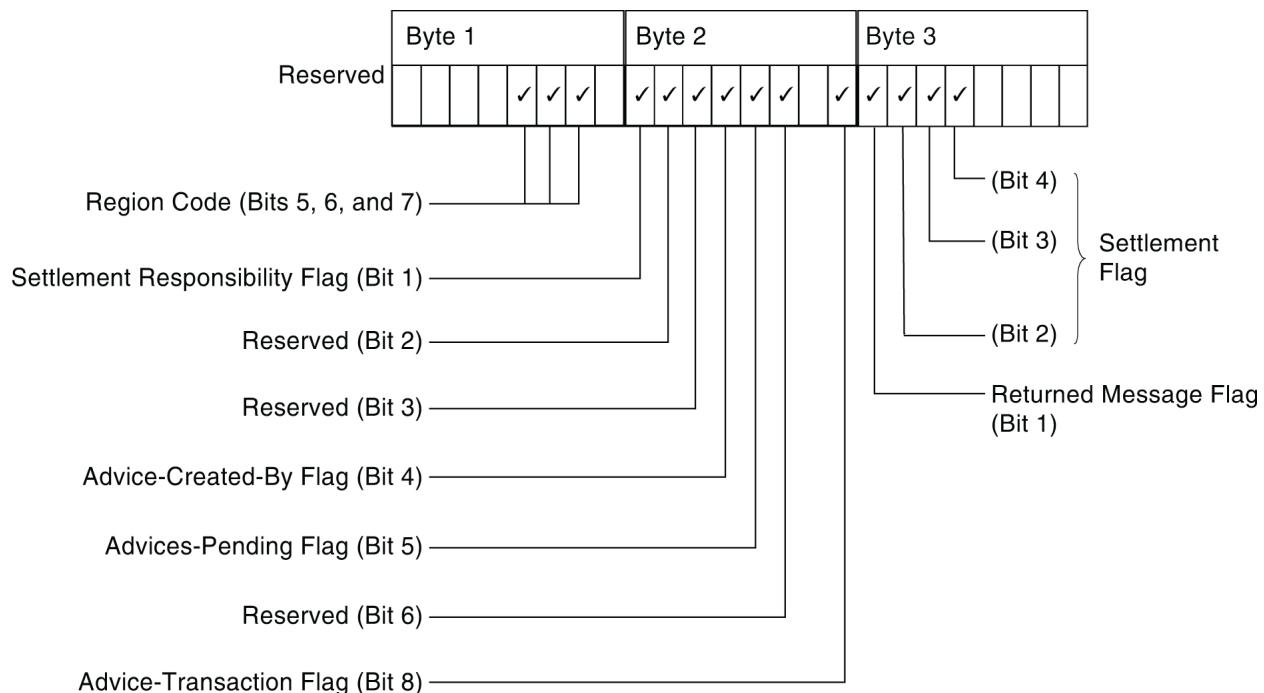
3 bytes

Header Field 9 - Generated by

Header field 9 is generated by VisaNet.

Header Field 9 - Description

This field is used to control processing of the message. The flags that are currently defined are identified with check marks in the figure.



A description of each flag follows. Note that all other bits are reserved for future use or are under VisaNet's control.

Byte 1, Bits 5, 6, and 7, Corporate Region Code: VisaNet sets this flag. V.I.P. sets these bits to the acquirer's region code in messages.

This region code is used in computing the International Service Assessment (ISA).

Byte 2, Bit 1, settlement Responsibility Flag: VisaNet sets this flag. This flag is set to 1 to indicate that VisaNet has settlement responsibility for this transaction. This flag does not indicate that the transaction is settled.

Byte 2, Bit 2, Reserved: This flag is set by VisaNet.

VisaNet sets this flag with a value of 0 or 1.

Byte 2, Bit 3, Reserved: This flag is set by VisaNet.

VisaNet sets this flag with a value of **0** or **1**.

Byte 2, Bit 4, Advice-Created-By Flag: VisaNet sets this flag. It is meaningful only in advice messages.

This flag indicates the origin of an advice message.

It is set to **1** for advices generated by STIP.

It is set to **0** in advices generated by a user (even when VisaNet places the advices in the Advice File for later delivery).

Byte 2, Bit 5, Advices-Pending Flag: VisaNet sets this flag.

This flag indicates if there are advices in the Advice File awaiting recovery. When advices are pending for the destination of a message, VisaNet sets this flag to **1** before forwarding the message. Thus, this flag is set in every incoming message until all advices have been recovered. This flag is primarily intended to tell an issuer that STIP is processing on its behalf because its responses are exceeding the Assured Transaction Response (ATR) time-out limit.

Byte 2, Bit 6, Reserved: VisaNet sets this flag.

VisaNet sets this flag with a value of **0** or **1**.

Byte 2, Bit 8, Advice-Transaction Flag: VisaNet sets this flag and is meaningful only in advice messages.

This flag is set to **1** to identify advices retrieved from the Advice File when the receiving station is in “recovery mode” (that is, it has activated advice transmission). This identification is needed in case the message is returned to VisaNet by the receiving station.

Byte 3, Bit 1, Returned Message Flag: This flag is set by VisaNet.

This flag is set to **1** to identify a message being returned because the destination is unavailable.

Byte 3, Bits 2, 3, and 4, Settlement Flag This flag is set by the client.

The combined value of bits **2**, **3**, and **4** is used to define the settlement flag as indicated in this table.

Table 22: Header Field Settlement Flag Bit Settings

Bit 2	Bit 3	Bit 4	Description	Clearing Equivalent
0	0	0	V.I.P. to decide; or not applicable	Settlement flag of 9
0	0	1	International Settlement	Settlement flag of 0
1	0	0	National Net Settlement	Settlement flag of 8

The authorization-only originator of a request or advice can default all three bits to **zero** (which means the originator of the transaction lets VisaNet decide the settlement service; or a settlement service is not applicable for this transaction).

Authorization-only clients may receive populated settlement flags if V.I.P. determines the transaction settled in the National Net Settlement Service (N NSS).

Header Field 9 - Usage

When a client's processing center generates a normal request or advice, this entire field should be filled with **zeros**.

When a client's processing center generates a normal response or advice response, this field must contain the values received in the corresponding request or advice.

When a host-direct center must return a message because it cannot deliver it to the center host, it must set the Returned Message Flag to **1** and return every other bit unchanged.

The values received in this field of the request must be preserved and returned unchanged in the response.

Header Field 9 - Field Edits

Byte 1, bit 8 must be **0**.

Header Field 9 - Reject Codes

0025 = Invalid value; response does not match request.

0147 = Invalid settlement service value in byte 3, bits 2 - 4.

0527 = Invalid value in byte 1, bit 8.

0603 = Consistency error; possible conditions can be:

- Response or advice response is inconsistent with request or advice. One of these fields does not match:
 - Account number (Field 2 - PAN)
 - Transaction amount (Field 4 - Amount, Transaction)
 - Processing code (Field 3 - Processing Code)
 - Original data elements message type (Field 90), or POS condition code (Field 25) (when POS condition code is **13**, **17**, or **54**)
- The time value is present in the request/advice, or, response/advice response
- The message type in the response/advice response is not the proper one for the request or advice.

0604 = Consistency error; duplicate response

Header Field 10 - Batch Number

Header Field 10 - Attributes

1B (binary)

1 byte

Header Field 10 - Generated by

Header field 10 is generated by VisaNet.

Header Field 10 - Description

This field contains the VisaNet-assigned batch number for this message. As each new request or advice is received at VisaNet, the current reconciliation batch number is inserted in this field.

When a duplicate message that was previously processed is received at VisaNet, the batch number, and the settlement date in field 15, are set to the value established in the earlier processing.

VisaNet assigns batch number 255 to advices created for transactions coming from clearing endpoints.

Header Field 10 - Usage

When clients' processing centers generate outgoing requests or advices, they set this field to **zeros**. Client processing centers receive non-zero values in this field for all incoming messages.

The values received in this field of the request must be preserved and returned unchanged in the response.

Header Field 10 - Field Edits

In a client-generated outgoing request or advice, this field must contain zeros. In a client-generated response or advice response, this field must contain the values received in the corresponding request or advice. Although this field is not edited, Visa monitors transactions for endpoint compliance.

Header Field 10 - Reject Codes

There are no reject codes for header field 10.

Header Field 11 - Reserved

Header Field 11 - Attributes

3B (binary)

3 bytes

Header Field 11 - Generated by

Header field 11 is generated by VisaNet.

Header Field 11 - Description

Header field 11 is used internally by VisaNet. Byte 1, bits 2 through 8, are used for routing information. Bytes 2 and 3 are used by the VisaNet connection.

Header Field 11 - Usage

When processors generate outgoing requests or advices, they set this field to **zeros**.

The value received in this field of the request or advice must be preserved and returned unchanged in the response.

Header Field 11 - Field Edits

In processor-generated requests, this field must be zero-filled.

In a processor-generated response, this field must contain the values received in the corresponding request.

Header Field 11 - Reject Codes

0031 = Invalid value

Header Field 12 - User Information

Header Field 12 - Attributes

1B (binary)

1 byte

Header Field 12 - Generated by

Header field 12 is generated by the client processor.

Header Field 12 - Description

Header field 12 is an acquirer-defined value that can be used, as needed, to facilitate client center processing. For instance, this value could identify the source of a request, such as a CPU identifier or a dial-up line identifier.

This value is for internal use only by the processor. The value has no meaning in the network or for other processors.

Header Field 12 - Usage

In an outgoing request, this field contains the user-defined value at the processor's discretion. If user information is not required, this field must be zero-filled. For an outgoing response, a processor must preserve this field from the request and return it unchanged in the response.

Header Field 12 - Field Edits

There are no field edits for header field 12.

Header Field 12 - Reject Codes

There are no reject codes for header field 12.

Header Field 13 - Bitmap

Header Field 13 - Attributes

16 N, bit string

2 bytes

Header Field 13 - Generated by

Header field 13 is generated by VisaNet.

Header Field 13 - Description

Specifies if header field 14 is present, i.e., if this is a reject message header that contains a reject code in header field 14.

Header field 13 is included only in VisaNet-generated reject message headers. When present, bit 1 is set to **1**, indicating that header field 14 follows.

Header Field 13 - Usage

Client processors must omit this field in all outgoing messages.

Header Field 13 - Field Edits

There are no field edits for header field 13.

Header Field 13 - Reject Codes

There are no reject codes for header field 13.

Header Field 14 - Bitmap, Reject Data Group

Header Field 14 - Attributes

4N, 4-bit BCD (unsigned packed)

2 bytes

Header Field 14 - Generated by

Header field 14 is generated by VisaNet.

Header Field 14 - Description

When an error in a message prevents it from being sent to its usual destination, the message is returned to the originator, and this field is used to identify the reason for the return.

Header Field 14 - Usage

When a header includes this header field (header field 14), the text after the header consists of the original message header and message text in error. Header field 2 of the reject message header must indicate that another message header follows.

Reject reason codes are listed in the chapter titled "Reject Codes" and also in applicable field descriptions.

Header Field 14 - Field Edits

There are no field edits for header field 14.

Header Field 14 - Reject Codes

There are no reject codes for header field 14.

Chapter 3

Field Description Components and Message Field Summaries

This chapter summarizes the information components and topics for the header and data field descriptions. It also includes tables that list header and data fields in alphabetical order and ascending numerical sequence with attributes.

Header and Data Field Descriptions

Each header and data field description contains several information components and topics within those components.

Table 23: Header Field and Data Field Information Components

Component	Type of Information
Attributes	Field length and format.
Generated by	Entities that can set nonzero values for the field: a processor bitmap or Visa.
Description	Field content and code definitions when applicable.
Usage	Special field processing considerations.

Table 23: Header Field and Data Field Information Components

Component	Type of Information
Field Edits	Field content and presence rules; failure to comply results in message rejection.
Reject Code	Codes that appear in reject message headers when this field is in error.
Decline Response	STIP responses.
File Edits	Field content and presence rules; failure to comply results in message rejection.
Valid Values	Allowable field values.
File Error Codes	Formats 1 and 2 file maintenance field content and presence rules.
Comments	Additional information.

This table lists the different topic labels.

Table 24: Field Description Topics

Topic	Definition
Auto-CDB	Specifies Auto-CDB-only processing requirements.
CPS	Specifies Custom Payment Service (CPS)-only processing requirements.
CVV	Specifies magnetic stripe-based Card Verification Value (CVV)-only processing requirements.
CVV2	Specifies Card Verification Value 2 (CVV2)-only processing requirements.
iCVV	Specifies chip-based Card Verification Value-only processing requirements (Alternate chip CVV)
E-Commerce	Specifies e-commerce transactions over an open or public network, for example, the Internet, that include the CAVV Verification processing requirements.
File Processing	Specifies file update-only processing requirements.
Authorization Gateway Transactions	Specifies Authorization Gateway Service processing requirements for messages destined to other networks such as American Express, Discover, Diners Club, JCB and Mastercard. Transactions destined for non-Visa networks through the Authorization Gateway Service have field requirements in addition to those outlined in this manual. See the <i>Authorization Gateway Service Cross-Reference Guide</i> for field-level details pertaining to these non-Visa transactions.
Plus	Specifies Plus Switch-only ATM transactions processing requirements.

Table 24: Field Description Topics

Topic	Definition
Verification Services	Specifies Visa card-only transaction processing requirements. These rules do not apply to non-Visa cards processed according to Visa rules (for example, Mastercard).
Visa Cashback	Specifies Visa Cashback service-only transaction processing requirements.
VisaNet	Specifications for transactions on Visa and on other cards processed according to Visa card rules.
VSDC	Specifies Visa Smart Debit and Visa Smart Credit chip card processing requirements.

Message Type Field Requirement Labels

Table 25: Message Type Field Requirement Labels

Advice Type	Requirement
STIP and Switch advices	Specifies field presence
0120 file update advices	Specifies field presence and identifies file content
0322 file update advices	Specifies field presence and identifies file content

The term V.I.P. Advices is functionally equivalent to STIP and Switch Advices. (terminology only - no system impact)

Key Words and Phrases

The following terms have special, precise meaning in the context of field descriptions.

Table 26:

Key Words and Phrases	Meaning
Positions	This word is used to describe the length of a subfield or some part of a field, it refers to digits, characters, or bits
Verification Services	Authorization-only verification services such as Address Verification Service, Account Verification Service, PIN Verification Service, and CVV (Card Verification Value) Service.

Field 127 Subfields

Table 27: Field 127 subfields (in alphabetical order)

Field Name	Field Number
Action Code	127E.1
Address Verification Postal Code	127A.1
Algorithm Identifier	(See 127P.1 - PIN verification data)
ALP Product File Maintenance	127.L1
ATM Cash Activity Limit - "available"	127R.22
ATM Cash Activity Limit - "unavailable"	127R.23
Auto Rental Activity Limit - "available"	127R.10
Auto Rental Activity Limit - "unavailable"	127R.11
Cardholder Spending Amount Limit	127E.3
Cardholder Spending Count Limit	127E.4
File Maintenance	127
Filler	127R.1
Filler	127R.2
Filler	127R.3
Filler	127R.4
Filler	127R.5
Inquiry Control Data	127
Lodging Activity Limit - "available"	127R.8
Lodging Activity Limit - "unavailable"	127R.9
Mail/Telephone Activity Limit - "available"	127R.14
Mail/Telephone Activity Limit - "unavailable"	127R.15
Maximum Transaction Amount Limit	127.TL
Merchant Central File	127.MCF
Merchant Data 1	127M.2
Merchant Data 2	127M.3
Merchant Data 2	127M.4
Merchant Data 2	127M.5
Merchant Record Type	127M.1
PAN File Maintenance (TLV Format)	127.PAN
PIN Verification Data	127P.1

Table 27: Field 127 subfields (in alphabetical order)

Field Name	Field Number
Portfolio File	127.PF
Region Coding	127E.2
Filler	127A.2
Restaurant Activity Limit - "available"	127R.12
Restaurant Activity Limit - "unavailable"	127R.13
Risky Purchase Activity Limit - "available"	127R.16
Risky Purchase Activity Limit - "unavailable"	127R.17
Security Data	(See 127P.1 - PIN verification data)
State Province Region Code	127C.2
State Province Region Code Identifier	127C.1
Street Address	127A.3
Terms and conditions	127, Usage 2
Total Cash Activity Limit - "available"	127R.20
Total Cash Activity Limit - "unavailable"	127R.21
Total Purchase Activity Limit - "available"	127R.18
Total Purchase Activity Limit - "unavailable"	127R.19
Travel Activity Limit - "available"	127R.6
Travel Activity Limit - "unavailable"	127R.7

Field Attributes

For tables below, the three columns under the Type, Length, and Attributes headings provide:

Field type	A V can indicate a variable-length BCD field where the length subfield specifies the number of real digits that follow. The lead zero, required when the first half byte of a 4-bit BCD field is not used, is not included in the length count. A V also can indicate variable-length EBCDIC, AN or ANS field where the length subfield specifies the number of bytes that follow. F indicates a fixed-length field.
Field length	The number of bytes for this field. The maximum number of bytes allowed for V fields, including the length subfield. For F fields, this is the fixed length of the field.
Attributes	For V fields, the first byte is a binary value specifying the length of data. This length subfield is shown here as 1 B. The remainder of the specification gives the format of the data and the maximum number of positions (digits, characters, bits, and so on) allowed. For F fields, this is the format and number of positions required. For all fields, the format can be: <ul style="list-style-type: none"> • A (alpha, EBCDIC) • AN (alphanumeric, EBCDIC) • ANS (alphanumeric/special characters, EBCDIC) • B (binary value) • BCD (numeric, 4-bit = unsigned packed) • Bit string • N (numeric, 1 byte per character)

Special characters are characters such as commas, slashes, and dashes.

Field and Attributes for Authorization-Only and Full Service POS

This table lists the attributes of fields used by Visa in Auth-Only and Full Service POS network. Fields defined by ISO 8583 do not include subfields; attributes are defined at the field level.

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
n/a	Message Type Identifier	F	2	4 BCD
n/a	Bitmap, Primary	F	8	64-bit string
n/a	Bitmap, Secondary	F	8	64-bit string
H1	Header Length	F	1	binary

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
H2	Header Flag and Format	F	1	8-bit string
H3	Text Format	F	1	binary
H4	Total Message Length	F	2	binary
H5	Destination Station ID	F	3	6 BCD
H6	Source Station ID	F	3	6 BCD
H7	Round Trip Control Information	F	1	binary
H8	Authorization-Only Flags	F	2	16-bit string
H9	Message Status Flags	F	3	24-bit string
H10	Batch Number (not used)	F	1	binary
H11	Reserved	F	3	binary
H12	User Information	F	1	binary
H13	Bitmap	F	2	16-bit string
H14	Bitmap	F	2	4 BCD
2	PAN	V	≤ 11	1 B + 19 BCD ¹
3	Processing Code	F	3	6 BCD
4	Amount, Transaction	F	6	12 BCD
5	Amount, Settlement	F	6	12 BCD
6	Amount, Cardholder Billing	F	6	12 BCD
7	Transmission Date and Time	F	5	10 BCD
8	Amount, Cardholder Billing Fee	F	4	8 BCD
9	Conversion Rate, Settlement	F	4	8 BCD
10	Conversion Rate, Cardholder Billing	F	4	8 BCD
11	System Trace Audit Number	F	3	6 BCD
12	Time, Local Transaction	F	3	6 BCD
13	Date, Local Transaction	F	2	4 BCD
14	Date, Expiration	F	2	4 BCD
15	Date, Settlement	F	2	4 BCD
16	Date, Conversion	F	2	4 BCD
17	Date, Capture	F	4	4 N
18	Merchant Type	F	2	4 BCD
19	Acquiring Institution Country Code	F	2	3 BCD ¹
20	PAN Extended, Country Code	F	2	3 BCD ¹

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
22	POS Entry Mode Code	F	2	4 BCD
23	Card Sequence Number	F	2	3 BCD
24	Network International Identifier	F	2	3 BCD ¹
25	POS Condition Code	F	1	2 BCD
26	POSPIN Capture Code	F	1	2 BCD
28	Amount, Transaction Fee	F	9	1 AN + 8 N
32	Acquiring Institution Identification Code	V	≤ 7	1 B + 11 BCD ¹
33	Forwarding Institution Identification Code	V	≤ 7	1 B + 11 BCD ¹
34	Acceptance Environment Data	V	≤ 1537	2 bytes + 1535 Binary ¹
35	Track 2 Data	V	≤ 20	1 B + 37 BCD ¹ and hex 'D'
36	Track 3 Data	V	≤ 53	1 B + 104 BCD
37	Retrieval Reference Number	F	12	12 AN ²
38	Authorization Identification Response	F	6	6 AN
39	Response Code	F	2	2 AN
41	Card Acceptor Terminal Identification	F	8	8 ANS
42	Card Acceptor Identification Code	F	15	15 ANS
43	Card Acceptor Name/Location	F	40	40 ANS
44	Additional Response Data	V	≤ 26	1 B + 25 ANS ³
44.1	Response Source/Reason Code	F	1	1 ANS
44.2	Address Verification Result Code	F	1	1 AN
44.3	Additional Token Response Information	F	1	1 AN
44.4	Extended STIP Reason Code	F	1	1 AN
44.5	CVV/iCVV Results Code	F	1	1 ANS
44.6	PACM Diversion-Level Code	F	2	2 ANS
44.7	PACM Diversion Reason Code	F	1	1 ANS
44.8	Card Authentication Results Code	F	1	1 ANS
44.10	CVV2 Result Code	F	1	1 ANS
44.11	Original Response Code	F	2	2 ANS
44.13	CAVV Results Code	F	1	1 AN
44.14	Response Reason Code	F	4	4 AN
45	Track 1 Data	V	≤ 77	1 B + 76 ANS
46	Amounts, Fees	V	≤ 256	1 B + 255 ANS

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
47	Additional Data—National	V	≤ 256	1 B + 255 ANS
48	Additional Data—Private	V	≤ 256	1 B + 255 ANS ⁴
49	Currency Code, Transaction	F	2	3 BCD ¹
50	Currency Code, Settlement	F	2	3 BCD ¹
51	Currency Code, Cardholder Billing	F	2	3 BCD ¹
52	Personal Identification Number (PIN) Data	F	8	64-bit string
53	Security-Related Control Information	F	8	16 BCD
54	Additional Amounts	V	≤ 121	1 B + 120 ANS
55	Integrated Circuit Card (ICC) Related Data	V	≤ 256	1 B + 256 ANS
56	Payment Account Reference Data	V	≤ 256	1 B + 255 ANS
57	Reserved National	V	≤ 256	1 B + 255 ANS
58	Reserved National	V	≤ 256	1 B + 255 ANS
59	National POS Geographic Data	V	≤ 15	1 B + 14 ANS
60	Additional POS Information	V	≤ 7	1 B + 12N, 4 bit BCD
60.1	Terminal Type	F	1	1 N
60.2	Terminal Entry Capability	F	1	1 N
60.3	Chip Condition Code	F	1	1N, 4 bit BCD
60.4	Existing Debt Indicator (current use for special condition indicator)	F	1	1 N
60.5	Merchant Group Indicator	F	2	2 N (n/a)
60.6	Chip Transaction Indicator	F	1	1 N
60.7	Chip Card Authentication Reliability Indicator	F	1	1 N
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	F	2	2 N
60.9	Cardholder ID Method Indicator	F	1	1 N
60.10	Partial Authorization Indicator	F	1	1 N
61	Other Amounts	V	≤ 19	1 B + 12, 24, 36 BCD
61.1	Other Amount, Transaction	F	6	12 BCD
61.2	Other Amount, Cardholder Billing	F	6	12 BCD
61.3	Other Amount, Replacement Billing	F	6	12 BCD
62	Custom Payment Service Fields Bitmap	V	≤ 256	1 B + 255 bytes
62.0	Field 62 Bitmap	F	8	64-bit string
62.1	Authorization Characteristics Indicator	F	1	1 AN

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
62.2	Transaction Identifier	F	8	15 BCD
62.3	Validation Code	F	4	4 AN
62.4	Market-Specific Data Identifier	F	1	1 AN
62.5	Duration	F	1	2 BCD
62.6	Reserved	F	1	1 AN
62.7	Purchase Identifier	F	26	26 AN
62.8	Service Date	F	3	6 BCD
62.9	No Show Indicator	F	1	1 AN
62.10	Extra Charges	F	3	6 BCD
62.11	Multiple Clearing Sequence Number	F	1	2 BCD
62.12	Multiple Clearing Sequence Count	F	1	2 BCD
62.13	Restricted Ticket Indicator	F	1	1 AN
62.14	Total Amount Authorized	F	6	12 BCD
62.15	Requested Payment Service	F	1	1 AN
62.16	Reserved	F	2	2 AN
62.17	Gateway Transaction Identifier	F	15	15 EBCDIC
62.18	Excluded Transaction Identifier Reason Code	F	1	1 AN
62.19	Electronic Commerce Goods Indicator (U.S. Only)	F	2	2 AN
62.20	Merchant Verification Value (MVV)	F	5	10 N, 4-bit BCD
62.21	Online Risk Assessment Risk Score and Reason Codes	F	4	4 AN, EBCDIC
62.22	Online Risk Assessment Condition Codes	F	6	6 AN, EBCDIC
62.23	Product ID	F	2	2 AN, EBCDIC
62.24	Program Identifier	F	6	6 AN, EBCDIC
62.25	Spend Qualified Indicator	F	1	1 AN, EBCDIC
63	V.I.P. Private-Use Fields	V	≤ 256	1 B + 255 bytes
63.0	Bitmap	F	3	24-bit string
63.1	Network Identification Code	F	2	4 BCD
63.2	Time (Preauth Time Limit)	F	2	4 BCD
63.3	Message Reason Code	F	2	4 BCD
63.4	STIP/Switch Reason Code	F	2	4 BCD
63.6	Chargeback Reduction/BASE II Flags	F	7	7 ANS
63.7	Network Participation Flags (U.S. Only)	F	8	64-bit string (n/a)

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
63.8	Visa Acquirer's Business ID (U.S. Only)	F	4	8 BCD
63.9	Fraud Data	F	14	14 ANS
63.10	Gateway Merchant Data (U.S. Only)	F	13	13 ANS
63.11	Reimbursement Attribute	F	1	1 ANS
63.12	Sharing Group Code (U.S. Only)	F	30	30 ANS
63.13	Decimal Positions Indicator	F	3	64 BCD
63.14	Issuer Currency Conversion Data	F	36	36 ANS
63.15	Reserved	F	8	8 ANS
63.16	Reserved for future use	n/a	n/a	n/a
63.17	Reserved for future use	n/a	n/a	n/a
63.18	Merchant Volume Indicator (U.S. Only)	F	2	4 BCD
63.19	Fee Program Indicator	F	3	3 AN
63.21	Charge Indicator	F	1	1 ANS
66	Settlement Code	F	1	1 BCD ¹
67	Extended Payment Code	F	1	2 BCD
68	Receiving Institution Country Code	F	2	3 BCD ¹
69	Settlement Institution Country Code	F	2	3 BCD ¹
70	Network Management Information Code	F	2	3 BCD ¹
71	Message Number	F	2	4 BCD
72	Message Number Last	F	2	4 BCD
73	Date, Action	F	3	6 BCD
74	Credits, Number	F	5	10 BCD
75	Credits, Reversal Number	F	5	10 BCD
76	Debits, Number	F	5	10 BCD
77	Debits, Reversal Number	F	5	10 BCD
78	Transfer, Number	F	5	10 BCD
79	Transfer, Reversal Number	F	5	10 BCD
80	Inquiries, Number	F	5	10 BCD
81	Authorizations, Number	F	5	10 BCD
82	Credits, Processing Fee Amount	F	6	12 BCD
83	Credits, Transaction Fee Amount	F	6	12 BCD
84	Debits, Processing Fee Amount	F	6	12 BCD

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
85	Debits, Transaction Fee Amount	F	6	12 BCD
86	Credits, Amount	F	8	16 BCD
87	Credits, Reversal Amount	F	8	16 BCD
88	Debits, Amount	F	8	16 BCD
89	Debits, Reversal Amount	F	8	16 BCD
90	Original Data Elements	F	21	42 BCD
91	File Update Code	F	1	1 AN
92	File Security Code	F	2	2 AN
94	Service Indicator	F	7	7 AN
95	Replacement Amounts	F	42	42 AN
96	Reserved for future use	n/a	n/a	n/a
97	Amount, Net Settlement	F	17	17 AN
98	Payee	F	25	25 ANS
99	Settlement Institution Identification Code	V	≤ 7	1 B + 11 BCD ¹
100	Receiving Institution Identification Code	V	≤ 7	1 B + 11 BCD ¹
101	File Name	V	≤ 18	1 B + 17 ANS
102	Account Identification 1	V	≤ 29	1 B + 28 ANS
103	Account Identification 2	V	≤ 29	1 B + 28 ANS
104	Transaction Description	V	≤ 256	1 B + 255 ANS
105	Double-Length DES Key (Triple DES)	F	128	128-bit string
106	Reserved ISO	V	≤ 256	1 B + 255 ANS
107	Reserved ISO	V	≤ 256	1 B + 255 ANS
108	Data in Local Language	V	≤ 1537	2 B + 1535 B
109	Reserved ISO	V	≤ 256	1 B + 255 ANS
110	Encryption Data (TLV Format)	V	≤ 1537	2 B + 1535 B
111	Additional Transaction Specific Data (TLV Format)	V	≤ 1537	2 B + 1535
112	Reserved National	V	≤ 256	1 B + 255 ANS
113	Reserved National	V	≤ 256	1 B + 255 ANS
114	Domestic and Localized Data (TLV Format)	V	≤ 1537	2 B + 1535 B
115	Additional Trace Data	V	≤ 25	1 B + 24 ANS
116	Card Issuer Reference Data	V	≤ 256	1 B + 255 ANS
117	National Use	V	≤ 256	1 B + 3 ANS + 252 ANS

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
118	Intra-Country Data	V	≤ 256	1 B + 3 ANS + 252 ANS
119	Settlement Service Data (International Only)	V	≤ 256	1 B + 255 ANS
120	Auxiliary Transaction Data (TLV Format)	V	≤ 1537	2 B + 1535 B
121	Issuing Institution Identification Code	V	≤ 12	1 B + 3 to 11 AN
123	Verification Data	V	≤ 256	1 B + 255 B and ANS
125	Supporting Information	V	≤ 256	1 B + 255 ANS
126	Visa Private-Use Fields	V	≤ 256	1 B + 255 ANS
126.0	Field 126 Bitmap	F	8	64-bit String
126.1	Reserved	V	25	25 AN
126.2	Reserved	V	57	57 AN
126.3	Reserved	V	57	57 AN
126.4	Reserved	V	18	18 AN
126.5	Visa Merchant Identifier	F	8	8 AN
126.6	Cardholder Certificate Serial Number	F	17	1 byte binary + 16 bytes
126.7	Merchant Certificate Serial Number	F	17	1 byte binary + 16 bytes
126.8	Transaction ID (XID)	F	20	20 bytes binary
126.9	CAVV Data	F	20	20 bytes binary or 19 bytes binary for usage 3
126.10	CVV2 Authorization Request Data	F	6	6 ANS
126.12	Service Indicators	F	3	24 N, bit string
126.13	POS Environment	F	1	1 AN
126.14	Reserved	F	1	1 ANS
126.15	Mastercard UCAF Collection Indicator	F	1	1 ANSEBCDIC
126.16	Mastercard UCAF Field	V	33	1 byte binary + 32 bytes ANS EBCDIC
126.18	Agent Unique Account Result	F	12	1 B + 11 bytes
126.19	Dynamic Currency Conversion Indicator	F	1	1 ANS, EBCDIC
127	File Maintenance	V	≤ 256	1 B + 255 bytes
127A.1	Address Verification Postal Code	F	9	9 ANS
127A.2	Filler	F	5	5 ANS
127A.3	Street Address	F	40	40 ANS
127C.1	State Province Region Code Identifier	F	1	1 ANSEBCDIC
127C.2	State Province Region Code	F	2	2 N EBCDIC

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
127E.1	Action Code	F	2	2 ANS
127E.2	Region Coding	F	9	9 ANS
127E.3	Cardholder Spending Amount Limit	F	6	6 ANS
127E.4	Cardholder Spending Count Limit	F	2	2 ANS
127P.1	PIN Verification Data	F	7	7 ANS
127R.1	Risk Level	F	1	1 ANS
127R.2	Filler	F	5	5 ANS
127R.3	Filler	F	5	5 ANS
127R.4	Filler	F	5	5 ANS
127R.5	Filler	F	5	5 ANS (n/a)
127R.6	Travel Activity Limit	F	5	5 ANS
127R.7	Travel Activity Limit	F	5	5 ANS
127R.8	Lodging Activity Limit	F	5	5 ANS
127R.9	Lodging Activity Limit	F	5	5 ANS
127R.10	Auto Rental Activity Limit	F	5	5 ANS
127R.11	Auto Rental Activity Limit	F	5	5 ANS
127R.12	Restaurant Activity Limit	F	5	5 ANS (n/a)
127R.13	Restaurant Activity Limit	F	5	5 ANS
127R.14	Mail/Phone Activity Limit	F	5	5 ANS (n/a)
127R.15	Mail/Phone Activity Limit	F	5	5 ANS
127R.16	Risky Purchase Activity Limit	F	5	5 ANS
127R.17	Risky Purchase Activity Limit	F	5	5 ANS
127R.18	Total Purchase Activity Limit	F	5	5 ANS
127R.19	Total Purchase Activity Limit	F	5	5 ANS (n/a)
127R.20	Total Cash Activity Limit	F	5	5 ANS
127R.21	Total Cash Activity Limit	F	5	5 ANS
127R.22	ATM Cash Activity Limit	F	5	5 ANS
127R.23	ATM Cash Activity Limit	F	5	5 ANS
127.L1	ALP Product File Maintenance	V	≤ 256	1 B + 255 ANS
127.MCF	Merchant Central File	V	≤ 256	1 B + 255 ANS, EBCDIC
127.PF	Portfolio File	V	≤ 256	1 B + 255 ANS, EBCDIC
127	Inquiry Control Data	V	≤ 256	1 B + 255 ANS, EBCDIC

Table 28: ISO Fields for POS (Visa Use Only)

Field Number	Field Name	Type	Length	Attributes
128	Message Authentication Code	F	8	64-bit string
130	Terminal Capability Profile	F	3	24-bit string
131	Terminal Verification Results (TVR)	F	5	40-bit string
132	Unpredictable Number	F	4	8 hexadecimal digits
133	Reserved for future use	F	8	8 ANS
134	Visa Discretionary Data, Usage 1	V	≤33	1 byte binary + 32 bytes
134	Visa Discretionary Data, Usage 2	V	≤ 16	1 byte binary + 15 bytes
135	Issuer Discretionary Data	V	≤ 16	1 byte binary + 30 hexadecimal digits
136	Cryptogram	F	8	16 hexadecimal digits
137	Application Transaction Counter	F	2	4 hexadecimal digits
138	Application Interchange Profile	F	2	16-bit string
139	ARPC Response Cryptogram and Code	F	10	16 hexadecimal digits + 2 AN
139.2	ARPC Response Code	F	2	2 bytes, AN
140	Issuer Authentication Data	V	≤ 17	1 byte binary + 8-16 bytes
142	Issuer Script	V	≤ 256	1 byte + 510 hexadecimal digits
143	Issuer Script Results	V	≤ 21	1 byte + 40 hexadecimal digits
144	Cryptogram Transaction Type	F	1	2N, 4-bit BCD (unsigned, unpacked)
145	Terminal Country Code	F	2	3N, 4-bit BCD
146	Terminal Transaction Date	F	3	6N, 4-bit BCD
147	Cryptogram Amount	F	6	12N, 4-bit BCD (unsigned, unpacked)
148	Cryptogram Currency Code	F	2	3N, 4-bit BCD
149	Cryptogram Cashback Amount	F	6	12N, 4-bit BCD

Table 29: Unused Fields in POS

Field Number	Field Name	Type	Length	Attributes
8	Amount, Cardholder Billing Fee	F	4	8 BCD
21	Forwarding Institution Country Code	F	2	3 BCD, plus a leading zero to fill the unused first half-byte

Table 29: Unused Fields in POS

Field Number	Field Name	Type	Length	Attributes
24	Network International Identifier	F	2	3 BCD, plus a leading zero to fill the unused first half-byte
27	Authorization Identification Response Length	F	1	1 BCD, plus a leading zero to fill the unused first half-byte
29	Amount, Settlement Fee	F	9	9 AN
30	Amount, Transaction Processing Fee	F	9	9 AN
31	Amount, Settlement Processing Fee	F	9	9 AN
36	Track 3 Data	V	≤ 53	1 B + 104 BCD
47	Additional Data—National	V	≤ 256	1 B + 255 ANS
57	Reserved National	V	≤ 256	1 B + 255 ANS
58	Reserved National	V	≤ 256	1 B + 255 ANS
67	Extended Payment Code	F	1	2 BCD
71	Message Number	F	2	4 BCD
72	Message Number Last	F	2	4 BCD
78	Transfer, Number	F	5	10 BCD
79	Transfer, Reversal Number	F	5	10 BCD
80	Inquiries, Number	F	5	10 BCD
81	Authorizations, Number	F	5	10 BCD
82	Credits, Processing Fee Amount	F	6	12 BCD
83	Credits, Transaction Fee Amount	F	6	12 BCD
84	Debits, Processing Fee Amount	F	6	12 BCD
85	Debits, Transaction Fee Amount	F	6	12 BCD
94	Service Indicator	F	7	7 AN
106	Reserved ISO	V	≤ 256	1 B + 255 ANS
107	Reserved ISO	V	≤ 256	1 B + 255 ANS
109	Reserved ISO	V	≤ 256	1 B + 255 ANS
112	Reserved National	V	≤ 256	1 B + 255 ANS
113	Reserved National	V	≤ 256	1 B + 255 ANS

Chapter 4

Data Field Descriptions

This chapter contains the data field descriptions for V.I.P. online messages.

Data Field Descriptions

Acronyms in Data Field Descriptions

Data field descriptions use the acronyms shown in this table. Not all acronyms or services listed in this table are used in this manual.

Table 30: Acronyms used in Data Field Descriptions

Acronym	Definition
AAC	Application Authentication Cryptogram
ACH	Automated Clearing House
ACI	Authorization Characteristics Indicator
ACS	Access Control Server
AFC	ATM Format Conversion
AFD	Automated Fuel Dispenser

Table 30: Acronyms used in Data Field Descriptions

Acronym	Definition
AFT	Account Funding Transaction
ALM	Account-Level Management
ALP	Account-Level Processing
AML	Anti-Money-Laundering
ARPC	Authorization Response Cryptogram
ARQC	Authorization Request Cryptogram
ASAF	Account Screen Authorization File
Auto-CDB	Automated Cardholder Database Service
AVS	Address Verification Service
AWK	Acquirer Working Key
B2B	Business-to-Business
B2C	Business-to-Consumer
BCD	Binary-Coded Decimal Notation
BCR	Processing Options Center Record
BER-TLV	Basic Encoding Rules—Tag-Length-Value
CAM	(Online) Card Authentication Method
CAMS	Compromised Account Management System
CAS	Card Authorization System (issuer side)
CAVV	Cardholder Authentication Verification Value
CCDR	Commercial Card Data Repository
CDB	Cardholder Database
CER	Compromised Event Reference (appears as CER ID)
CI	Computer Industry Table
CORE	Customer Online Repository
CPS	Custom Payment Service
CRB	Card Recovery Bulletin
CRC	CVV Result Code
CRM	Copy Request Manager
CRS	Chargeback Reduction Service
CSU	Card Status Update
CVM	Card Verification Method
CVN	Cryptogram Version Number

Table 30: Acronyms used in Data Field Descriptions

Acronym	Definition
DAS	Direct Access Service
DCC	Dynamic Currency Conversion
dCVV	Dynamic Card Verification Value
DDA	Dynamic Data Authentication
DEX	Direct Exchange
DKE	Dynamic Key Exchange
EAS	Extended Access Server
EBT	Electronic Benefits Transfer (PIN Debit Gateway Service)
EDC	Electronic Data Capture
EIRF	Electronic Interchange Reimbursement Fee
EPS	Express Payment Service
FPI	Fee Program Indicator
FRS	Fraud Reporting Service
FSA	Flexible Spending Account
GCAS	Global Customer Assistance Service
HRA	Healthcare Reimbursement Arrangement
IAD	Issuer Application Data
ICP	Intra Company Purchase
ICS	Interchange Control System
ICS (Fraud)	Issuers' Clearinghouse Service
iCW	Integrated Circuit Card (iCC) CVV
IDS	International Data Standard
IIAS	Inventory Information Approval System-Internal Revenue Service (IRS) terminology
ISA	International Service Assessment
ITT	Intertask Table
IWK	Issuer Working Key
MAC	Message Authentication Code
MAS	Multiple Account Selection (for U.S. Plus transactions)
MCC	Merchant Category Code
MCFS	Merchant Central File Service
MICR	Magnetic Ink Character Recognition (U.S. Only)
MIS	Merchant Interface System

Table 30: Acronyms used in Data Field Descriptions

Acronym	Definition
MIS/CAS	Merchant Interface System/Card Authorization System
MOTO	Merchant Interface System/Card Authorization System
MS	Merchant Servicer
MSDI	Market-Specific Data Identifier
MVI	Merchant Volume Indicator (Field 63.18)
MVV	Merchant Verification Value
NCRF	National Card Recovery File
NFC	Near Field Communication
NID	Network ID (Field 63.1-Network Identification Code)
NRI	Not Received as Issued
NNSS	National Net Settlement Service
NSR	No Signature Required
OCT	Original Credit Transaction
OTC	Over-the-Counter
P2P	Person-to-Person
PACM	Positive Authorization Capacity Management
PAD	Proprietary Authentication Data
PAN	Primary Account Number
PAR	Payer Authentication Request
PCR	Processor Center Record
PIN	Personal Identification Number
PSP	Payment Service Provider
PVKI	PIN Verification Key Index
PVS	PIN Verification Service
PVT	Personalization Validation Tool
PVV	PIN Verification Value
RA	Reimbursement Attribute
RFC	Request for Copy
RPID	Registered Program ID
SDA	Static Data Authentication
SIGIS	Special Interest Group for IIAS Standards
SIP	Supermarket Incentive Program

Table 30: Acronyms used in Data Field Descriptions

Acronym	Definition
SMF	Select Merchant Fee (Program)
SMS	Single Message Service (replaced by Full Service)
SRP	Stop Recurring Payment
STIP	Stand-In Processing
TADC	Transaction Amount in Destination Currency
T&E	Travel & Entertainment
TC	For VSDC, TC = Transaction CertificateFor Clearing, TC = Transaction Code
TID	Transaction Indicator (Field 62.2—Transaction Identifier)
TLV	Tag-Length-Value (Format) (see BER)
TPS	Third-Party Servicer
TVR	Tag-Length-Value (Format) (see BER)
UCAF	Universal Cardholder Authentication Field (Mastercard)
UCAT	Unattended Cardholder-Activated Transaction
URL	Uniform Resource Locator
VAT	Value-Added Tax
VCRFS	VisaNet Copy Request and Fulfillment Service
VEPS	Visa Easy Payment Service
VIC	VisaNet Interchange Center
ViC	Visa iCVV Convert
VIDS	VisaPhone Issuer Direct Service
Visa MG	Visa Message Gateway
VMP	Visa Mobile Prepaid
VMT	Visa Money Transfer
VSDC	Visa Smart Debit and Visa Smart Credit
VSEC	Visa Secure Electronic Commerce
VSIL	Visa Information Security Line
VSPS	Visa Stop Payment Service
VSS	Visa Settlement Service
VTM	Visa TravelMoney (card)
VTRS	VisaNet Transaction Research Service
VTS	Visa Test System
XID	Electronic Commerce Transaction Identifier

Definition of "Mandatory"

The term "mandatory" refers to a client requirement and means that a field must be present in a message and must contain certain values. "Conditional" refers to a client requirement that applies under specified conditions. While the VisaNet Integrated Payment (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 clients and their processors to comply with mandatory field requirements. Failure to do so can result in greater risk to the client or increased processing cost, and may result in exposure to disputes and compliance claims, elevated decline rates, and disqualification for preferential interchange rates. Visa also advises clients not to rely on the V.I.P. System to reject all transactions that do not comply with mandatory or conditional requirements.

Field 2 - Primary Account Number

Field 2 - Attributes

Variable length, 1 byte, binary +

19 N, 4-bit BCD (unsigned packed); maximum 11 bytes

Field 2 - Description

This field contains a number identifying the customer account or relationship; that is, a card account number of **19** numeric digits encoded on track 1 and track 2 of the magnetic stripe. The length specifies the number of digits in the account number, which is right-justified. If the account number has an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler and not part of the account number, it is *not* counted for the length subfield.

Field 2 - Usage

Unless otherwise noted, this field is used in messages related to a cardholder transaction and 0302 and 0312 File Maintenance messages.

The account number may be a customer identification number related to one or more of the cardholder's accounts. If this field is not the account to be used for transaction posting, the issuer can optionally send the correct account number in field 102 or 103 of the response.

Non-Standard Account Numbers: Clients requiring use of non-standard ISO account numbers must contact Visa for field usage of account number and issuer determination.

The fields are:

- Account numbers with non-numeric characters, see field 102 or field 103.
- Account numbers that cannot be used to determine the issuer, see field 100 or field 121.

VSDC ATM PIN Management Messages: This field is required in PIN change or unblock requests.

Visa Smart Debit Visa Smart Credit (VSDC): This field is required in offline decline 0120 and 0130 messages. It is required also in 0620 authentication failure or issuer script advices and their 0630 responses.

V.I.P. Advices: This field is present in these advices if it were in the corresponding request:

- 0120, 0322, and 0420 advices.
- 0620 token notification advices.

Auto CDB and File Update Advices: This field is present in 0120/0322 advices. If responding to an advice with a 0130/0332 advice response, this field must be returned.

Visa Token Service: Acquirers must send the token PAN in requests. V.I.P. changes the token PAN to the cardholder PAN before forwarding messages to the issuer.

Mastercard POS Transactions: This field contains the device account number (token) in transactions that cardholders initiate using a smart device. Mastercard's Digital Enablement Service maps this account number to a cardholder's funding account number.

Visa Data Secure With Point-to-Point Encryption (DSP/P2PE): In authorization POS requests and responses, this field contains:

- The obfuscated PAN if Standard P2PE is used.
- The encrypted PAN if Format Preserving Encryption (FPE) is used.

Balance Inquiries: This field must be included otherwise V.I.P. rejects the message with reject code **0062** (invalid value).

Account Verification: See Field 104, Usage 2 for account verification requirements.

Payment Fraud Disruption (PFD): This field contains a valid cardholder PAN for 0302 PFD file maintenance messages to add a PAN to the Payment Fraud Disruption Blocking Allow List file. This file bypasses PFD blocking for 72 hours.

If this field is missing, V.I.P. rejects the message with reject code **0251** (Field missing).

See Field 63.4 for STIP/Switch Reason Codes for declined transactions due to PFD blocking.

Field 2 - Field Edits

The value in the length subfield must be numeric and cannot exceed 19 digits.

Based on issuer-supplied parameters, V.I.P. checks account numbers for:

- Card number check digit modulus 10 is verified at issuer option
- Card length must not exceed length supported by issuer

The number must be within a card number range supported by V.I.P.; otherwise, the request is denied with a response code of **15**.

If the account number is placed in this field in the original request, this field and its original value is required in all subsequent messages for that customer transaction. If this field is present in a request or advice, it must be returned unchanged in the response.

In messages related to a customer transaction or an 0302 request:

- If this field is present, fields 102 and 103 are ignored. The account number must be in this field if it is not in field 102 or 103.

If track data (field 35 or 45) appears in a message, the account number in this field must match the account number in field 35 and field 45.

Field 2 - Reject Codes

- **0002** = Invalid value. For VCMS rejects, the account number is associated with a Processing Center Record (PCR), which differs in the issuer's part from the partner station PCR.
- **0062** = Invalid value
- **0521** = Track 2 Account Number is missing or does not agree with field 2.
- **0251** = Field missing.
- **0591** = Track 1 Account Number is missing or does not agree with field 2.
- **0601** = Consistency error

Field 2 - File Edits

Length must be supported for a Visa card and must not exceed maximum length for the issuing identifier.

The account number must fall within the range of numbers used by the issuer and under the control of the issuer. An issuer can only update records for its own cardholders and not those of other centers unless alternate parameters have been invoked.

For an add, the account number must not be in the file. For a change or delete, the account number must be present in the file.

V.I.P. modulus-10 does not perform verifications on account numbers in ASAF Maintenance.

Payment Fraud Disruption (PFD): If PAN in Field 2 is invalid in 0302 PFD file maintenance messages, V.I.P. sends response code **06** (Error) in Field 39 and **0570** (The account number (Field 2) has an invalid check digit) in Field 48, Usage 1b.

Field 2 - File Maintenance Error Codes

- **0558** = Invalid length
- **0564** = Invalid length
- **0565** = No record on file (change, delete, or inquiry)
- **0566** = Record on file, cannot add

- **0569** = Missing or invalid account number (non numeric)
- **0570** = Invalid check digit
- **0571** = Account number not in range for the processing center
- **0767** = Field 2 in token range

Appendix "File Maintenance Error Codes" provides a complete list of file maintenance error codes.

Field 3 - Processing Code

Field 3 - Attributes

Fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

Field 3 - Description

This field contains coding that identifies the customer transaction type and the customer account types affected by the transaction. This field is fixed-length and contains three data elements.

Table 31: Field 3 Data elements

Byte 1 Positions: 1-2	Byte 2 Positions: 3-4	Byte 3 Positions: 5-6
Transaction Type	Account Type (From)	Account Type (To)

Positions 1-2, Transaction Type: A two-digit code identifying the customer transaction type or the center function being processed.

Positions 3-4, Account Type (From): A two-digit code identifying the account type affected by this transaction or from which an account transfer is made.

Positions 5-6, Account Type (To): For ATM account transfers, a two-digit code identifying the account type to which an account transfer is made.

Field 3 - Usage

This field is used in:

- Authorizations
- Activations and loads

- Reversals
- Account verification

Balance Inquiries: For Automated Teller Machine (ATM) requests and POS stand-alone requests, participating acquirers should use **30** (available funds) in positions 1-2.

POS balance inquiries that are part of a purchase authorization request should use **00** in positions 1-2 (goods/service purchase).

ATM Acquirers submitting cash withdrawal transaction with a balance inquiry should use **01** (Cash Disbursement) in positions 1-2.

This field is used with Field 54 – Additional Amounts. See the field 54 description.

V.I.P. Advices: This field is included in these advices if it was in the corresponding request:

- 0120 and 0420 advices

Visa Smart Debit/Visa Smart Credit: This field is required in offline decline 0120 and 0130 messages. It is required also in 0620 authentication failure or issuer script advices and their 0630 responses.

Activation and Load Transactions: This field is used in the activation and loading of cards. An activation message notifies the issuer that a card has been purchased and should be activated for cardholder usage on the issuer processor system. A load message notifies the issuer of the dollar amount to be loaded to the card account.

Load messages must be domestic only, except in Europe region where transactions between European countries are treated as domestic.

Visa supports the transactions and responses listed in Processing Codes for Activation and Load Transactions, which specifies the field 3 value for each transaction type.

Activation and load transactions cannot be ATM.

Table 32: Processing Codes for Activation

Transaction Type	Network 0002 Message Types	Processing Code (Positions 1-2)
Activation	0100/0110	72
Reversal or Void of Activation	0400/0410/0420/0430	72

Table 33: Processing Codes Load or Activation and Load Transactions

Transaction Type	Network 0002 Message Types	Processing Code (Positions 1-2)
Load or Activation and Load	0100/0110	28
Reversal or Void of Load	0400/0410 0420/0430	28
Reversal or Void of Activation and Load		

Additional requirements are specified in the descriptions for fields 4, 54, 63.1, and 63.3.

Bill Payment Transactions (U.S. Only): Positions 1-2 must be **50**, when U.S. acquirers wish to identify Bill Payment transactions. Bill Payment messages require **B** in field 62.4, and in the method of payment, which is indicated by the value in field 60.8 in authorizations. V.I.P. rejects Bill Payment transactions submitted with values other than **B** in field 62.4 with reject code **0626**. See the descriptions of field 62.4 and field 60, for more details about these fields.

Bill payment transaction type **50** is supported in all original authorization requests and associated reversals.

Bill payment transactions are supported for U.S.-acquired POS transactions. Non- U.S.-acquired transactions, or transactions for non-U.S. merchants (excluding U.S. territories), result in a decline response code of **12** (invalid transaction) in field 39.

If a U.S. acquirer sends a transaction with a value of **50** in positions 1-2 to a non-U.S. issuer, V.I.P. changes the value to **00** and processes as a purchase transaction.

Plus Alternate Media (U.S. Domestic Service Only): Plus transactions for merchandise purchased at an ATM (such as stamps) were previously treated by V.I.P. as ATM transactions (processing code **01** and MCC **6011**). As of April 2005, U.S. domestic Plus transactions of this kind are considered POS transactions and are identified as a POS purchase (processing code **00**) with an MCC of **6012**.

Plus transactions with processing code **00** must have an MCC of **6012** or the message is rejected. Plus Alternate Media transactions must be U.S. domestic (including U.S. military bases) or they are declined.

Healthcare Eligibility Inquiry: This field must be **39** (eligibility inquiry) in requests and responses. Responses require field 54, including an amount type of **3S** (amount copayment). These transactions also use the field 104, usage 2, TLV format.

Product Eligibility Inquiry: This field must be **39** (eligibility inquiry) in requests and responses. The amount in field 4 must be zeros (no amount), and the POS condition code in field 25 must be **51** (verification).

Product eligibility inquiries use the format of an 0100 verification message. Field 62.23-Product ID carries the product information in the response message. No advice messages are generated for issuers. Field 104-Transaction-Specific Data must not be included in this type of eligibility inquiry transaction.

Enhanced Product Eligibility Inquiries: This field must be **39** (eligibility inquiry) in 0100 requests and responses, and the POS Condition code in field 25 must be **51** (verification). For Visa Flex Credential, the enhanced product eligibility inquiry can be used to obtain product information, additional amount information, and Visa Flexible Credential (VFC) eligibility information. See the descriptions of fields 4, 54, and 56 for more details.

Installment Payment Inquiry: This field must be **39** (eligibility inquiry) in requests and responses and field 126.13 must be **I** (installment) to qualify as installment payments.

Payment Transactions (U.S. Only): Based on special arrangements between issuers and merchants, these transactions result in a credit to the issuer and a debit to the acquirer. Positions 1-2 must be **53** when U.S. acquirers wish to identify payment transactions. The source of funds can be included in field 104, usage 2. Responses may contain balance information from the issuer in field 54.

Payment transaction type **53** is supported in original authorizations and associated reversals.

Additional requirements and related information can be found in the descriptions for fields 39, 54, 62.1, and field 104, usage 2.

Visa Cashback: The transaction must be a purchase: Positions 1-2 must be 00.

Credit Voucher and Merchandise Return Authorizations: All messages (0100 authorizations, 0400 reversals, and their responses) require a transaction type of **20** in this field. Although these authorizations are not CPS transactions acquirers that participate in CPS, should include a value of **Y** in field 62.1.

Authorization requests are approved with a response code of **00** in field 39. Issuers must complete testing to support these requests.

Original Credit Transactions: Positions 1-2 must contain 26. Positions 3-6 contain zeros. When the destination issuer PCR does not support processing code **26**, V.I.P. converts **26** to **20** (credit transaction) in original credit financial requests. The 26-to-20 downgrade does not apply to money transfer Original Credit Transactions.

For U.S. domestic Original Credit Transactions with **AA, PP, BI, WT, BB, PD, OG, GP, LO, FD, GD, TU, CP, PP, or MD** in Field 104 Usage 2, Dataset ID 57-Business Application Identifier (BAI), V.I.P. downgrades processing code **26** to **20** and sends the transaction to the issuer when the destination issuer PCR does not support processing code **26**.

V.I.P. supports original credit processing code **26** in authorizations (except as noted in the next two subsections). V.I.P. also supports the code in switch-generated reversals and responses.

Account Funding Transactions: These transactions have certain requirements:

- The transaction must be a purchase transaction in a card-present, card-not-present, or electronic commerce (e-commerce) environment.
- Field 3, positions 1-2 must be 10. Positions 3-6 are zeros. For nonparticipating issuers, V.I.P. converts the 10 to 00 (Goods/Service Purchase-Debit) before the request is forwarded to the issuer. The account funding value of 10 is also used in responses and reversals.

All U.S. issuers are required to participate.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The value in positions 1-2 of this field must be **00** in the status check request or in estimated authorization request message.

ATM VSDC PIN Change/Unblock Service Requests: Positions 1-2 must be **70** for a PIN change request, and **72** for a PIN unblock request. If positions 1-2 = **70**, field 152 must be present. If positions 1-2 = **72**, fields 52 and 53 must be present but not field 152.

Reversal Request or Advice: The code in a reversal request or advice must match that in the original request although when the original request is **00**, the reversal request should match that in the original response.

Fraud Reporting: This field is present in 9620 fraud advice messages. This field contains the original processing code from AFT/OCT transactions in fraud advices.

Employee Benefit Requests: This field is included with a value of **70** by the merchant/acquirer in authorization requests and reversals to indicate that an employee benefit transaction is taking place. This field is used with Field 54 - Additional Amounts, to indicate the type of benefit being requested.

Fee Inquiry: For fee inquiry request messages, acquirers must submit Field 3, position 1-2 = **38**. Refer to Field 54 and Field 104, Usage 2, Dataset ID 57 for more details. Acquirers and issuers must contact their regional client support representative to verify before submitting fee inquiry transactions.

Field 3 - Field Edits

Rules for Positions 1-2:

For ATM cash withdrawal (MCC 6011) and manual cash disbursement (MCC 6010), the value must be **01** in positions 1-2 otherwise V.I.P. rejects the transaction with reject code **0610**.

For ATM mini statements, this code must be **34**.

The code in response or advice responses must match that in the requests or advices. If field 18 is **6010**, this code must not be **00** or **11**.

For a quasi-cash request, the transaction type (positions 1-2) must be **11**. Visa does not check for issuer participation when sending this value, which all issuers must be able to receive and process.

Quasi-cash transactions are not supported for American Express transactions.

V.I.P. does not convert the processing code from 00 to 11 for Quasi cash transactions when MCC is 4829, 6051 or 7995.

For U.S. legal gambling transactions (MCC **7801**) or (MCC **7802**), the value in positions 1-2 must be **11**; otherwise, V.I.P. rejects the transaction with reject code **0017**. Additional requirements are specified in the field 62.20 description.

V.I.P. rejects ATM transactions submitted with processing code **20** if field 18 contains 6011.

Rules for Positions 3-4:

The *from account* code (positions 3-4) of the response to all ATM transactions must match the from account code of the request or advice unless the account code is **00** (no account selected).

ATM Reject Codes: Reject Code **528** is issued when the issuer is auth-only. If the issuer and acquirer are auth-only, reject code **599** is issued. If the acquirer is auth-only, reject code **599** is issued.

The from account code for account transfers may not be **00**.

The *from account* code (positions 3-4) of the response must match the code in the request for all POS balance inquiries unless the code in the request was **00** (account not specified).

For balance inquiry responses the from account code (positions 3-4) must match the account type code in the first two positions of each data set in field 54.

The account type is based on cardholder specifications when the cardholder selects an account type at the point of service or ATM. The value is **00** (unspecified) unless explicitly indicated otherwise by cardholder. Acquirers should not make assumptions about account types.

Rules for Positions 5-6:

The to account code (positions 5-6) of the ATM account transfer response must match the account code of the request or advice.

For ATM cash withdrawal (MCC **6011**) and manual cash disbursement (MCC **6010**) the value in positions 1-2 must be **01**; otherwise, V.I.P. rejects the transaction with reject code **0610**.

Field 3 - Reject Codes

- **0008** = Invalid value (Processing code)
- **0017** = Invalid combination of field 3.1 and field 18
- **0274** = Field missing
- **0492** = Field missing for bill payment or auto-substantiation transaction
- **0517** = Field missing
- **0528** = Invalid *from account* code (positions 3-4)
- **0599** = Consistency error
- **0610** = First two digits not compatible with field 18

Field 3 - Valid Values

Table 34: Authorization-Only Valid Values in Field 3, Positions 1-2 (Transaction Type Codes)

Code	Definition
00	Goods/Service Purchase - POS transaction only
01	Cash Disbursement (e.g., withdrawal/cash advance) - Debit
10	Account Funding
11	Quasi-Cash Transaction - Debit or Internet Gambling Transaction
20	Return of Goods - Credit, Credit Voucher or Merchandise Return Authorization
26	Original Credit
28	Load and Activation / Load
30	Balance/Available Funds Inquiry
34	ATM Mini Statement
38	Fee Inquiry
39	Eligibility Inquiry
40	Cardholder Account Transfer (ATM)

Table 34: Authorization-Only Valid Values in Field 3, Positions 1-2 (Transaction Type Codes)

Code	Definition
50	Bill Payment (U.S. only)
53	Payment (U.S. only)
70	PIN Change (ATM)
72	PIN Unblock (ATM) / Activation (POS)

Table 35: Authorization-Only Valid Values in Field 3, Positions 3-4 (Account Type: From)

Code	Definition
00	Not Applicable or Not Specified
10	Savings Account
20	Checking Account
30	Credit Card Account
35	Deferred Debit Account
36	Charge Account
40	Universal Account (represented by a cardholder identification number)
60	Prepaid Account
70	Employee Benefit

Table 36: Authorization-Only Valid Values in Field 3, Positions 5-6 (Account Type: To)

Code	Definition
00	Not Applicable
10	Savings Account
20	Checking Account
30	Credit Card Account
40	Universal Account (represented by a cardholder identification number)

- Positions 5-6 are applicable to ATM account transfers only.
- A Universal Account is used when the account type in the request is unspecified. U.S. financial institutions may use values **40** and **00** interchangeably.

Field 4 - Amount, Transaction

Field 4 - Attributes

Fixed length

12 N, 4-bit BCD (unsigned packed); 6 bytes

Field 4 - Description

This field contains the transaction amount in the currency specified by the currency code in field 49. The amount of POS or ATM funds requested by the cardholder. This field also contains the acquirer-assessed surcharge.

Visa uses a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. Visa uses U.S. dollar-based buy/sell rate pairs and also selected buy/sell cross rate pairs of currencies other than the U.S. dollar. See Multicurrency Service in *V.I.P. System Overview and Services*.

No decimal point appears in this field; the decimal place is implicit based on the currency. For currency requirements for multicurrency participants, see Field 4 Transaction Currency per Message Type table

Table 37: Field 4 Transaction Currency per Message Type - Authorization-Only

Message Type	Message Direction	Field 4 Contents
Authorization (0100)	Acquirer to issuer VisaNet to Issuer	<p>Transaction amount expressed in transaction currency.</p> <p>For multicurrency issuers, see field 6 for additional information.</p> <p>Verification, eligibility, and token activation requests contain all zeros in this field.</p> <p>This field contains Visa Token Service activate code to perform step-up authentication:</p> <ul style="list-style-type: none"> • Initial attempt: 000000000002 • Second attempt 000000000003 • Third and subsequent attempts:000000000004
Advices (0120)	Acquirer to issuer VisaNet to Issuer	<p>0120 AFD advice - This field contains the dispensed amount.</p> <p>0120 STIP advice - This field contains requested value.</p> <p>0120 File update advice - This field is present and contains zero amount.</p>
Reversal, reversal advice (0400/0420)	Acquirer to issuer	<p>Transaction amount expressed in transaction currency.</p> <p>For reversals, amount must match that in the original request, except for POS and ATM partial amount authorizations.</p> <p>POS and ATM partial amount reversals must be the partial amount from the issuer response.</p>

Field 4 - Usage

This field is used in most messages related to a cardholder transaction. Other requirements are summarized in this section.

When this field is present in a message, the transaction currency code must be present in field 49.

This field is fixed length. It must be numeric and right-justified with leading zeros.

For participating multicurrency issuers, this field contains the currency used by the acquirer submitting the request.

For nonparticipating multicurrency issuers, this field contains a U.S. dollar amount.

The amount in this field must include acquirer-assessed fees or surcharges present in field 28.

Dynamic Currency Conversion: Acquirers that opt to participate in Dynamic Currency Conversion (DCC) must also participate in the Multicurrency Service when submitting authorizations in the cardholders' currency. In this case, this field reflects an amount in the currency used by the acquirer when submitting the request.

Visa Smart Debit/Visa Smart Credit: This field is required in POS offline decline 0120 messages. It also is required in POS and ATM 0620 authentication failure or issuer script advices.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice

Activation and Load Transactions: For activation messages, this field can be submitted with zeros. For load messages, the load amount is submitted in this field. There is no limit to the reloading of accounts. Loading of accounts does not require an activation transaction.

This field is required in original requests and their responses, 0120 STIP advices and related 0130 responses. The field is also required in 0400 reversals, 0420 reversal advices, and in 0430 advice responses destined to the acquirer.

Other requirements are specified in the descriptions for fields 3, 54, 63.1, and 63.3.

Partial Authorization: In 0100 messages that contain the purchase amount in this field and a value of **1** or **3** in field 60.10, position 12, the non-multicurrency issuer processes the request and responds with the approved amount in field 4, the original amount in field 54, and a response code of **10** (partial amount approval) in field 39.

If this field contains the purchase amount and field 60.10, position 12, contains a **0**, **2**, or field 60.10 is not provided, the issuer should decline the message request with response code **51** (insufficient funds) if there are not sufficient funds to approve the requested amount.

For issuers participating in multicurrency transactions, field 4 of the response must be the original amount in the transaction currency (field 49) of the request message. Field 6 must contain the approved amount in the cardholder billing currency (field 51). The original amount in field 54 must be in the transaction currency.

See Field 4 - Field Edits, also, see related edits in descriptions for fields 6, 39, and 54.

Acquirers that reverse a partial approval transaction must send an 0400 or 0420 reversal message with the partial approval amount from the response and not the original amount from the 0100 request.

Auto-Substantiation Transactions: In original requests, this field contains the amount of the request. In responses, the field may contain the transaction amount from the request or an approved partial amount, in which case Partial Authorization processing applies.

See Field 54.

Healthcare Eligibility Inquiries: The amount is **zero** in this field. See Field 54 and Field 104.

Product Eligibility Inquiry: The amount in this field must be **zeros** (no amount). Other requirements are specified in the descriptions for fields 3, 25, and 62.23.

Enhanced Product Eligibility Inquiries: The amount in this field must be zeros (no amount). See the descriptions of fields 3, 54, and 56 for more details.

AFD Status Check: For purchases containing one unit of currency, currency conversion is performed unless the transaction meets the requirements for an AFD status check.

This service is used by AFD merchants to verify a customer's account status. A status check transaction helps to provide increased assurance that the customer has enough funds to cover a fuel purchase up to a certain amount, thus reducing merchant risk.

All other merchants must use a zero value Account Verification message to verify a customer's account status.

Each AFD status check transaction must be followed by a corresponding clearing transaction, or an authorization reversal in the case of a canceled sale or timeout event.

If the issuer participates in multicurrency processing, the field 6 value remains one unit, but the currency code in field 51 reflects the billing currency.

In addition to the single unit of currency requirement, AFD status checks must have **00xxxx** in field 3.

Merchant Category Code (MCC) in field 18 must be **5542** (Automated fuel dispenser).

Requests that do not meet these requirements are not considered AFD status checks and are subject to currency conversion.

Issuers can respond to an AFD status check request with a partial approval. The partial approval amount is the maximum authorized amount for the purchase. For acquirers to receive a response with a partial approval, the AFD status check request must contain the values specified above for fields 3, 4, and 18, along with a value of **1** or **3** in field 60.10 to indicate that a partial authorization can be returned.

Issuers return the partial approval amount in field 4 (or field 6, which is used for multicurrency transactions), along with a field 39 response code of **10** to indicate that the amount in field 4 is a partial authorization. In addition, field 54 contains the original amount from the 0100 authorization request.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The value in this field of an 0100 status check request must be US\$1.00. For AFD transactions in the U.S.

only, acquirers that do not participate in Real-Time Clearing are required to follow an 0100 status check request with an 0120 acquirer confirmation advice that contains the transaction amount.

This amount must match the transaction amount in the TC 05 Draft Data, TCR 0, Source Amount field, positions 77-88.

Account Verification: For account verification (without authorization) requests, this field contains all **zeros**, and field 25 contains code **51**. Issuers must be prepared to receive zeros in multicurrency fields 6, 10, and 51 as well. For additional requirements, see Field 39. See Field 104, Usage 2 for account verification requirements.

Account Verification with CVV2 Verification-Only Requests: For these 0100 requests, field 4 contains all **zeros**, field 25 contains a condition code of **51**, and field 126.10 contains the CVV2 data to be verified. Issuers that perform their own CVV2 validation must be prepared to receive CVV2 verification-only requests. Issuer 0110 responses must contain a transaction amount of zero in field 4, a response code of **85**, and a CVV2 results value in field 44.10. If V.I.P. performs CVV2 validation on behalf of the issuer, V.I.P. checks the CVV2 in all eligible requests and provide results data in responses.

Address Verification: For address verification (without authorization) requests, field 4 contains all **zeros**, field 3 contains **000000**, field 25 contains **51**, and field 123 contains address data. Depending on issuer options, address verification can be done by V.I.P. or the issuer. So, issuers that perform address verification can expect to see all **zeros** in field 4.

Balance Inquiries: This field is not required for balance inquiries in 0100 transactions containing a value of **30** (available funds inquiry) in positions 1-2 of field 3. V.I.P. drops field 4, if present, from an incoming balance inquiry request before forwarding it to the issuer. If present, the field is also dropped from responses.

Cashback Service: This field contains the total purchase amount plus the cashback amount.

See Visa Core Rules and Visa Product and Service Rules for countries that optionally allow acquirers and their merchants to support cashback transactions that do not include a purchase.

Visa Integrated Redemption Platform (VIRP): Acquirers send the merchandise amount plus the tax amount (all tax groups included) in this field in 0100 purchase requests.

Field 104, usage 2, dataset ID 02 includes the pre-tax amount and the tax rate (%) for a tax group. This dataset can be included a maximum of three times in a transaction. The sum of the pre-tax amount and the tax amount for all groups is called the transaction's post-tax amount.

If the post-tax amount in field 104, usage 2, dataset ID 02 matches the field 4 value in the request, V.I.P. calculates the field 4 value to send to the issuer as follows:

- For each group, V.I.P. deducts the discount amount from the pre-tax amount to arrive at the taxable amount.
- For each group, V.I.P. applies the tax rate to the taxable amount and arrives at the group total.
- V.I.P. adds the group totals of all groups in the transaction.

If the post-tax amount in field 104, usage 2 does not match the field 4 value in the request, V.I.P. calculates the field 4 value to send to the issuer as follows:

- For each group, V.I.P. applies the tax rate on the pre-tax amount to arrive at the group's pre-discount amount.
- For each group, V.I.P. deducts the discount amount from the group's pre-discount amount to arrive at the group total.
- V.I.P. adds the group totals of all groups in the transaction.

V.I.P. forwards the issuer-sent amount to the acquirer in this field in approved responses. If the issuer declines the request, V.I.P. returns the original amount from the request to the acquirer.

If the application of a discount leads to a zero value in this field, V.I.P. approves the fully discounted transaction and responds to the acquirer. V.I.P. does not send such requests to the issuer.

Cashback and partial approvals also apply to VIRP purchases.

For cents-off-per-gallon promotions, merchants send this field in 0120 confirmation advices.

Also, see the descriptions for field 54 and field 104, usage 2 (dataset IDs 02 and 59).

Visa Token Service: Field 4 contains a **0** (zero) in token activation requests.

For Visa Token Service activate code to perform step-up authentication field 4 contains:

- **000000000002** - for the initial attempt
- **000000000003** - for the second attempt
- **000000000004** - for the third and any subsequent attempts

Money Transfer Original Credit Transactions: This field is present in 0100 authorization requests (initiated as full financial transactions) with a business application identifier of **AA** or **PP** in Dataset ID 57 of field 104. If the maximum amount is exceeded VIP declines the transaction with response code **61**.

For Original Credit Transaction maximum amounts please check with your Visa representative.

Manual Cash Disbursement: The amount in this field is the sum of the manual cash disbursement amount and the access fee amount.

Mass Transit Transactions: This field contains the amount for mass transit transactions.

Field 4 - Field Edits

The value in this field must be numeric and right-justified with leading zeros. If a currency has three decimal places, the last digit of this field must be **zero**.

For manual cash disbursement transactions, the amount in field 4 cannot exceed US\$99,999.99. If the transaction exceeds this amount, V.I.P. declines the transaction with response code **13**.

For a non-multicurrency participant, if the currency code is not **840**, the transaction is rejected with reject code **0009**.

V.I.P. rejects request messages that have **zero** in field 4 with reject code **0009**, unless one of these conditions is present (in which case V.I.P. allows an amount of **zero**):

- Field 25 = **51** (zero-amount account verification).
- Field 3, positions 1-2, is **39** (eligibility message), **70** (PIN change/unblock), or **72** (PIN unblock or activation).
- The message is an 0302 request for a VSPS file update.

The transaction amount in this field must be in the currency as mentioned in Field 49-Currency Code, Transaction. The value must be equivalent to USD\$0.005 or more.

Issuers must include this field in 0110 responses and 0410 reversal responses, except when field 3 contains **30**, **70**, or **72**. Otherwise, V.I.P. rejects the response messages with reject code **0275**.

For VSDC ATM PIN Change/Unblock requests and reversals, V.I.P. drops this field if present.

This table displays transaction amount parameters for Visa card programs. Transactions with amounts in excess of the allowances are declined with response code **13** in the response.

Table 38: Visa Card Program Maximum Amounts

Card Program	For Maximum Amounts in USD
Visa Easy Payment Service (VEPS)	See Visa Rules and Visa Product and Services Rules - VEPS Maximum Transaction Amounts.
All other Visa products	See maximum amounts in "Maximum Credit and Debit, Prepaid, and Account Funding POS Transaction Amounts" table and "U.S. Tax Payment Transaction Maximum Amount Limits" table.

The product IDs associated with maximum limits are subject to the rules of individual jurisdictions. Maximum limits may vary by Issuer and market transaction processing requirements. To verify the IDs and limits for a given jurisdiction, please check with your Visa representative.

For Original Credit Transaction maximum amounts please check with your Visa representative.

For Turkey issued card Credit and Debit POS Transaction maximum amounts, please check with your Visa representative.

Certain transactions can have a maximum amount limit of USD\$10,000,000.00. These limits apply to Visa credit and debit cards. Prepaid cards are excluded. Only qualified issuers can process these limits for card-present purchase transactions, including their reversals, credit vouchers, and exception items. Certain MCCs are also excluded. To verify the limits, please check with your Visa representative.

For regional product names, see Field 62.23 - Product ID.

This table displays the maximum amounts for credit and debit, prepaid, and account funding POS transactions by card product. If the amount in field 4 exceeds the amount for the card product and transaction type shown in Maximum Credit and Debit, Prepaid, and Account

Funding POS Transaction Amounts table, the transaction is declined with response code **13** (amount exceeds maximum for card program). These maximum amounts do not apply to large-ticket card ranges. See large-ticket transaction information in the Field Edits section.

Table 39: Maximum Credit, Debit, Prepaid, and Account Funding POS Transaction Amounts

Card Product	Global Product Name	Credit & Debit POS Max Amount	Prepaid POS Max Amount	Account Funding POS Max Amount
I A	Visa Traditional	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
I B	Visa Traditional Rewards	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
I C	Visa Signature	USD\$1,499,999.99	USD\$99,999.99	USD\$499,999.99
I D	Visa Signature Preferred	USD\$1,999,999.99	USD\$99,999.99	USD\$499,999.99
I F	Visa Classic	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
F2	Visa Installment Credential	USD\$249,999.99	USD\$99,999.99	Not Applicable
F3	Visa Installment Credential Standard	USD\$249,999.99	Not Applicable	Not Applicable
I G	Visa Business	USD\$1,999,999.99	USD\$499,999.99	USD\$499,999.99
I G1	Visa Signature Business	USD\$1,999,999.99	USD\$499,999.99	USD\$499,999.99
G3	Visa Business Enhanced	USD\$1,999,999.99	USD\$499,999.99	USD\$499,999.99
I G4	Visa Infinite Business	USD\$1,999,999.99	USD\$499,999.99	USD\$499,999.99
I G5	Visa Business Rewards	USD\$1,999,999.99	USD\$499,999.99	USD\$499,999.99
I I	Visa Infinite	USD\$1,999,999.99	USD\$99,999.99	USD\$499,999.99
I1	Visa Infinite Privilege	USD\$2,999,999.99	USD\$99,999.99	USD\$499,999.99
I2	Visa Ultra High Net Worth (UHNW)	USD\$2,999,999.99	USD\$99,999.99	USD\$499,999.99
J3	Visa Healthcare / Workplace Benefits	USD\$99,999.99	USD\$99,999.99	USD\$99,999.99
I K	Visa Corporate T&E	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
I K1	Visa Government Corporate T&E	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
I L	Visa Electron	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
I N	Visa Platinum	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
I N1	Visa Rewards	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
I N2	Visa Select	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99

Table 39: Maximum Credit, Debit, Prepaid, and Account Funding POS Transaction Amounts

Card Product	Global Product Name	Credit & Debit POS Max Amount	Prepaid POS Max Amount	Account Funding POS Max Amount
P	Visa Gold	USD\$749,999.99	USD\$99,999.99	USD\$99,999.99
S	Visa Purchasing	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S1	Visa Purchasing with Fleet	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S2	Visa Government Purchasing	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S3	Visa Government Purchasing With Fleet	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S4	Visa Commercial Agriculture	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S5	Visa Commercial Transport	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
S6	Visa Commercial Marketplace	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
U	Visa TravelMoney	USD\$99,999.99	USD\$99,999.99	USD\$99,999.99
X^	Visa Commercial Choice Travel	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99
X1	Visa Commercial Choice Omni	USD\$2,999,999.99	USD\$499,999.99	USD\$499,999.99

- For cards with product ID **G3** in CEMEA region, mentioned amounts also apply to Visa Platinum Business. Does not apply to Interlink.
- For **F2**, **F3**, and **X1** limits mentioned do not apply to Interlink.

Table 40: U.S. Tax Payment Transaction Maximum Amount Limits

Card Product	Global Product Name	Credit and Debit	Prepaid
A	Visa Traditional	USD\$499,999.99	USD\$99,999.99
B	Visa Traditional Rewards	USD\$499,999.99	USD\$99,999.99
C	Visa Signature	USD\$749,999.99	USD\$99,999.99
D	Visa Signature Preferred	USD\$999,999.99	USD\$99,999.99
F	Visa Classic	USD\$499,999.99	USD\$99,999.99
G	Visa Business	USD\$749,999.99	USD\$499,999.99
G1	Visa Signature Business	USD\$749,999.99	USD\$499,999.99
G3	Visa Business Enhanced	USD\$749,999.99	USD\$499,999.99
G4	Visa Infinite Business	USD\$1,499,999.99	USD\$499,999.99

Table 40: U.S. Tax Payment Transaction Maximum Amount Limits

Card Product	Global Product Name	Credit and Debit	Prepaid
G5	Visa Business Rewards	USD\$749,999.99	USD\$499,999.99
I	Visa Infinite	USD\$999,999.99	USD\$99,999.99
I1	Visa Infinite Privilege	USD\$1,499,999.99	USD\$99,999.99
I2	Visa Ultra High Net Worth (UHNW)	USD\$1,499,999.99	USD\$99,999.99
J3	Visa Healthcare / Visa Workplace Benefits	USD\$99,999.99	USD\$99,999.99
K	Visa Corporate T&E	USD\$749,999.99	USD\$499,999.99
K1	Visa Government Corporate T&E	USD\$749,999.99	USD\$499,999.99
L	Visa Electron	USD\$499,999.99	USD\$99,999.99
N	Visa Platinum	USD\$499,999.99	USD\$99,999.99
N1	Visa Rewards	USD\$499,999.99	USD\$99,999.99
N2	Visa Select	USD\$499,999.99	USD\$99,999.99
P	Visa Gold	USD\$499,999.99	USD\$99,999.99
S	Visa Purchasing	USD\$749,999.99	USD\$499,999.99
S1	Visa Purchasing with Fleet	USD\$749,999.99	USD\$499,999.99
S2	Visa Government Purchasing	USD\$749,999.99	USD\$499,999.99
S3	Visa Government Purchasing With Fleet	USD\$749,999.99	USD\$499,999.99
S4	Visa Commercial Agriculture	USD\$749,999.99	USD\$499,999.99
S5	Visa Commercial Transport	USD\$749,999.99	USD\$499,999.99
S6	Visa Commercial Marketplace	USD\$749,999.99	USD\$499,999.99
U	Visa TravelMoney	USD\$99,999.99	USD\$99,999.99
X^	Visa Commercial Choice Travel	USD\$749,999.99	USD\$499,999.99
X1	Visa Commercial Choice Omni	USD\$749,999.99	USD\$499,999.99

- For U.S.-issued cards with product IDs **G1**, **G5**, **I**, **K**, **K1**, **S**, **S1**, **S2**, **S3**, **X^**, **X1**, the globally applicable maximum amount is USD\$1,499,999.99.
- For product ID **K** - mentioned maximum amounts in the table do not apply to large-ticket card ranges.

This field is required in the message types in Field 4 Currency Type Per Message Type table but not in these responses: 0130, 0430.

U.S. Commercial Large-Ticket-POS: USD\$10,000,000.00 is the maximum amount, including fees, for U.S. government or non-government POS Commercial Large-Ticket transactions. Transactions must be U.S. domestic; the transaction and issuer currency codes must be **840**. Acquirers must not specify a receiving institution ID.

The card type for non-government Commercial Large-Ticket transactions must be Visa Business, Visa Corporate, including Corporate T&E, or Visa Purchasing (including Fleet) cards. Commercial Large-Ticket transactions can also be initiated using Visa Infinite, Visa Signature Preferred, or Visa Signature cards if the issuing identifier is a Commercial Large-Ticket participant and amounts do not exceed the USD\$499,999.99 limitation for these cards.

Commercial Large-Ticket-Cash Disbursement: The maximum amount for Commercial Large-Ticket cash disbursement transactions is USD\$99,999.99. (The maximum amount for an individual clearing and settlement transaction is \$500,000.)

LAC Commercial Large-Ticket-POS: USD\$10,000,000.00 is the maximum amount for LAC (excluding Brazil) Government Corporate T&E, Government and non-Government purchasing, and Commercial Agriculture large-ticket transactions. LAC also supports a maximum amount of USD\$10,000,000 on commercial marketplace large-ticket transactions. Brazilian domestic Commercial Agriculture large-ticket transactions have a maximum amount of USD\$15,000,000.

AP, Canada, CEMEA Commercial Large-Ticket -POS: USD\$10,000,000 is the maximum amount for domestic large-ticket transactions for Government and non-Government Purchasing and Purchasing with Fleet cards. Card-present and card-not-present transactions are supported.

Oman, Qatar, Kuwait, UAE, and UK: USD\$15,000,000 is the maximum amount for domestic large ticket commercial POS transactions for Government and non-Government Purchasing and Purchasing with Fleet cards.

STIP Processing: STIP does not process Commercial Large-Ticket POS transactions between USD\$99,999.99 and USD\$10,000,000.00. Transactions with amounts in that range are sent to available issuers; STIP responds with response code **91** (Issuer Unavailable) for issuer-unavailable transactions or transactions that have timed-out according to Assured Transaction Response (ATR) rules. STIP processes Commercial Large-Ticket POS transactions under USD\$100,000 using regular issuer-specified processing rules.

Partial Authorization: These edits apply to 0110 responses where field 39 = **10**:

- When the issuer does not participate in multicurrency:
 - If field 4 is not present, V.I.P. rejects the response back to the issuer with reject code **0275**.
 - If the request message is not an AFD status check and field 4 is greater than the field 4 in the request message, V.I.P. rejects the response back to the issuer with reject code **0735**.
 - If the request message is an AFD status check and field 4 is greater than the field 4 in the request message, V.I.P. does not reject the response.
- When the issuer participates in multicurrency:
 - If field 4 is not present, or has a different value than in the request, V.I.P. recalculates field 4 from field 6.

If a response is rejected, STIP accepts or declines the total transaction amount based on issuer-specified parameters. Also, see Partial Authorization edits in the descriptions for fields 6, 39, and 54.

Field 4 - Reject Codes

- **0009** = Invalid value
- **0275** = Field missing
- **0735** = Partial authorization field 4 value is greater than the original field 4 transaction amount.

Field 6 - Amount, Cardholder Billing

Field 6 - Attributes

Fixed length

12 N, 4-bit BCD (unsigned packed); 6 bytes

Field 6 - Description

Field 6 is a multicurrency field. It contains the transaction amount (field 4), converted to the currency used to bill the cardholder's account. This converted transaction amount is called the Transaction Amount in Destination Currency (TADC). The conversion rate is in field 10.

Visa uses a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. Visa uses U.S. dollar-based buy/sell rate pairs and also selected buy/sell cross rate pairs of currencies other than the U.S. dollar. See Multicurrency Service in *V.I.P. System Overview and Services*.

For transactions to which an International Service Assessment (ISA) applies, a currency conversion fee amount is not included in field 6.

Field 6 may include the Visa Issuer FX calculator amount based on the rate specified by the issuer. This rate is applied to transactions when the transaction currency is different from the cardholder billing currency.

Visa does not include the Visa Issuer FX Calculator amount in cross-border OCTs.

No decimal point appears in this field; the decimal place is implied based on the currency. The locations of the implied decimal place (and the currency codes) for each currency are listed in the appendix titled "Country and Currency Codes."

If field 6 is present, these fields also are present:

- Field 10 - Conversion Rate, Cardholder Billing
- Field 51 - Currency Code, Cardholder Billing. Field 51 identifies the currency in field 6.

Field 6 - Usage

Multicurrency Participants: Acquirers do not provide this field. V.I.P. adds this field and sends it to the issuer if the issuer is a multicurrency participant. Multicurrency issuers should not

return this field in responses, except when responding with a partial approval (field 39 response code is **10**).

Multicurrency participants receive an amount in this field even if the billing currency and transaction currency are the same.

Non-Multicurrency Participants: Not applicable.

Visa Smart Debit/Visa Smart Credit: V.I.P. adds this field to offline decline 0120 messages and to 0620 authentication failure or issuer script advices.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice

Partial Authorization: Field 60.10 (partial authorization indicator) identifies whether an acquirer supports partial authorizations. A value of **1** or **3** indicates that the terminals are able to support a partial amount approval. When field 60.10 is not present, or has a value of **0**, the acquirer does not support partial amount approvals.

For issuers participating in multicurrency transactions, field 4 of the response must be the original amount in the transaction currency (field 49) of the request message. Field 6 must contain the approved amount in the cardholder billing currency (field 51). The original amount in field 54 must be in the transaction currency.

Account Verification: Issuers must be prepared to support multicurrency transactions containing a value of all **zeros** in this field.

Account verification includes token activation requests (TAR).

Field 6 - Field Edits

Partial Authorization: These edits apply to 0110 and 0210 responses where field 39 = **10** and the issuer supports multicurrency:

- If field 6 is missing or contains **zeros**, V.I.P. rejects the response with reject code **0486**.
- If the request message is not an AFD status check and field 6 is greater than the field 6 in the request message, V.I.P. reject the response back to the issuer with reject code **0736**.
- If the request message is an AFD status check and field 6 is greater than the field 6 in the request message, V.I.P. does not reject the response.

If a response is rejected, STIP accepts or declines the total transaction amount based on issuer-specified parameters. Also see Partial Authorization edits in the descriptions for fields 4, 39, and 54.

Field 6 - Reject Codes

- **0486** = Field missing or all **zeros** in partial authorization
- **0736** = Partial authorization field 6 value is greater than the original field 6 transaction amount.

Field 7 - Transmission Date and Time

Field 7 - Attributes

Fixed length

10 N, 4-bit BCD (unsigned packed); 5 bytes

Format: *MMDDhhmmss*

Field 7 - Description

Field 7 contains the date and time the request or advice was submitted to VisaNet by the acquirer. The date and time must be in *mmdd* format. GMT (Greenwich mean time) can be used. See the appendix titled “GMT Conversion” for time zones.

Field 7 - Usage

This field indicates when a transaction entered the network. The sender of a transaction enters a new date and time with each request. The receiving client saves the field and returns it in the response message.

Field 7 is a retain-and-return field. It is used in every message generated by acquirers and issuers and is present in every message generated by VisaNet. The value in responses, including those for STIP and Switch advices, must match that in requests or advices.

The value from this field is also used in Field 90-Original Data Elements.

Visa Smart Debit/Visa Smart Credit: This field is required in offline decline 0120 and 0130 messages. It also is required in 0620 authentication failure or issuer script advices and their 0630 responses.

Auto-CDB and File Update Advices: This field is present in 0120/0322 advices. When responding to the 0130/0332 advice this field must be returned.

For Global Customer Assistance Service (GCAS) initiated file updates this field contains the date and time the file was updated.

For Auto CDB and Issuer Direct Service file updates this field contains the date and time from the 0110 response.

V.I.P. Advices: This field contains the date and time from the original message.

Dynamic Key Exchange: This field value is assigned by the 0800 message originator and must be returned unchanged in the 0810 response.

Visa Token Service: This field contains the date and time when the token activation request was created.

Field 7 - Field Edits

Field 7 is required in all messages. Value must be in date and time format:

MM = **01-12**

DD = **01-31**

hh = **00-23**

mm = **00-59**

ss = **00-59**

The *DD* (day) value cannot be greater than the maximum number of days for the month identified in table below.

Table 41: Maximum Valid Day (DD) Values by Month

Month	Max DD Value
January	31
February	28 (29 in leap years)
March	31
April	30
May	31
June	30
July	31
August	31
September	30
October	31
November	30
December	31

Field 7 - Reject Codes

- **0010** = Invalid value
- **0276** = Field missing

Field 10 - Conversion Rate, Cardholder Billing

Field 10 - Attributes

Fixed length

8 N, 4-bit BCD (unsigned packed); 4 bytes

Field 10 - Description

Field 10 contains the rate used by VisaNet to convert the transaction amount (field 4) to the cardholder billing amount (field 6) including the Visa Issuer FX Calculator. The transaction amount (field 4) multiplied by this rate equals the cardholder billing amount (field 6).

Visa uses a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. Visa uses U.S. dollar-based buy/sell rate pairs and also selected buy/sell cross-rate pairs of currencies other than the U.S. dollar. See Multicurrency Service in *V.I.P. System Overview and Services*.

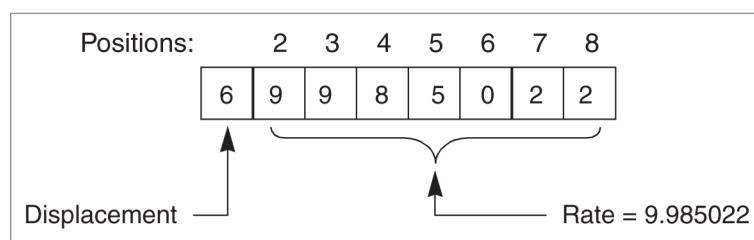
If this field appears in a message, these fields also are present:

- Field 6 - Amount, Cardholder Billing
- Field 51 - Currency Code, Cardholder Billing identifies the currency in this field.

The left-most digit denotes the number of positions the decimal separator is moved from the right (may contain values **0–9**). Positions 2–8 of the field are the rate.

Example

69985022 = 9.985022, as shown in this illustration.



Field 10 - Usage

Multicurrency Participants: This field is present if Field 6 - Cardholder Billing Amount, is present. V.I.P. adds it and delivers it to participating multicurrency issuers. Multicurrency issuers do not return this field in responses.

This field is used in original reversals and advices.

Visa Smart Debit/Visa Smart Credit: V.I.P. adds this field to offline decline 0120 messages and to 0620 authentication failure or issuer script advices.

V.I.P. Advices: This field is present in these advices if present in the corresponding request:

- 0120 and 0420 advice

Account Verification: Field 10 requires issuers to support multicurrency transactions containing a value of all **zeros**.

This includes Token Activation Requests.

Field 10 - Field Edits

Field must be numeric.

Field 10 - Reject Codes

- **0032** = Invalid value

Field 11 - System Trace Audit Number

Field 11 - Attributes

Fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

Field 11 - Description

This field contains a number assigned by the message initiator that uniquely identifies a cardholder transaction and all message types (also known as *system* transactions) that comprise it per individual program rules. For example, the same trace number is used in an authorization request and response and in subsequent reversal requests and responses. See key data elements in Chapter 1, Message Matching.

The Trace number can be used to match a request to a response or match an original message to a reversal.

Field 11 - Usage

This field is used in every message generated by acquirers and issuers and is present in every message generated by V.I.P., including STIP and Switch Advices.

A non-zero value in this field is required in all cardholder transactions - authorizations and its reversals, file updates, administration, and network management messages. The system trace audit number must be returned unchanged in repeat and response messages.

Visa Smart Debit/Visa Smart Credit: This field is required in offline decline 0120 and 0130 messages. It is also required in 0620 authentication failures or issuer script advices and their 0630 responses.

Dynamic Key Exchange: This field is required in 0800/0810 Dynamic Key Exchange messages to request and deliver working keys for PIN encryption and to acknowledge their receipt. The trace number is assigned by the 0800 message originator, which can be a participating acquirer or issuer, or the Switch. It must be returned unchanged in the 0810 response. If a request has to be resent, its trace number is from the original message.

Incremental Authorization Transactions: In incremental 0100 authorization messages and their reversals, this field must contain the value from the original authorization request message.

Incremental Authorization Transactions: Best Practice: In a full or partial reversal of an incremental authorization, this field (and also field 37) must match the information sent in the original authorization.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: Although the 0100 status check request or estimated authorization request message and the 0120 acquirer confirmation advice are related to each other, they are not treated as one cardholder transaction and must have unique values in this field.

Auto CDB & File Update Advices: This field is present in a 0120/0322 advice. When responding to an advice with a 0130/0332 advice response, this field must be returned.

Field 11 - Field Edits

This field must be present with a non-zero value in all messages. The value in a response must match that in the request or advice.

Values in reversals (including ATM account transfer reversals) must match those in the original requests.

Field 11 - Reject Codes

- **0011** = Invalid value
- **0277** = Field missing
- **0514** = Unsolicited response (value changed in response message)
- **0597** = Consistency error

Field 12 - Time, Local Transaction

Field 12 - Attributes

Fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

Format: hhmmss

Field 12 - Description

Field 12 contains the time the transaction takes place, expressed in the local time of the card acceptor location. The time is in *hhmmss* format, where: *hh* = hours, *mm* = minutes, and *ss* = seconds.

Field 12 - Usage

Acquirers must submit this field in 0100 requests, 0120 completion advices, 0400 requests, and 0420 reversals. It is not present in responses.

The value in subsequent messages is from the original request or advice.. The value of this field does not change if there are delays in conveying the transaction to the issuer.

This field contains the time at the card acceptor location.

VisaNet Integrated Payment (V.I.P.) does not ensure that the value in the subsequent messages matches the original request or advice.

Participating issuers receive these fields in the authorization message:

- Field 12 – Time, Local Transaction
- Field 13 – Date, Local Transaction
- Field 15 – Date, Settlement

If not sent by an acquirer, issuers do not receive this field.

V.I.P. may not reject authorization requests and reversals that do not contain any data in field 12.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice.

Field 12 - Field Edits

The value must be in this format:

- *hh* = **00-23**
- *mm* = **00-59**
- *ss* = **00-59**

Field 12 - Reject Codes

- **0090** = Invalid value

Field 13 - Date, Local Transaction

Field 13 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Format: mmdd

Field 13 - Description

Field 13 contains the local month and day on which the cardholder originated the transaction. The date is in mmdd format, where: mm = month and dd = day.

- mm = **01-12**
- dd = **01-31**

For recurring payments, this field contains the cardholder-requested payment date.

Field 13 - Usage

Acquirers must submit this field in 0100 authorization requests, 0120 completion advices, 0400 and 0420 reversals. It is not present in responses.

Participating issuers receive these fields in the authorization message:

- Field 12 - Time, Local Transaction
- Field 13 - Date, Local Transaction
- Field 15 - Date, Settlement

If not sent by an acquirer, issuers do not receive this field.

V.I.P. may not reject authorization requests and reversals that do not contain any data in field 13.

The value in subsequent messages is from the original request. The value of this field does not change if there are delays in conveying the transaction to the issuer.

VisaNet Integrated Payment (V.I.P.) does not ensure that the value in the later messages matches the original request or advice.

Visa Smart Debit/Visa Smart Credit: This field is optional in 0120 offline decline advices.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice.

Field 13 - Field Edits

Required in

Date format:

- mm must be **01-12**
- dd must be **01-31**

Field 13 - Reject Codes

- **0091** = Invalid value

Field 14 - Date, Expiration

Field 14 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Format: *yymm*

Field 14 - Description

Field 14 contains the year and the month after which the card expires. The date is in *yymm* numeric format, where *yy* = year (**00-99**) and *mm* = month (**01-12**).

The card expiration date is encoded in the card's magnetic stripe (field 35 or 45).

Field 14 - Usage

Field 14 must be included in authorization requests if the true expiration date is known. If present in an original request, the field is also present in advices and reversals. It is not required in responses.

Issuers must use the value 4912 in Field 35-Track 2 Data to denote a nonexpiring card.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advices
- 0620 Token Notification Advice

Visa Smart Debit/Visa Smart Credit: This field is present in 0120 offline decline advices.

CVV2/dCVV2: The card expiration date determines which CVV2/dCVV2 key is used.

Account Verification: This field is required for all Visa-branded cards.

Visa Token Service: The token expiration date can be up to three years from the PAN expiration date.

Authorization Gateway Mastercard POS Token Transactions: In authorization requests, this field contains the expiration date of the device account number (token) that a cardholder's smart device generates for Mastercard's Digital Enablement Service.

Field 14 - Field Edits

If field 14 is present, it must contain a numeric date in *yy-mm* format, where *yy* = year (**00-99**) and *mm* = month (**01-12**).

If the year and month are other than **00-99** and **01-12** respectively, V.I.P. rejects requests (**0014** invalid value).

Manual Key-entered Transactions: For successful validation of CVV2, field 14 must contain an expiry date; refer to the Manual POS Authorizations and STIP section for more information.

Manual Cash Advances: Field 14 is required.

Emergency Card Replacement Process: If during CVV/iCVV validation, a problem is detected with the expiration date in the track data, Field 14 is checked. If Field 14 is not present, the request is rejected with reject code **0280**.

Expiration population: Transactions from an acquirer to an issuer that lack an expiry date in field 14 but contain a magnetic stripe in field 35, VIP inserts field 14 in the message using the card expiration date from the track data.

Conversely, VIP does not remove field 14 from the request from an acquirer to an issuer that include track data.

For reversal transactions, field 14 is not populated from field 35 (track 2 data)

Field 14 - Reject Codes

- **0014** = Invalid value
- **0280** = Field missing

Field 14 - STIP Edits

STIP responds to the acquirer with a field 39 response code **54** if the date is greater than the maximum date allowed and less than the current date.

STIP cannot decode the date from nonstandard magnetic stripes.

Manual POS Authorizations and STIP: STIP processes manual authorization requests (field 22 = **01**) that lack field 14 expiration dates, as follows:

- V.I.P. declines the request with response code **54** (Expired card or expiration date missing) in field 39; field 44.1 is reset with the STIP reason code if these conditions exist:
 - The issuer is unavailable or times out.
 - The transaction is anything other than MOTO/ECI (field 25 is not **08**), or the transaction is MOTO/ECI (field 25 is **08**), and the issuer option requires that MOTO/ECI transactions include field 14.
- V.I.P. inserts a response code **54** (Expired card or expiration date missing) in field 39 and forwards the request to the issuer for approval if:
 - The transaction is anything other than MOTO/ECI (field 25 is not **08**), or the transaction is MOTO/ECI (field 25 is **08**), and the issuer option requires that MOTO/ECI transactions include field 14.
- If the issuer approves the request, the issuer changes the response code accordingly.

Card-Not-Present Mail Order/Telephone Order Transactions: Field 14 is required by STIP unless the issuer has established that STIP can process card-not-present transactions without expiration dates. If the issuer has declared that Field 14 must be present in MOTO requests but the request does not contain the field:

- The request is forward-referred to the issuer, if the issuer is available.
- STIP declines the request with a field 39 response code equal to **54** if the issuer is unavailable.

STIP does not check expiration dates for reversals or Visa Electron card transactions.

E-commerce Transactions: STIP does not automatically decline an e-commerce transaction (field 25 = **59**) due to the absence of field 14.

Field 14 - Decline Responses

The decline response is **05** (issuer does not accept transaction without expiration date).

Field 15 - Date, Settlement

Field 15 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Format: *mmdd*

Field 15 - Description

Field 15 contains a settlement date. The date is in *mmdd* format, where: *mm* = month and *dd* = day.

Field 15 - Usage

This field is informational for authorization-only messages and must not be used for settlement purposes.

Except as noted, V.I.P. inserts a settlement date in all 01xx, and 04xx messages.

The value is assigned by V.I.P. and should *not* be entered by the originator of a request or advice. The originator of a response must return this date unchanged in the response or advice response.

Participating issuers receive the following fields in the authorization message:

- Field 12 – Time, Local Transaction
- Field 13 – Date, Local Transaction
- Field 15 – Date, Settlement

Participating authorization-only acquirers optionally receive field 15 in the response message.

In an 0302/0312 file inquiry or update, VisaNet returns a value in the 0312 response. This field is present in an 0322 file update advice.

V.I.P. ignores data received in this field of a request or advice. If this is the first message of a new customer transaction, V.I.P. sets this field to the current settlement date before sending the message to its destination. The value set by V.I.P. in the request or advice is returned in the response to the acquirer.

V.I.P. Advices: If this field is present and contains the date the advice was created, not the date the advice is retrieved from the Advice File.

Field 15 - Field Edits

Date format must be as follows:

- *mm* must be **01-12**
- *dd* must be **01-31**

Field 15 - Reject Codes

- **0038** = Invalid value

Field 18 - Merchant Type

Field 18 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Field 18 - Description

Field 18 contains a code describing the merchant's type of business product or service, also known as the merchant category code (MCC). These codes are listed in the *Merchant Data Standards*, as amended by additions and changes published in *VisaNet Business Enhancements* and in Technical Letters for clients.

Field 18 - Usage

This field must be present in all requests and advices related to a customer transaction, including all authorization requests, balance inquiries, advices and reversals. It is not used in responses or advice responses.

If the acquirer uses the Merchant Central File Service (MCFS) to provide the correct code, this field may be omitted from the request.

See the *Visa Core Rules and Visa Product and Service Rules* for MCC requirements and restrictions.

V.I.P. Advices: This field is present in the following advices if it was in the corresponding request, but it is not used in advice responses:

- 0120 and 0420 advice

Account Verification-Only: The merchant type can be an MCC (other than 6011) for card-present and card-not-present requests.

Recipients of merchant payment OCT's may populate this field with a MCC; otherwise, V.I.P. rejects the transaction with reject code **0017**. Additional requirements are specified in the descriptions for field 43 and field 104, usage 2.

Visa Stop Payment Service (VSPS): Issuers may submit this field in certain VSPS 0302 transactions. If the field is present in the request, V.I.P. returns the field in responses. For stop code **R0** in field 127.PF, at least one of these must be present in a VSPS 0302 add or replace message: field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R1** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 18 (merchant type), field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (Payment Facilitator ID and sub-merchant ID). For stop code **R3**, however, none of these can be present in the message. See "Field 127.PF".

Important: If Field 18 - Merchant Type is included and Field 42 - Card Acceptor Identification Code, Field 43 - Card Acceptor Name/Location, and F104 - Usage 2, Transaction Specific Data are not included, an MCC level stop payment instruction is created.

This capability must be used with caution, because it blocks all transactions to a cardholder's account coming from the specified MCC. Before using this feature, to avoid the risk of inadvertently stopping desired transactions, issuers must ascertain cardholder intent to use other service providers that may be in the same MCC. All recurring, installment and credential-on-file (Field 22 - Point-of-Service Entry Mode Code = **10**) transactions are stopped if matched to an MCC-level or PAN-level stop instruction.

Important: If Field 18 - Merchant Type is included with one of these fields present: Field 42 - Card Acceptor Identification Code, Field 43 - Card Acceptor Name/Location, and F104 - Usage 2, Transaction Specific Data in a VSPS transaction, a merchant level stop payment instruction is created. Only eligible transactions with merchant identifiers, field 42 or field 43 or field 104, usage 2, dataset ID 56 and the MCC specified are stopped.

Visa Fleet Cards: Visa Fleet transactions are submitted from fuel merchants with these merchant category codes. (If a Visa Fleet card is used at other merchant types, V.I.P. designates the resulting transaction as a Visa Purchasing card transaction.)

Table 42: Fleet Merchant Category Codes

MCC	Description
4468	Marinas, Marine Service, and Supplies
5499	Miscellaneous Food Stores-Convenience Stores and Specialty Markets
5541	Service Stations (with or without ancillary services)
5542	Automated Fuel Dispensers
5983	Fuel Dealers-Fuel Oil, Wood, Coal, and Liquefied Petroleum

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: This field must contain **5542**, in the 0100 AFD status check request or estimated authorization request message and the 0120 acquirer confirmation advice.

Visa Registered Marketplaces: The Merchant Category Code (MCC) can be **5262** for qualified and registered marketplaces. Acquirers must contact their regional Client Support representative to register before submitting transactions with this MCC.

Mass Transit Transactions: The MCC can be **4111**, **4112**, or **4131**.

Visa Cashback: Field 18 must contain a merchant category code. For U.S. transactions, the merchant category code must be **5411** (supermarket).

Plus Alternate Media (U.S. Domestic Service Only): Plus transactions for merchandise purchased at an ATM (such as stamps) are considered POS transactions and are identified as a POS purchase (processing code **00**) with MCC of **6012**.

For POS transactions, this field can contain an MCC except **6011**.

Manual Cash Disbursement: This field must contain **6010**.

For all ATM transactions this field must be **6011**. If the first 2 digits of field 3 processing code = **01** this field must be **6011**. If this field is **6011** field 3 cannot be **20**.

Field 18 - Field Edits

This field is required in these requests and advices for cardholder transactions:

- 0100, 0120
- 0400, 0420

Value must be numeric; otherwise V.I.P. rejects the transaction with reject code **0017**.

For ATM PLUS, network **0004** transactions, MCC must be **6011**, otherwise, V.I.P. rejects the transaction with reject code **0017** (Invalid value).

VSDC ATM PIN Change/Unblock Requests: The code must be **6011**; otherwise, VIP rejects the request with reject code **0017**.

If the value in field 3, position 1-2 (transaction type) and the value in field 18 (MCC) creates an invalid transaction type/MCC combination, V.I.P. rejects the transaction with reject code **0610** (processing code not compatible with MCC).

Plus Alternate Media (U.S. Domestic Service Only): Plus transactions with processing code **00** must have an MCC of **6012** or V.I.P. rejects the message. Plus Alternate Media transactions must be U.S. domestic (including U.S. military bases) or V.I.P. declines them with response code **57**.

ATM Fee Inquiry Transactions: If this field contains a value other than **6011**, V.I.P. rejects the fee inquiry request that has Field 3, positions 1-2 = **38** with reject code **0017** (Invalid value).

Field 18 - Reject Codes

- **0017** = Invalid value
- **0283** = Field missing
- **0610** = First two digits of processing code in field 3 not compatible with MCC in field 18
- **0635** = Invalid Merchant Category Code (MCC) for EPS or NSR transaction
- **0636** = Invalid Supermarket Incentive Program (SIP) code; field 63.11 must contain **4**, and field 18 must contain **5411** for the SIP

Field 18 - File Edits

Visa Stop Payment Service (VSPS): If a 0302 add/replace message is submitted with field 127.PF containing a stop instruction of **R1** (Stop all future payments) without at least one merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0589**.

If a 0302 add/replace message is submitted with field 127.PF containing a stop instruction of **R3** (Stop all merchants) with one or more merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0586**.

Field 18 - File Maintenance Error Codes

- **0586** = Merchant identifiers (field 104, usage 2, dataset ID 56, field 42, field 43, and field 18) are not allowed with stop code **R3** (PAN level stop request).
- **0589** = Merchant identifier (field 104, usage 2, dataset ID 56, field 42, field 43, or field 18) missing.

Field 19 - Acquiring Institution Country Code

Field 19 - Attributes

Fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 19 - Description

Field 19 contains a code that identifies the country of the acquiring institution for the merchant or Automated Teller Machine (ATM).

The values for field 19 are the numeric codes listed in the appendix titled “Country and Currency Codes.” A leading zero is required to pad the first unused half-byte of this field. This leading zero is *not* part of the country code.

Field 19 - Usage

This field is used in all messages related to a customer transaction. The value in the original must be used in subsequent messages including responses.

If the card acceptor and acquiring institution are in different countries, the code for the country of the card acceptor must be placed in Field 43 – Card Acceptor Name/Location.

For U.S. military bases, embassies, consulates, and overseas traveling merchants, this field must be **840**. Field 43, positions 39-40, must contain a country code, and field 59 positions 1-2 must be **99**.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice

0302 and 0322 File Maintenance Messages: This field is optional in 0302 requests. It is not used in 0322 requests.

VSDC ATM PIN Change/Unblock Service Requests: This field is required in 0100 messages. V.I.P. forwards it to the issuer.

Visa Smart Debit/Visa Smart Credit: This field is required in offline decline 0120 and 0130 messages. It is required also in 0620 authentication failure or issuer script advices and their 0630 responses.

Visa Token Service: Token activation and account verification request messages contain the country code for the issuing account range.

Field 42-Card Acceptor Identification Code remains unchanged.

For a list of country codes, see appendix in this manual.

Field 19 - Field Edits

This field is required in all messages, including responses and advices, related to a customer transaction. The value must be one of the 3-digit numeric codes listed in the appendix titled "Country and Currency Codes."

This field is optional in Plus (NID 0004) messages.

Field 19 - Reject Codes

- **0033** = Invalid country code
- **0306** = Field missing

Field 19 - File Edits

There are no file edits for this field.

Field 19 - File Maintenance Error Codes

- **0591** = Field is missing

Field 20 - PAN Extended, Country Code

Field 20 - Attributes

Fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 20 - Description

Field 20 contains a code that identifies the country of the card issuer institution. Values for this field are the numeric codes in the appendix titled "Country and Currency Codes". A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, *not* part of the country code.

Field 20 - Usage

For POS and Automated Teller Machine (ATM) transactions, V.I.P. drops this field from 0100 requests, 0110 responses, 0400/0420 requests, and 0410/0430 reversal responses.

The field is used in file update messages.

Auto-CDB: If this field is present in an 0322 advice it must be returned in the 0332 response.

Field 20 - Field Edits

The value must be one of the 3-digit numeric codes listed in the appendix titled Country and Currency Codes.

Field 20 - Reject Codes

- **0035** = Invalid value
- **0314** = Field missing

Field 22 - Point-of-Service Entry Mode Code

Field 22 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Field 22 - Description

Field 22 contains a 4-digit code indicating the method used to enter the account number and card expiration date (positions 1 and 2) and, if an electronic terminal is used, the capability of the terminal to capture online PINs (position 3) for transactions processed through VisaNet. This field is fixed-length with three subfields. The codes for each of the subfields are provided in the Valid Values section. The position assignments are as follows:

Table 43: Field 22 subfields

Byte 1 Positions 1-2	Byte 2, bits 1-4 Position 3	Byte 2, bits 5-8 Position 4
PAN/date entry mode	PIN entry capability	Fill

Positions 1-2, PAN and Date Entry Mode: A 2-digit code that identifies the method used to enter the cardholder account number and card expiration date. This code specifies whether the entire magnetic stripe is included in an authorization request.

VisaNet Integrated Payment (V.I.P.) changes a code of **90** (where the magnetic stripe provides the correct data for a CVV check) to a code of **02** (CVV checking may not be possible) when one or more of the following conditions apply:

- Issuing or acquiring identifier does not participate in CVV.
- Source processor does not participate in CVV.

Position 3, PIN Entry Capability: A 1-digit code that identifies the capability of terminal to capture PINs. This code does not necessarily mean that a PIN was entered or is included in this message.

Position 4, Fill (Unused): This 1-digit subfield is zero-filled. This requirement is an exception to the general rule of using a leading zero to fill a field.

Field 22 - Usage

Field 22 is required in all 0100 authorization requests, 0100 account verification requests, and 0100 balance inquiries.

If present, the value from the original authorization is included in 0120 advices, 0400 reversals, and 0420 reversal advices.

It is not returned in responses or advice responses.

The coding in this field is related to position 2 of Field 60-Additional POS Information, which describes the capability of the terminal used.

VSDC: The first two positions must be **05**, **07**, or **95**. Code **07** indicates that the transaction is a qVSDC contactless chip transaction. This field is required in offline decline 0120 messages and in 0620 authentication failure advices.

Contactless Magnetic Stripe: The first two positions must be **91**.

Card-Not-Present Recurring Payment Transactions: The value in field positions 1 and 2 must be **01** or **10**.

Visa Transactions: If field 52 is present, the mag stripe also must be present, unaltered, and field 22 cannot be a manual key entry (position 1-2 = **01**) or credential on file (position 1-2 = **10**).

E-Commerce: Authorization messages must be submitted with code **01** (key entry) or **10** (credential on file) in positions 1-2, along with a value of **5**, **6**, or **7** in positions 9-10 of field 60.8. Field 25 must have a value of **59**.

Visa Token Service: **07** (contactless device-read-originated using qVSDC chip data rules) or **91** (contactless device-read-originated using magnetic stripe data rules) is required for iCVV convert service, early chip data, and full chip data for messages with token data.

Merchant-Initiated Transactions: Merchant-initiated messages submitted on behalf of cardholders using credentials on file must be submitted with **10** in positions 1-2. Credential on file indicator **10** must be supported in:

- 0100 authorizations
- 0120 advices

Unscheduled Credential-on-File: For a transaction using a stored credential, this field must be **10** and field 126.13 must be **C**.

An unscheduled credential-on-file is a merchant-initiated transaction, which does not occur at a scheduled interval. Stored credential transactions initiated by cardholders are not unscheduled credential-on-file transactions and must not contain **C** in field 126.13; only **10** in field 22 is required.

Mail/Phone Order and E-Commerce: The first two positions in a request should be **01** for mail/phone order and e-commerce transactions.

Visa Token Convert Service: This field is required for application-based E-Commerce and NFC Visa qVSDC Contactless messages using the Visa Token Convert Service.

Cashback Service (Australia): VSDC chip cards are required for cashback transactions in Australia. Hence, positions 1-2 of this field must contain a value of **05, 07, 91, or 95**.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: This field of the status check request or estimated authorization request message must contain **05, 07, 90, or 91**.

B2B Virtual Payments: Positions 1-2 must contain a value of **01**; otherwise, V.I.P. declines the transaction with response code **57**.

Card Verification Value (CVV) and Integrated Circuit Card-Card Verification Value (iCVV): If this field contains **05** or **07** and online Card Authentication Method (CAM) is performed, CVV and iCVV processing is bypassed for Primary Account Number (PAN) and token requests. Field 44.5-CVV/iCVV Results Code is populated with the same value as the CAM result code that is returned in Field 44.8-Card Authentication Results Code.

Mass Transit Transactions: This field can contain a value of **01** (manual key entry) or **07** (contactless payment using qVSDC chip rules). A value of **01** can be used only for card not-present transactions initiated to recover unpaid fares.

For balance inquiries, the POS entry mode code in positions 1 through 4 can be **0210, 9010, 0510 or 9510**.

VSDC ATM PIN Change/Unblock: The first two positions must be **05** or **95**.

Field 22 - Field Edits

Field 22 is required in 01xx and 04xx requests and advices.

If field 22 is not present in a message where it is required, including card-not-present (CNP) and mail order/telephone order (MOTO) transactions, the message is rejected with reject code **0285**.

The value in this field affects other fields in a message as follows:

- If positions 1-2 = **01**, neither field 35 nor field 45 is allowed.
- For POS-acquired transactions, if positions 1-2 = **02**, field 35 or field 45 must be present.
- If positions 1-2 = **90** or **05**, field 35 or field 45 must be present; the contents are unaltered and can be processed by CVV.

- For ATM transactions if positions 1-2 = **05**, **90** or **95** field 35 must be present. Contents are unaltered and can be processed by CVV.
- For Visa and PLUS ATM, if positions 1-2 = **02** field 35 must be present.
- If position 3 = **2** (terminal cannot accept PINs), but Field 52-PIN Data is present in an 0100 POS or ATM authorization or balance inquiry request, the message is rejected with reject code **0592**.
- If position 3 = **8**, field 52 must not be present.

Manual (key entry) processing edits apply to all original and reversal requests if field 22 is not present in the message.

(Also see the Field Edits subsection for "Field 25.")

Account Funding Transactions (AFTs): For Cardholder-Initiated (CIT) AFTs, if this field is not **01** or **10**, V.I.P. rejects the 0100 Authorization or 0200 Full Financial request message with **0019** (Invalid value).

For Merchant-Initiated (MIT) AFTs, if this field is not **10**, V.I.P. rejects the 0100 Authorization or 0200 Full Financial request message with **0019** (Invalid value).

Field 22 - Reject Codes

- **0019** = Invalid value. This rejection occurs when field 63.3 contains the value **2108**, but the first two positions of this field do not indicate a manual read (field 22, positions 1-2 is not **01**)
- **0142** = Magnetic stripe data missing or acquirer has not successfully completed testing when field 22 = **90**
- **0285** = Field missing
- **0592** = POS entry mode code 0x20 (no PIN-entry capability and transaction other than preauthorized purchase)
- **0608** = Value in field 22, position 3 is **8** (Terminal PIN pad is down), when PIN data is present
- **0611** = Value in field 22, positions 1-2 is **01** Manual (key entry), when magnetic stripe data is present in a request

Reject codes that apply to magnetic stripe CVV presence also apply to the chip magnetic stripe image's iCVV. For instance, If an acquirer sends field 22 = **90** but field 35 or 45 is missing, the system rejects the message with reject code **0142**. Reject code **0142** also applies if an acquirer sends field 22 = **05** but field 35 or 45 are not present.

Field 22 - Valid Values

Valid Values for POS Entry Mode Codes - Authorization-Only, POS

Table 44: Positions 1-2: PAN and Date Entry Mode

Code	Definition
00	Unknown or terminal not used.
01	Manual (key entry).
02	Visa: Magnetic stripe read; CVV checking may not be possible. PLUS: Track 2 contents read, but transaction not eligible for CVV checking.
03	Optical code
04	Reserved for future use.
05	Contact integrated circuit card read using VSDC chip data rules; Online CAM authentication method; iCVV checking possible.
06	Reserved for future use.
07	Contactless device-read-originated using qVSDC chip data rules; Online CAM authentication method; iCVV checking possible.
10	Credential on file: Transaction initiated using a credential that has previously been stored on file.
90	Magnetic stripe read and exact content of Track 1 or Track 2 included (CVV check possible).
91	Contactless device-read-originated using magnetic stripe data rules; dCVV checking is possible; Online CAM checking possible for MSD CVN 17 only.
95	Integrated circuit card read; CVV or iCVV checking may not be possible.

Table 45: Position 3: PIN Entry Capability

Code	Definition
0	Unknown.
1	Indicates terminal can accept and forward online PINs.
2	Indicates terminal cannot accept and forward online PINs.
8	Terminal PIN pad down.
9	Reserved for future use.

Table 46: Position 4: Fill

Code	Definition
0	Unused.

Field 23 - Card Sequence Number

Field 23 - Attributes

Fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 23 - Description

Field 23 contains a number assigned to a card when two or more individual cards are associated with the same primary account number, thus enabling issuers to distinguish among different cards linked to the same account. The sequence number can also act as a tracking tool when reissuing cards.

For example, the initial card is issued with sequence number one, and when it expires, the card can be reissued with sequence number two, and so on.

Although not part of the cryptogram, the sequence number is used by the issuer or Visa to derive the Unique Derivation Key (UDK) from the Master Derivation Key (MDK) when using the Online Card Authentication Method (Online CAM).

This field applies to VSDC full data transactions and Contactless Magnetic Stripe transactions. If the sequence number is present on the chip card, acquirers must include it without modification in requests to avoid failing Online CAM. If the card sequence number is not present on the chip card, the acquirer may exclude the field entirely from the request message or include it with all **zeros**.

Field 23 - Usage

VSDC: If the card sequence number is present on the chip card, the field must be included in these messages:

- 0100/0110 authorization, account verification requests and responses
- 0100/0110 cash disbursements, balance inquiries, ATM account transfers, and their responses.
- 0620/0630 authentication failure or issuer script advices and responses

It is required in these messages if present in the original:

- 0120/0130 STIP advices and responses
- 0120/0130 and 0620/0630 chip-based informational advices and responses

Contactless Magnetic Stripe: If the card sequence number is received by the terminal from the chip card, the field should be included in these messages:

- 0100/0110 authorization requests and responses.

It is required in these messages if present in the original:

- 0120/0130 STIP advices and responses.

It is optional in these messages:

- 0302/0312 File Updates and response (PAN PVV)

Visa iCVV Convert: VisaNet Integrated Payment (V.I.P.) removes this field before forwarding chip-based requests to participating issuers.

Visa Token Service: This field is required for early and full chip data and contains the PAN sequence number of the token.

Visa Token Convert Service: V.I.P. removes this field before forwarding requests to participating issuers.

Auto CDB: This field is present in a 0322 advice if present in the original.

Original Credit Transactions: This field can be used in original credit transactions (OCTs), including those for money transfers. If the field is present in an 0100 authorization request, V.I.P. forwards the field to the issuer, provided these conditions are met:

- Field 104, usage 2, dataset IDs 57, and 5F are present.
- The acquirer, merchant or originator, and issuer are in Kenya, Nigeria, South Africa, Kazakhstan, Russia, or the Ukraine.
- The acquirer, merchant or originator, and issuer are all in the same country.
- The recipient issuer supports OCTs. If one or more of these conditions are not met, V.I.P. removes this field from the message sent to the issuer.

Field 23 - Field Edits

If this field is present, it must be numeric.

This field is right-justified and zero-filled when it contains less than three digits. The zero is a filler and not part of the sequence number.

Field 23 - Reject Codes

- **0092** = Invalid value

Field 25 - Point-of-Service Condition Code

Field 25 - Attributes

Fixed length

2 N, 4-bit BCD (unsigned packed); 1 byte

Field 25 - Description

Field 25 contains a code identifying transaction conditions at the point-of-sale or point of service. For messages that follow an original request, this code identifies the type of processing being done.

Field 25 - Usage

Field 25 is required in all POS and ATM 0100 authorization requests and related 0400 reversals. The field is also required in 0120 and 0420 advices. Issuers must return this field in all responses.

The value used in this field describes the most severe condition. For example, in suspicious card-not-present transactions the merchant should use code **03** (Merchant suspicious of transaction (or card)) instead of code **05** (Customer present, card not present).

Verification Requests: This subsection applies to various types of verification requests. These points apply:

- For account, address, anticipated amount, and CVV2 verification-only requests, without authorization, the code in this field must be **51** and field 4 must have an amount of **zero**.
- For authorization requests that include address verification, this field cannot contain code **51**, also, the transaction must include field 123.
- Address verification supports requests for all merchant categories in field 18 with or without an authorization amount request.
- For account verification requests, field 18 cannot be **6011** (ATM). See Field 104 Usage 2 for account verification AFT or OCT requirements.
- For CVV2 verification-only requests, this field must contain a code of **51**, acquirers must also submit field 4 with an amount of **zero**, and the CVV2 data to be verified in field 126.10.
- Issuers that perform their own CVV2 validation must be prepared to receive CVV2 verification-only requests.
- Issuer 0110 responses must contain a transaction amount of **zero** in field 4, a response code of **85** in this field, and CVV2 results value in field 44.10.
- If V.I.P. performs CVV2 validation on behalf of the issuer, V.I.P. checks the CVV2 in all eligible requests and provide results data in responses.
- For Non-payment authentication CAVV usage 3, version 7 account verification requests that this field must contain a code of **51**.

Eligibility Inquiry Requests: For eligibility inquiry request message (Field 3.1 = **39**), if field 25 contains a value of **51** and field 4 does not contain an amount of **zero**, V.I.P. changes field 4 to zero before forwarding to issuer. If the issuer is unavailable, STIP bypasses the amount in field 4 and if the eligibility request meets all verification field requirements, V.I.P. responds with a value of **85** (No reason to decline) in field 39.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advices

0120 File Update Advices: Field 25 is present. It is zero-filled for 0120 ASAF Maintenance.

Visa Token Service: For e-commerce authorization messages from a secure element mobile device request, if no CAVV is present in the message, issuers in AP, CEMEA, Europe, and LAC

regions that participate in the Visa Token Service and receive field 25 with a value of 59 (E-commerce request by public network) must support field 60.8 or field 63.6, with the ECI value of **05** and **5**, respectively.

For payment token Merchant-Initiated Transactions, this field can be **08** or **59**.

Field 25 - Field Edits

This field is required in all 01xx and 04xx messages. The value in a response must match that in the request. If the code in the response does not match what was in the request, Visa restores the original value.

This field is mandatory in request messages from acquirers. Transactions that do not include this field are rejected with reject code **0284**.

If field 25 has a POS-only value of **71** in an ATM cash disbursement transaction, the transaction is rejected with code **0018**.

For ATM PIN management transactions, if the issuer does not send field 25 in a response, V.I.P. rejects it with reject code **0284**.

Issuer responses that do not contain field 25 is rejected with reject code **0284**.

For an 0100 request message, if field 25 contains a value of **51** and field 4 does not contain zero, V.I.P. rejects the transaction with reject code **0018** excluding eligibility inquiry request messages (Field 3.1 = **39**.)

Field 25 - Reject Codes

- **0018** = Invalid value
- **0284** = Field missing
- **0592** = Value **01** or **08**, but PIN is present
- **0593** = Value **05** not compatible with field 22

Field 25 - Valid Values

This table lists codes acquirers should use. V.I.P. permits other codes defined by ISO 8583. Issuers should be prepared to receive ISO 8583-defined codes.

Table 47: Field 25 Valid Values (POS Condition Codes) - Authorization-Only

Code	Definition	Usage
00	Normal transaction of this type	Indicates card and cardholder are present at the merchant outlet (face-to-face transactions). Used in authorization requests, balance inquiries, VSDC ATM PIN Change & Unblock, Automated Fuel Dispenser (AFD) status check or estimated authorization and acquirer confirmation, and Mobile Location Confirmation messages.
01	Cardholder not present	Indicates cardholder not present.

Table 47: Field 25 Valid Values (POS Condition Codes) - Authorization-Only

Code	Definition	Usage
02	Unattended cardholder activated terminal or ATM transaction	Indicates transaction originated in unattended cardholder-activated environment or ATM and PIN data present (field 52).
03	Merchant suspicious of transaction (or card)	Indicates transaction may be occurring on lost, stolen, or counterfeit card.
05	Cardholder present, card not present	Indicates cardholder is present at the merchant outlet, but card is not. Card data is maintained on file for billing.
06	Prauthorization	<p>Only full-service acquirers initiate 0100 preauthorization requests. Not used in 0100 preauthorization request.</p> <p>Participating authorization-only issuers receive this value if they elect to receive 0120 completion advices. Field 63.2 (time limit) may be used to identify these 0100 requests as preauthorization.</p> <p>For Visa AFD transactions, acquirers must not send code 06 in this field.</p>
08	Mail, telephone, recurring, advance, or installment order	<p>Indicates transaction authorization requests and reversals originated by mail or telephone.</p> <p>Also indicates recurring direct marketing payment transaction.</p> <p>See fields 60.8 and 126.13 for recurring and installment requirements.</p>
11	Suspected fraud	Not applicable.
12	Security	Not applicable.
51	<p>Request for account number verification without authorization, account number verification and address verification without authorization, anticipated amount verification, or account number and CVV2 verification without authorization.</p> <p>Request for product and enhanced product eligibility information without authorization.</p> <p>Mastercard POS account status inquiry.</p>	<p>Requests address verification, account number verification, or CVV2 verification without requesting authorization.</p> <p>Requests eligibility without requesting authorization.</p> <p>Not used for Crediário eligibility inquiry messages.</p> <p>Indicates Mastercard POS account status inquiry submitted with zero amount in field 4. For Visa, Mastercard, Discover, or American Express transactions only.</p>

Table 47: Field 25 Valid Values (POS Condition Codes) - Authorization-Only

Code	Definition	Usage
59	E-commerce request through public network	In 0100 messages and reversals, acquirers must use this code to indicate electronic commerce over an open network (e.g., Internet). Forwarded to issuers only if they have tested to receive it and field 60. Otherwise, V.I.P. converts this code to 08 and drops field 60.8 position 9-10 before sending to issuer. Security level must be specified in Field 60, positions 9-10. For non-secure E-commerce transactions, field 60.8 position 9-10 has value 08 .
71	Card present, magnetic stripe cannot be read (key-entered) - U.S. only	Account information obtained by key entry due to magnetic stripe read failure. This code applies to POS transactions only.

Field 26 - Point-of-Service PIN Capture Code

Field 26 - Attributes

Fixed length

2 N, 4-bit BCD (unsigned packed); 1 byte

Field 26 - Description

Field 26 contains a value indicating the maximum number of PIN characters that can be accepted by the point-of-service device.

Field 26 - Usage

This field is used in requests and advices with PINs only if Field 52-PIN Data is present and the point-of-service device cannot accept the standard maximum PIN length of **12** (as defined in ISO/TC68/SC2/WG6, draft proposal 9546/1). It is not used in reversal messages. It is not used in responses or advice responses.

V.I.P. Advices: Field 26 is present in a STIP-generated 0120 advice if it was in the request.

If the PIN is verified by VisaNet as part of the PIN Verification Service, this field is forwarded to the issuer, and its value is not zeroed out by VisaNet. (See also the processing for fields 52 and 53.)

Field 26 - Field Edits

If this field is present, the value must be between **04** and **12**, otherwise V.I.P. rejects the transaction with reject code **0070**.

Field 26 - Reject Codes

- **0070** = Invalid value

Field 26 - Valid Values

Valid values in this field can be **04** to **12**

Field 28 - Amount, Transaction Fee

Field 28 - Attributes

Fixed length

1 AN, EBCDIC +

8 N, EBCDIC

Total: 9 bytes

Field 28 - Description

Field 28 contains:

- Acquirer-assessed ATM transaction access fee.
- Money transfer service fees in account funding transactions (AFT's).
- Surcharge assessed on Mastercard credit purchase transactions by merchants in the U.S. and U.S. territories.
- Surcharge fee assessed on Visa POS transactions by merchants.
- Manual cash access fees.

This information-only field is not used for settlement purposes. The fee designated in field 28 is included in the field 4 amount and is in the same currency as that used in field 4. The currency code in field 49 applies.

Field 28 position assignments are as follows:

Table 48: Field 28 Positions

Byte 1 Position 1	Bytes 2-9 Positions 2-9
Prefix	Fee Amount

Position 1, Prefix: Value in this position specifies that the fee is a credit or debit to a cardholder account.

- **C** = Credit to cardholder
- **D** = Debit to cardholder

For AFT money transfer service fees, this subfield must contain a value of **D** for originals and reversals.

Positions 2-9, Fee Amount: To determine the amount of a purchase, this value is added to or subtracted from the amount in field 4 of the request.

The fee amount, which must be right-justified with leading zeros, also includes an implied decimal relative to the currency code specified in Field 49-Currency Code, Transaction.

The number of decimal places assumed for this field depends on the currency. If that currency is defined with three decimal places, the last digit of field 28 must be **zero**. See the appendix titled “Country and Currency Codes” for currency codes and implied decimal places.

Field 28 - Usage

This field is used in 0100 cash disbursements, account transfers, ATM mini statements, balance inquiries (POS & ATM). When present in the original request it must also be present in the reversal request and advices. It is not used in responses or advice responses.

For reversals, the value should be the same as that in the original, because it is the amount in field 4 that is reversed. The access fee amount contained in this field must be incorporated into the value expressed in F4.

If a transaction includes and the issuer accepts surcharge information, V.I.P. includes field 28 in the transaction to the issuer. If the issuer supports multi-currency processing, V.I.P. also includes field 54 in the transaction. If the issuer does not accept or no surcharge information is included, V.I.P. does not include field 28 or field 54 in the transaction.

ATM Usage:

Field 28 is required in all international and domestic Visa and Plus ATM transactions, including original requests and their reversals. If an access fee is not assessed on an ATM transaction, the field must be present and populated with zeros. Although acquirers must submit this field in ATM requests, receipt of this field is optional for issuers.

Europe acquirers must populate this field if an ATM access fee is assessed; however, they may populate this field with **zeros** if no access fee is assessed.

Field 28 is for informational rather than for settlement purposes. The amount in field 28 must be added to or subtracted from the amount in field 4 in the request to determine the amount dispensed.

D designates that the access fee is a debit to the cardholder's account.

Example: A cardholder requests US\$20 and the acquirer imposes an access fee of US\$1. Field 4 would contain US\$21, and field 28 would contain a D in byte 1 and US\$1 in the amount portion of the field. The cardholder receives US\$20 from the ATM but the cardholder's account is debited for US\$21.

C is used in the request when the access fee is a credit to the cardholder, such as if the acquirer is paying the cardholder as an incentive to use the ATM.

Example: A cardholder requests US\$20 and the acquirer access fee is a US\$1 credit. Field 4 would contain US\$19, and field 28 would contain a C in byte 1 and US\$1 in the amount portion of the field. The cardholder receives US\$20 but the cardholder's account is debited for US\$19.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice

Message Requirements: Field 28 must be included in certain ATM messages with the access fee or zero-filled and submitted as a credit or debit as defined. This table shows messages that must include field 28, the value in the prefix, and the amount that must be submitted.

Table 49: ATM Message Requirements for Field 28

Message Type	Amount in Field 28	Value in Field 28 Prefix	Processing Condition
0100 Balance Inquiry	Must be zero-filled and submitted as a debit or credit. <i>The access fee is not supported for these transactions. V.I.P. drops the field before delivery to the issuer.</i>	D or C	Not applicable
0100 Account Transfer	Must be zero-filled and submitted as a debit or credit. <i>The access fee is not supported for these transactions. V.I.P. drops the field before delivery to the issuer.</i>	D or C	Not applicable
0100 Authorization	Must contain the access fee amount or be zero-filled and submitted as a debit	D	Not applicable
0100 ATM Mini Statements <i>Network 0004 only.</i>	Must be zero-filled and submitted as a debit or credit	D or C	Not applicable

Table 49: ATM Message Requirements for Field 28

Message Type	Amount in Field 28	Value in Field 28 Prefix	Processing Condition
0400/0420 ATM Cash Transaction Reversal	<p>Must contain the access fee amount from the original request.</p> <p><i>Although reversing the prefix in a reversal request is normal usage for field 28, issuers must be prepared to receive the value of C or D.</i></p>	C	Not applicable
0400/0420 ATM Partial Reversal <i>Only supported by Authorization Only endpoints.</i>	<p>Must contain the access fee amount from the original request and be submitted as a debit.</p> <p><i>The field 28 prefix should contain the prefix value from the original. Issuers must be prepared to receive the value of C or D.</i></p>	D	Not applicable

For ATM PIN Change/Unblock requests and reversals, V.I.P. drops this field if present.

Global Access Fee Free service: This field must contain a surcharge amount of zero. Acquirers that support transactions originating from surcharge-free PLUS Alliance ATMs must submit this field in 0100 authorization request and 0400/0420 reversals (including partial reversals). VIP includes this field in 0120 STIP advices and 0420 switch advices.

Point of Sale (POS) Usage

AFT Money Transfer Service Fees: When field 3 contains a value of **10** (account funding), field 28 contains optional AFT money transfer service fees in these messages:

- 0100 authorization requests and requests from Authorization-Only endpoints.
- 0120 completion advices.
- 0400 reversals and 0420 reversal advices.

The values for each of the subfields in field 28 for AFT service fees must be the same in reversals as in original messages. The Prefix subfield must contain **D** for originals and reversals.

If the issuer has chosen not to receive field 28 in AFTs, the issuer is unable to determine what portion of field 4 is the AFT service fee.

AFT foreign exchange markup fees are carried in field 54. See "Field 54."

Surcharge Amounts in U.S. POS Transactions: Acquirers that support merchants that assess surcharges on Visa consumer and commercial POS transactions originated in the U.S. and U.S. territories are required to forward surcharge information in this field for authorizations, merchandise returns and reversals (including partial reversals). V.I.P. conditionally includes this field in STIP advices.

For transactions containing a surcharge, the Prefix subfield must contain **D** in originals and reversals. Visa forwards this field to issuers that have successfully tested their systems to receive surcharge information, and when:

- The request contains surcharge information.
- The request is submitted on network 0002.

If an access fee is attempted on a debit POS transaction, the subsequent advice for the declined transaction may contain a field 39 response code of B1 (access fee amount not permitted on Visa cards).

Surcharge Amounts in Canada POS transactions: Acquirers are required to include surcharge information for Visa consumer and commercial credit card products (prepaid cards are not included) for authorization requests, merchandise returns, partial reversals, and their associated advices that originated in Canada. Issuers that choose to receive POS surcharge information must support processing this information. Unlike ATM transactions, the value for each field 28 POS surcharge amount subfield must be the same in reversals as in the original message. The prefix subfield must contain the value of **D** for originals and reversals.

Balance inquiries (POS): refer to ATM Usage.

Field 28 - Field Edits

The prefix must be **D** to designate that the fee is a debit to a cardholder's account or **C** to designate that the is a credit to a cardholder's account. The eight digits for the fee amount must be numeric; all **zeros** allowed.

Except as noted, if an acquirer submits an international or domestic Visa/Plus ATM authorization without field 28, the message is rejected with reject code **0308**.

Field 28 - Reject Codes

- **0134** = Invalid value
- **0308** = Field missing (ATM only)

Field 32 - Acquiring Institution Identification Code

Field 32 - Attributes

Variable length

1 byte, binary +

11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

Field 32 - Description

This code identifies the financial institution acting as the acquirer of this customer transaction. The acquirer is the client or system user that signed the merchant, installed the Automated Teller Machine (ATM) or unattended cardholder-activated environment, or dispensed cash.

This number is usually a Visa-assigned acquiring identifier.

Codes other than Visa BINs can be supported; for example, a routing and transit number, but this must be prearranged with Visa. Contact your Visa representative for more information.

The length specifies the number of digits in the ID code. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler, *not* part of the ID, it is *not* counted for the length subfield.

Field 32 - Usage

This field is a key data element used to match a message with others in a given transaction set. The value in the original request must be the same in the response and all other messages in that transaction set. Additional information about key data elements is located in Chapter 1, Message Matching.

This field is a key date element in matching a response to a request.

PIN Transactions: If the request contains a Personal Identification Number (PIN), the acquiring identifier in this field is associated with the Acquirer Working Key (AWK) used to encrypt the PIN. If the Acquirer Working Key (AWK)s are not present in the acquiring identifier, V.I.P. uses the keys from the source PCR.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120, 0322, and 0420 advices.

Visa Smart Debit/Visa Smart Credit: This field is required in offline decline 0120 and 0130 messages. It also is required in 0620 authentication failure or issuer script advices and their 0630 responses.

MCFS: This field is required in acquirer-generated 0300 Merchant Central File Service (MCFS) maintenance and inquiry requests and their 0310 responses.

ASAF Maintenance Advices: When GCAS updates the CDB on the issuer's behalf, Visa sends an ASAF Maintenance Advice to the issuer if the issuer receives file maintenance update advice messages. For Auto-CDB (Visa Only), this field is present in an 0322 advice and must be returned in the 0332 response.

Authorization-Only issuers receive this field in 0120 and 0322 advices, where it indicates which Visa service initiated the file update. Values are **400004** (Auto-CDB) or **400085** (GCAS).

Authorization Gateway Transactions-Discover: Acquirers can include a Discover-assigned ID in field 32 of authorization messages destined to Discover. The ID is also included in the 0110 response message returned to acquirers.

Acquirers should confirm that the Discover-assigned ID has been set up in Visa systems as a Discover BIN.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The 0100 status check request or estimated authorization request message and the 0120 acquirer confirmation advice must contain the same value in this field.

Field 32 - Field Edits

Required in all 01xx, 03 xx, and 04xx messages.

Acquirers connected to the V.I.P. System must use values recognized by Visa in this field; messages containing unrecognized values are rejected with reject code 0021.

For all ATM requests, this field must contain a 6-digit Visa acquiring identifier or an ID code. If the value is other than a Visa acquiring identifier, it must be prearranged with Visa.

Single Acquirer ID With Multiple Processors: For 01xx authorizations and 04xx authorization reversals, use of the same acquirer ID with multiple processors must be prearranged with Visa. If V.I.P. cannot recognize the acquiring identifier and PCR relationship in a transaction, it is rejected with reject code **0021**.

The header field 6 source station ID must be authorized to use the source PCR. Violation of this requirement results in reject code **0021**.

Field 32 - Reject Codes

- **0020** = Invalid length
- **0021** = Invalid value
- **0287** = Field missing
- **0514** = Unsolicited response (value changed in response message)

Field 32 - File Edits

The value in an 0300 file update request must be recognized by Visa in this field.

Field 33 - Forwarding Institution Identification Code

Field 33 - Attributes

Variable length

1 byte, binary +

11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

Field 33 - Description

Field 33 contains a code, usually a Visa-assigned identifier, that identifies the institution that forwards a request to VisaNet, that is, the message originator. The ID code can be a Visa issuing or acquiring identifier or a prearranged institution ID. The length specifies the number of digits in the ID code. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler, not part of the ID, it is *not* counted for the length subfield.

Field 33 - Usage

When this field is present in an original request, it is also present in related advices. V.I.P drops field 33 from 0400/0420 reversal requests to issuers (including 0420 reversal advices).

This field is required in 0600 and 0620 text messages and 0620 issuer token notification advices.

Dynamic Key Exchange: This field is required in 0800/0810 acquiring identifier/issuing identifier/routing identifier based Dynamic Key Exchange messages to request and deliver new working keys for PIN encryption and to acknowledge their receipt. This field contains the identification code of the entity to which the new working key applies. The identification code can be the acquirer ID, issuer ID, or a routing ID. Visa-assigned acquirer IDs, or issuer IDs are six digits. Routing IDs can be 11 digits. The value in the 0800 request must be returned unchanged in the 0810 response.

This field is not used for station-level or PCR-level DKE processing.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request.

- 0120 or 0620 advice

It is not used in responses to advices.

Field 33 - Field Edits

The length subfield value must not exceed **11**. If this field is present the value must be a 6 digit issuing identifier/acquiring identifier, an 11 digit routing identifier or the prearranged institution ID.

If an authorization message is submitted with an invalid value in this field, Visa rejects the message.

Field 33 - Reject Codes

- **0056** = Invalid length
- **0057** = Invalid value

Field 34 - Acceptance Environment Data (TLV Format)

Field 34 - Attributes

Variable length

2 bytes, binary +

1535 bytes, variable by usage, maximum 1537 bytes

Note: ISO definition supports 9999 bytes.

Field 34 - Description

This field contains acceptance environment data.

The datasets, which are in TLV format, can have multiple subelements. The TLV format is shown below.

Table 50: Field 34 TLV format

Byte 1-2	Byte 3 Position 1	Bytes 4-5 Positions 2-3	Byte 6-1537 Positions 4-1535
Length	Dataset ID	Dataset Length	TLV Data

Length Subfield: 2-byte binary subfield that contains the number of bytes in this field.

Field 34 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows.

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-1535, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format is used by all clients regardless of region.

Field 34 - Usage

These subsections describe the usage for this field.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints

can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

- [Field 34 - Dataset ID 01](#)
- [Field 34 – Dataset ID 02](#)
- [Field 34 – Dataset ID 03](#)
- [Field 34 – Dataset ID 04](#)
- [Field 34 – Dataset ID 06](#)
- [Field 34 – Dataset ID 07](#)
- [Field 34 – Dataset ID 56](#)
- [Field 34 – Dataset ID 4A](#)

Field 34 - Field Edits

Acquirer requests must contain a value of **0** or **1** in Field 34, Dataset ID 4A, tags 84, 87, 88, and 89, otherwise V.I.P. rejects the transaction with reject code **0823**.

Issuers that do not participate in receiving Field 34—Acceptance Environment Data do not receive this field.

V.I.P. drops these tags in Field 34, Dataset ID 4A in the response message to the acquirer if the issuer does not receive field 34:

- Tag 84 - Trusted Merchant Exemption Indicator
- Tag 87 - Low Value Exemption Indicator
- Tag 88 - Secure Corporate Payment (SCP) Indicator
- Tag 89 - Transaction Risk Analysis (TRA) Exemption Indicator
- Tag 8C - Reasons For Not Honoring Exemptions

Acquirers that participate in receiving field 34 can receive tag 8C for delegated authentication processing even if issuer does not participate.

For International AFTs destined to issuers in Australia or Canada, if the transaction does not contain Field 34, Dataset ID 02, Tag C0 (Acceptor Street Address), V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid.)

Field 34 - Reject Codes

- **0494** = Field or data missing or invalid
- **0823** = Invalid value: exemption indicator is not **0** or **1**

Field 34 - Dataset ID 01

Table 51: Field 34, Dataset ID 01 - Authentication Data

Tag	Length	Value	Format	Content of Sub-Element
86	5-8	3-D Secure Protocol Version Number	ANS	<ul style="list-style-type: none"> ● 1.x.x (3DS 1.x.x) ● 2.x.x (EMV 3DS 2.x.x) ● 2.1.x (EMV 3DS 2.1.x) ● 2.2.x (EMV 3DS 2.2.x) ● 2.3.x (EMV 3DS 2.3.x) ● UNKNOWN (Unknown 3DS protocol version number)
89	1-45	Browser IP Address	ANS	Contains browser IP address.
92	1-45	3DS App IP Address	ANS	Contains external IP address used by the 3DS requestor application when connecting to the 3DS requestor environment.
93	2	Shipping Indicator	ANS	<p>Indicates shipping methods:</p> <ul style="list-style-type: none"> ● 01 (Ship to cardholder's billing address) ● 02 (Ship to another verified address) ● 03 (Ship to different address) ● 04 (Pick-up at store) ● 05 (Digital goods) ● 06 (Travel/Event tickets) ● 07 (Other digital services) ● 08 (Pick-up and go delivery) ● 09 (Locker delivery)
C0	2	Authentication Program	AN	<p>Identifies authentication solutions:</p> <ul style="list-style-type: none"> ● 01 (DAF indicator) ● 02 (Visa Secure) ● 03 (Visa data only) ● 04 (Visa Payment Passkey with Visa Secure) ● 05 (Visa Payment Passkey with Visa Token Service) ● 06 (IDX 3rd party) ● 07 (Visa Token Service data only)
C1	1	Authentication Data Quality Indicator	N, 4-bit BCD	<p>Indicates authentication data quality:</p> <ul style="list-style-type: none"> ● 1 (Did not meet Visa Secure requirements) ● 2 (Meets Visa Secure requirements)

| For tag **C0**, values **02**, **03**, and **04** are only applicable to 3D Secure and Visa Data Only transactions.

Field 34 - Dataset ID 02

Table 52: Field 34, Dataset ID 02 - Acceptance Environment Additional Data

Tag	Length	Value	Format	Content of Sub-Element
80	1	Initiating Party Indicator	AN	<p>1 (Merchant-initiated)</p> <p>VIP sets this tag to 1, indicating a merchant-initiated transaction (MIT). If an issuer includes this tag in response, V.I.P. removes this tag before sending the response to the acquirer.</p>
87	1	Acceptance Environment Authentication Outage Indicator	AN	<ul style="list-style-type: none"> • 0 (No authentication outage) • 1 (Authentication outage)
88	1	Payment Credential Merchant Relationship Indicator	AN	<p>Web browser auto fill transactions use this tag to indicate the relationship between merchant website submitting the authorization request and payment credential.</p> <ul style="list-style-type: none"> • 0 (No link) • 1 (Linked) <p>Visa establishes a temporary, 72-hour relationship when a browser auto fill token requestor requests a token payment payload for a merchant website uniform resource locator (URL). Visa establishes a permanent relationship when an authorization request includes a valid token cryptogram and is approved by the issuer.</p>
89	1	Account Entry Device Type	AN, EBCDIC	<p>Contains the account entry device type value of 1 (off-the-shelf mobile-consumer)</p> <p>V.I.P. sets this tag for qualified Tap to P2P transactions.</p>
C0	1-99	Acceptor Street Address	ANS, EBCDIC	<p>Contains merchant street address.</p> <p>Contains card acceptor street address (DE 122, Subelement 001, Subfield 001) for Mastercard transactions.</p>
C1	1-80	Acquirer Name	ANS, EBCDIC	Contains acquirer name.
C2	1-99	Acquirer Street Address	ANS, EBCDIC	Contains acquirer street address.
C3	1-50	Acquirer City Name	ANS, EBCDIC	Contains acquirer city name.
C4	2	Acquirer State/Province Code	AN, EBCDIC	Contains acquirer state/province code, if applicable.
C5	1-10	Acquirer Postal Code	ANS, EBCDIC	Contains acquirer postal code.

Table 52: Field 34, Dataset ID 02 - Acceptance Environment Additional Data

Tag	Length	Value	Format	Content of Sub-Element
C6	3	Acquirer Country Code	A, EBCDIC	Three-character country code of the acquirer.
I C7	1-255	Acceptor URL Address	ANS, EBCDIC	Contains acceptor URL address. Contains acceptor URL address (DE 122, Subelement 001, Subfield 003) for Mastercard transactions.
C8	16	Acceptor Customer Service Phone Number	ANS, EBCDIC	Contains acceptor customer service phone number. Contains acceptor customer service phone number (DE 122, Subelement 001, Subfield 004) for Mastercard transactions.
C9	16	Acceptor Phone Number	ANS, EBCDIC	Contains acceptor phone number. Contains acceptor phone number (DE 122, Subelement 001, Subfield 005) for Mastercard transactions.
I CA	1-255	Acceptor Additional Contact Information	ANS, EBCDIC	Contains acceptor additional contact information. Contains acceptor additional contact information (DE 122, Subelement 001, Subfield 006) for Mastercard transactions.
I CB	1-35	Acceptor Business Registration ID	ANS, EBCDIC	Contains acceptor business registration ID . If present in Visa transactions, this tag is sent in the response message to acquirers. This tag must not exceed 20 bytes for Visa transactions. If it exceeds 20 bytes, V.I.P. truncates it to 20 bytes from left to right. If present in Mastercard transactions (DE 122, Subelement 001, Subfield 007), Visa adds the value of Y in the last position, as required by Mastercard.
CC	8	Acceptor Partner ID Code	ANS, EBCDIC	Contains acceptor partner ID code. Contains acceptor partner ID code (DE 122, Subelement 001, Subfield 008) for Mastercard transactions.
CD	50	Acceptor Service Location City Name	ANS, EBCDIC	Contains acceptor service location city name. Contains acceptor service location city name (DE 122, Subelement 001, Subfield 009) for Mastercard transactions.
CE	3	Acceptor Service Location State/ Province Code	AN, EBCDIC	Contains acceptor service location state/province code. Contains acceptor service location state/province code (DE 122, Subelement 001, Subfield 010) for Mastercard transactions. Value in this tag can be sent as numeric codes documented for the U.S. and Canada regions in Field 59 - National Point-of-Service Geographic Data or sent as the alphanumeric values documented in the <i>Mastercard Quick Reference Booklet</i> .

Table 52: Field 34, Dataset ID 02 - Acceptance Environment Additional Data

Tag	Length	Value	Format	Content of Sub-Element
CF	3	Acceptor Service Location Country Code	A, EBCDIC	<p>Contains acceptor service location country code.</p> <p>Contains acceptor service location country code (DE 122, Subelement 001, Subfield 011) for Mastercard transactions.</p> <p>Value in this tag can be sent as three-digit alpha codes documented in the Visa specifications or sent as alpha values documented in the <i>Mastercard Quick Reference Booklet</i>.</p>
D0	4-10	Acceptor Service Location Postal Code	ANS, EBCDIC	<p>Contains acceptor service location postal code.</p> <p>Contains acceptor service location postal code (DE 122, Subelement 001, Subfield 012) for Mastercard transactions.</p>
D1	1-99	Payment Facilitator Street Address	ANS, EBCDIC	Contains payment facilitator street address.
D2	1-50	Payment Facilitator City Name	ANS, EBCDIC	Contains payment facilitator city name.
D3	1-3	Payment Facilitator State/Province Code	AN, EBCDIC	Contains payment facilitator state/province code.
D4	1-10	Payment Facilitator Postal Code	ANS, EBCDIC	Contains payment facilitator postal code.
D5	3	Payment Facilitator Country Code	A, EBCDIC	Contains payment facilitator country code.
D6	2	Acceptor Business Registration ID Type	AN	<p>Contains type of Government Registration Number with these values:</p> <ul style="list-style-type: none"> • 00 (Unspecified) • 01 (Tax Registration Identification) • 02 (National Identification) • 03 (Company Registration Identification) • 04 (Passport) • 99 (Visa Default Value) <p>Acquirers in Ukraine must use 01, 03, and 04 only.</p> <p>Value of 99 is for Visa Use Only.</p> <p>If the acquirer includes tag CB but does not include a value in Tag D6 in a request message, Visa sets the default value 99 in this tag.</p>
D7	99	Acceptor Service Location Street Address	ANS	Contains acceptor service location street address.

For Ukraine and Brazil domestic transactions, acquirers must include tag **CB** and **D6** in the request message per regulatory requirements.

Tag **CB** is used to determine whether the secondary credential is accepted by the merchant for Visa Flexible Credential (VFC) Limited Acceptance merchant processing in the Europe region. If the credential is not accepted by the merchant, V.I.P. declines the transaction with response code **58** (Transaction not allowed at terminal) in Field 39-Response Code and creates a 0120 STIP advice containing **9039** (VFC decline due to limited acceptance merchant) in Field 63.4-STIP/Switch Reason Code.

V.I.P. drops this dataset when issuer sends it in response messages.

Field 34 - Dataset ID 03

Table 53: Field 34, Dataset ID 03 - Additional Service Request Data

Tag	Length	Value	Format	Content of Sub-Element
C0	1	Account Name Request	A	<p>Visa Use: This tag is populated by Visa to indicate to the issuer that Account Name Inquiry (ANI) is requested. Valid values are:</p> <ul style="list-style-type: none"> • Y = (Yes) ANI requested; Visa Verify option. Issuer to return account owner name(s) in Field 56, Dataset ID 05 - Account Owner Data • I = (Issuer) ANI requested; Issuer Verify option. Issuer must perform name matching and return ANI results in Field 34, Dataset 04 - Additional Service Result Data <p>This tag is absent when Account Name Inquiry is not requested.</p> <p>This is a Visa-use tag and should not be populated by Acquirers. If a value is sent by an Acquirer and no name data is present in Field 56, Visa passes the tag to the issuer unaltered.</p>

Account Name Inquiry: For Account Name Inquiry requests, V.I.P. processes the transaction and sends Field 34, Dataset ID 03, Tag C0 containing **Y** to the issuer if:

- Field 4 contains all zeros,
- Field 25 contains **51**,
- Field 56, Dataset ID 05, Tag 85 contains the last name of the account owner,
- Issuer participates in the Account Name Inquiry service, and
- The message passes all the standard V.I.P. processing rules for an account verification request.

V.I.P. ignores field 34 if present in the request. For Account Name Inquiry, only V.I.P. populates and sends field 34.

V.I.P. does not perform account name matching if field 25 contains a value other than **51** or Field 56, Dataset ID 05, Tag 85 is missing. In these cases, V.I.P. processes the transaction as a standard account verification request.

Field 34 - Dataset ID 04

Table 54: Field 34, Dataset ID 04 - Additional Service Result Data

Tag	Length	Value	Format	Content of Sub-Element
C0	2	Account Name Request Result	AN, EBCDIC	Contains the result of the account name request. Values are: <ul style="list-style-type: none">• 00 = Name match performed• 01 = Name match not performed• 02 = Name match not supported
C2	2	Tran ID Service Result	AN	Contains one of the following values when the acquirer requests the storage or retrieval of the original transaction details in the request message: <ul style="list-style-type: none">• 01 = Transaction ID stored successfully• 02 = Transaction ID not stored• 03 = Transaction ID retrieved successfully• 04 = Transaction ID not found/retrieved
C4	2	Full Name Account Match Decision	AN, EBCDIC	Contains decision of the account name matching performed by Account Name Inquiry if Tag C0 contains value of 00 . Values are: <ul style="list-style-type: none">• 01 = Match• 50 = Partial match• 99 = No match
C8	2	Last Name Account Match Decision	AN, EBCDIC	Contains result of last name match if Tag C0 contains value of 00 . Values are: <ul style="list-style-type: none">• 01 = Match• 50 = Partial match• 99 = No match

Table 54: Field 34, Dataset ID 04 - Additional Service Result Data

Tag	Length	Value	Format	Content of Sub-Element
C9	2	Middle Name Account Match Decision	AN, EBCDIC	Contains result of middle name match if Tag C0 contains value of 00 . Values are: <ul style="list-style-type: none">• 01 = Match• 50 = Partial match• 99 = No match
CA	2	First Name Account Match Decision	AN, EBCDIC	Contains result of first name match if Tag C0 contains value of 00 . Values are: <ul style="list-style-type: none">• 01 = Match• 50 = Partial match• 99 = No match

Visa populates tags **C0, C4, C8, C9, CA** and sends them to the acquirer in 0110 account verification response.

Account Name Inquiry: For Account Name Inquiry requests, V.I.P. processes the transaction and sends Field 34, Dataset ID 04, Tag C0 containing **02** (Name match not supported) in the 0110 account verification response to the acquirer if the issuer does not participate in the Account Name Inquiry service.

For Account Name Inquiry responses, V.I.P. processes the transaction and performs name matching if Field 56, Dataset ID 05 has tag 81 with a valid value and tag 85 containing the last name of the account owner. In the 0110 account verification response, V.I.P. sends Field 34, Dataset ID 04 containing tags C0 with **00** (Name match performed) and C4 with any of the following values: **01** (Match), **50** (Partial match), or **99** (No match). If Field 56, Dataset ID 05, Tags 81 or 85 are invalid, missing, or not sent in the issuer's response, V.I.P. sends Field 34, Dataset ID 04, Tag C0 containing **01** (Name match not performed) in the response to the acquirer.

Visa Network Merchant Initiated Transaction Service: Participating acquirers may request that V.I.P. stores the V.I.P.-generated Transaction ID on their behalf. Acquirers can then request in subsequent MIT transactions that V.I.P. retrieve the stored Transaction ID to populate Field 125, Dataset ID 03, Tag 03 on their behalf. Acquirers use Field 62.2 or Field 125, Dataset ID 03, Tag 03 to transmit the store/retrieve service instruction in 0100/0200 messages. Tag C2 provides the result of the store/retrieve service instruction to the acquirer in 0110/0210 messages.

Field 34 - Dataset ID 06

Table 55: Field 34, Dataset ID 06 - Device Platform Data

Tag	Length	Value	Format	Content of Sub-Element
86	1-64	Device ID	ANS	Contains unique identifier linked to the consumer device.
87	1	D022 - Device Type (Platform)	N, BCD	<p>Contains value to indicate device type -</p> <ul style="list-style-type: none"> • 01 = Desktop • 02 = TV connected • 03 = Tablet/mobile • 04 = Headless/voice • 05 = Wearable • 06 = IOT - Internet of Things • 99 = Other

Field 34 - Dataset ID 07

Table 56: Field 34, Dataset ID 07 - Device Common Data

Tag	Length	Value	Format	Content of Sub-Element
8D	1-37	C014 - SDK App ID (Common)	ANS	Contains universally unique ID created for each installation of the 3DS requester application on a consumer device.

Field 34 - Dataset ID 56

Table 57: Field 34, Dataset ID 56 - Supplemental Data

Tag	Length	Value	Format	Content of Sub-Element
9F1F	1-39	Consumer Device IP Address	AN	<p>IP address of the consumer device in use.</p> <p>Value can be up to 39 characters and can contain an internet protocol version 4 (IPv4) or internet protocol version 6 (IPv6) address.</p> <ul style="list-style-type: none"> • IP addresses must conform to canonical structure for the version used. • IPv4 addresses are represented in 255.255.255.255 (maximum length) and are specified in decimal notation. • IPv6 addresses are in ffff:ffff:ffff:ffff:ffff:ffff (maximum length), specified in hexadecimal notation and must be in lowercase.
9F20	1	IP Address Velocity Count	N, BCD	<p>Contains the velocity count for the IP address of a Visa Secure transaction.</p> <ul style="list-style-type: none"> • 01-99
9F21	1	Device ID Velocity Count	N, BCD	<p>Contains the velocity count for the device ID of a Visa Secure transaction.</p> <ul style="list-style-type: none"> • 01-99
9F22	1	Visa Risk-based Authentication Score	N, BCD	<p>Contains the risk score associated with a Visa Secure authentication request.</p> <ul style="list-style-type: none"> • 01-99
9F28	1	CAVV Version Number	N, BCD	<p>Contains either of these values to identify the CAVV version identifier:</p> <ul style="list-style-type: none"> • 00 = CAVV Usage 3 Version 0 (CAVV U3 V0) • 01 = CAVV Usage 3 Version 1 (CAVV U3 V1) • 07 = CAVV Usage 3 Version 7 (CAVV U3 V7)

Table 57: Field 34, Dataset ID 56 - Supplemental Data

Tag	Length	Value	Format	Content of Sub-Element
9F29	1	CAVV Type	N, BCD	<p>Contains either of these values to identify the CAVV type:</p> <ul style="list-style-type: none"> • 00 = Authentication successful • 01 = Non-payment authentication • 02 = Transaction Risk Analysis performed and exemption claimed • 03 = Visa Data Only or Secure Corporate Card Payment (SCP) - EU region only • 04 = Visa Delegated Authentication • 06 = DAF Indicator • 07 = Acquirer attempt, proof of authentication attempt generated for non-participating issuer or cardholder • 08 = Acquirer attempt, issuer ACS not available; proof of authentication attempt generated for participating issuer with server unavailable (Visa Proof of Attempts STIP)
DF1F	2	VCAS Score	N	VCAS score generated during account authentication before authorization generation. Values are 01-99 .
DF20	1	CYBS DM Result	AN	<p>Contains value to indicate the result of CyberSource Decision Manager.</p> <ul style="list-style-type: none"> • 1 = Accepted by the decision manager based on the merchant's rules • 2 = Set aside by the decision manager for manual order review based on the merchant's rules <p>This tag is used only in 0100 Authorization requests.</p>
DF21	1	Secure Remote Commerce	N, BCD	01 = Visa digital commerce
DF22	5	Third Party Risk Score	N	Contains the risk score provided by the third-party data provider.
80	1-64	Third Party Identification (Data provider ID)	ANS	Contains the third-party data provider ID.
81	1-32	Session ID	AN	Contains payment service provider-generated unique identifier that identifies a transaction.

This field is used in:

- 0100/0110/0120 Authorization requests and responses

Field 34 - Dataset ID 4A

Table 58: Field 34, Dataset ID 4A - Strong Customer Authentication and Common and Secure Communication

Tag	Length	Value	Format	Content of Sub-Element
84	1	Trusted Merchant Exemption Indicator	AN	<ul style="list-style-type: none"> • 0 = Trusted merchant exemption not claimed/requested • 1 = Trusted merchant exemption claimed/requested • 2 = Trusted merchant exemption validated/honored • 3 = Trusted merchant exemption failed validation/not honored <p>If the trusted merchant exemption does not apply to the transaction, the value of 0 is optional and the tag may be omitted entirely.</p>
87	1	Low Value Exemption Indicator	AN	<ul style="list-style-type: none"> • 0 = Low value exemption not claimed/requested • 1 = Low value exemption claimed/requested • 2 = Low value exemption validated/honored • 3 = Low value exemption failed validation/not honored <p>If the low value exemption does not apply to the transaction, the value of 0 is optional and the tag may be omitted entirely.</p>
88	1	Secure Corporate Payment (SCP) Indicator	AN	<ul style="list-style-type: none"> • 0 = Secure corporate payment exemption not claimed/requested • 1 = Secure corporate payment exemption claimed/requested • 2 = Secure corporate payment exemption validated/honored • 3 = Secure corporate payment exemption failed validation/not honored <p>If the SCP exemption does not apply to the transaction, the value of 0 is optional and the tag may be omitted entirely.</p>
89	1	Transaction Risk Analysis (TRA) Exemption Indicator	AN	<ul style="list-style-type: none"> • 0 = Transaction risk analysis exemption not claimed/requested • 1 = Transaction risk analysis exemption claimed/requested • 2 = Transaction risk analysis exemption validated/honored • 3 = Transaction risk analysis exemption failed validation/not honored <p>If the TRA exemption does not apply to the transaction, the value of 0 is optional and the tag may be omitted entirely.</p>

Table 58: Field 34, Dataset ID 4A - Strong Customer Authentication and Common and Secure Communication

Tag	Length	Value	Format	Content of Sub-Element
8A	1	Delegated Authentication Indicator	AN	<ul style="list-style-type: none"> • 0 = Delegated authentication not claimed/requested • 1 = Delegated authentication claimed/requested • 2 = Delegated authentication request validated/honored • 3 = Delegated authentication request failed validation/not honored <p>If delegated authentication is not claimed/requested for a transaction, the value of 0 is optional and the tag may be omitted entirely.</p>
8C	1-80	Reasons for Not Honoring Exemptions	AN	<p>Contains a series of up to 20 reason codes of four digits each that identifies the reason for not honoring the exemptions. Values:</p> <ul style="list-style-type: none"> • 8A01 = Merchant not participating in Visa Delegated Authentication Program • 8A02 = Issuer not participating in Visa Delegated Authentication Program • 8A04 = Indeterminate or invalid issuer response • 8A06 = Did not meet exemption criteria (Visa determined) • 8A07 = VMID invalid for service • 8A08 = CAVV invalid value • 8A76 = Did not meet delegation criteria (Issuer supplied) • 8473 = Cardholder has not trusted the merchant (issuer supplied) • 8474 = Did not meet the exemption criteria (issuer supplied) • 8976 = Did not meet exemption criteria (issuer supplied)
C0	2	TRA Score	AN	Contains transaction risk analysis score. Value 01-99
C1	2	Recurring Transaction Setup Indicator	AN	<p>Contains the recurring transaction setup indicator that will be sent to the issuer. Valid values are:</p> <ul style="list-style-type: none"> • 01 = Recurring data elements present • 02 = Recurring data elements incomplete • 03 = Format of one or more recurring data element is invalid

In Tag 8C:

- **8A01, 8A02, 8A04, 8A06, 8A07, and 8A08** are Visa-determined reason codes for not honoring exemptions.
- **8A76** is issuer-determined reason code that can be used with the delegated authentication indicator.

- **8473** and **8474** are issuer-determined reason codes that can be used with the trusted merchant exemption indicator.
- **8976** is issuer-determined reason code that can be used with the transaction risk analysis exemption indicator.

Field 35 - Track 2 Data

Field 35 - Attributes

Variable length

1 byte, binary +

37 N, 4-bit BCD (unsigned packed); maximum 20 bytes

Field 35 - Description

Field 35 contains the information encoded on Track 2 of the magnetic stripe, including field separators but excluding beginning and ending sentinels and LRC characters.

The Track 2 delimiter/separator character (^) must be encoded as X'D' (binary 1101).

The length is the total number of hexadecimal digits (not bytes). If this field's Track 2 data equals an odd number of digits, one leading zero is required in the first unused half-byte of data for padding.

The length indicated above includes the field delimiter, but not leading **zeros**.

See the *Payment Technology Standards Manual*.

Field 35 - Usage

This field is used in original authorization requests but not in responses, advise responses or reversals. Reversals include the original field 22 value but not the field 35 or 45 contents.

This field is present only when Track 2 data has been read at the terminal; otherwise it must be omitted.

If field 52 is present, field 22, positions 1-2 cannot be **01** (manual entry).

Visa Card: Used for magnetic stripe-based POS transactions and should contain the entire stripe content. For all Visa card-present transactions, if field 22 = **90**, field 35 or field 45 must contain the entire stripe.

Non-VisaNet: POS requests track information (Field 35-Track 2 Data or Field 45-Track 1 Data) must be present if field 22 = **90**.

If Track 1 and Track 2 are present in a POS message, VisaNet Integrated Payment (V.I.P.) gives preference to Track 2.

VSDC: Although POS messages can contain field 35 or field 45, VSDC acquirers should send field 35. If field 22 contains **05**, **07**, or **95**, it must contain track data from the chip image, not the magnetic stripe. If Track 1 and Track 2 are present, V.I.P. gives preference to Track 2.

CVV2: If field 35 and field 126.10 (CVV2 data) are present in a POS request, V.I.P. removes field 126.10 if the client is not certified to receive CVV2 data.

ATM: These Automated Teller Machine (ATM) transactions require field 35 (Track 2):

- 0100 authorization, CPS/ATM with PIN
- 0100 ATM balance inquiry
- 0100 VSDC ATM PIN change and unblock
- 0100 ATM Mini Statements

Visa Token Service: Contains token data. Issuers can receive track data instead of token data in this field. Required for NFC Visa Contactless messages using Visa Token Service.

Visa Cloud-based payment token data elements are:

- Token
- Token expiration date
- Service code
- Issuer discretionary data in *hhhhccaaaaxxx* format where:
 - *hhhh* = timestamp received as part of account parameter index
 - *cc* = counter received as part of account parameter index
 - *aaaa* = application transaction counter
 - *xxx* = magnetic-stripe verification value

If request is submitted with token data, participating issuers must support:

- iCVV Convert Service: This field contains the cardholder PAN, card expiration date and service code for magnetic stripe, and the CVV according to issuer configuration.
- Full and Early chip: This field contains the token, token expiration date, and the dCVV or iCVV based on the token.

VisaNet-generated track data elements are:

- Primary account number (PAN)
- PAN expiry date
- Service code with value assigned by VisaNet
- CVV
- Issuer discretionary data

The issuer discretionary data does not contain issuer data if present in the magnetic-stripe or chip card.

The dCVV and iCVV authentication data does not apply to non-Visa cards. The authentication data for non-Visa cards is based on the token. For more information, contact your regional Client Support representative.

Cashback Service (Australia): This field should contain the track data from the chip image when a VSDC chip card is used. If this field is present, the first digit of the Service Code subfield must contain one of these values:

- **2** (International Card-EMV chip, debit, or credit)
- **6** (National use only-EMV chip, debit, or credit)

Although V.I.P. messages can contain field 35 or field 45, VSDC acquirers should send field 35.

Visa Fleet Cards: This field is used in authorization requests, reversals, and related advices. Issuers may specify point-of-sale (POS) prompts for the driver or vehicle identification, vehicle odometer, or both, based on the magnetic-stripe encoding of the Visa Fleet card.

If field 35 is present, Visa Fleet cards must contain instructions for POS prompts in the Discretionary Data subfield. Only the last two positions before the End Sentinel are used for Visa Fleet card data. This table lists the magnetic stripe encoding criteria for field 35.

These magnetic-stripe encoding requirements apply only to Visa Fleet cards.

Table 59: Magnetic-Stripe Encoding for Visa Fleet Cards

Field Position	Field Name	Encoding Edit Criteria
1	Reserved	Reserved for future use. The default value is 0 (zero).
2	Service Enhancement Indicator	Fleet managers may limit what their Visa Fleet cardholders can purchase at eligible POS locations. Values: <ul style="list-style-type: none">● 0 = Fleet, no restriction (fuel, maintenance, and non-fuel purchases)● 1 = Fleet (fuel and maintenance only purchases)● 2 = Fleet (fuel only purchases)● 3-9 = Reserved

Table 59: Magnetic-Stripe Encoding for Visa Fleet Cards

Field Position	Field Name	Encoding Edit Criteria
3	Service Prompt	Fleet managers may select the service options that drive data collection at the POS. Values: <ul style="list-style-type: none">• 0 = Reserved (no prompt required)• 1 = Identification (ID) and odometer reading• 2 = Vehicle ID and odometer reading• 3 = Driver ID and odometer reading• 4 = Odometer reading• 5 = No prompt• 6 = ID (Cardholder enters the six-digit numeric vehicle, driver, or generic ID)
End Sentinel	Not Applicable	Not Applicable

Visa iCVV Convert: If a request is submitted to a participating issuer and chip data for Online CAM is present in the request message, V.I.P. performs Online CAM validation. If the transaction passes Online CAM validation, V.I.P. replaces the iCVV in the track data of field 35 (or field 45) with a V.I.P.-generated CVV. In this instance, iCVV checking is not performed. However, if the transaction fails Online CAM validation, V.I.P. declines the transaction with response code **05**.

If chip data for Online CAM validation is not present in the request message, V.I.P. performs iCVV validation. If the transaction passes iCVV validation, V.I.P. replaces the iCVV in the track data of field 35 (or field 45) with a V.I.P.-generated CVV. However, if the transaction fails iCVV validation, V.I.P. declines the transaction with response code **05**.

If Track 1 data (field 45) and Track 2 data (field 35) are present in the request message, V.I.P. replaces only the iCVV in field 35 with the V.I.P.-generated CVV and drops field 45 from the message.

Visa Data Secure Platform With Point-to-Point Encryption (DSP/P2PE): If Standard P2PE is used, these data elements in this field are obfuscated in POS authorization requests:

- The primary account number (PAN).
- All data elements between the service code and the end sentinel of Track 2 discretionary data.

If Format Preserving Encryption (FPE) is used, all data elements between the service code and the end sentinel of Track 2 discretionary data are encrypted.

Field 35 - Field Edits

If field 35 is present, the value in the length subfield must not exceed **37**.

Track 2 Data, *except for X'D' delimiters*, must be numeric.

If track data is present in full or partial reversals, the message is rejected with reject code **0699**.

POS authorization request messages are rejected with reject code **0142** if field 22 = **90** or **91** but neither magnetic stripe content field (field 35 or field 45) is present.

POS Authorization request messages are rejected with reject code **0291** if field 22 = **02** or **05** or **07** but neither magnetic stripe content field (field 35 or 45 is present).

This field must be present if a PIN is present in field 52; otherwise, V.I.P. rejects the transaction with reject code **0291**.

The account number in this field must agree with the account number in field 2; otherwise, reject code **0521**.

If these ATM transactions are not submitted with field 35 (Track 2), they are rejected with reject code **0291**:

- 0100 authorization, CPS/ATM with PIN
- 0100 ATM balance inquiry
- 0100 VSDC ATM PIN change and unblock
- 0100 ATM Mini Statements

For all ATM transactions, the account number in this field must agree with the account number in field 2; otherwise, reject code **0521**.

Cashback Service (Australia): If this field is present in a cashback request and does not contain a value of **2** or **6** in the first digit of the Service Code subfield, Visa rejects the transaction with reject code **0106**.

Field 35 - Reject Codes

- **0024** = Invalid length (track data too long)
- **0027** = Invalid track data
- **0106** = Invalid value
- **0142** = Magnetic stripe data missing when field 22 is **90** or **91**
- **0291** = Field missing
- **0521** = Track 2 account number is missing or does not agree with field 2
- **0699** = Presence of PIN/Track/AVS data inconsistent with message type

AVS does not apply to ATM.

Field 37 - Retrieval Reference Number

Field 37 - Attributes

Fixed length

12 AN [content limited to numerics], EBCDIC; 12 bytes

format: *ydddnnnnnnnn*

Field 37 - Description

Field 37 contains a number used with other key data elements to identify and track all messages related to a given cardholder transaction (referred to as a transaction set). It is usually assigned by the acquirer, but it may be assigned by a merchant or by an individual electronic terminal. VisaNet Integrated Payment (V.I.P.) also generates the retrieval reference number for transactions it initiates.

This field contains two parts. The first four digits are usually a *yddd* date (Julian date format). The date is defined to be the same day as the date in Field 7-Transmission Date and Time, of the original request. The last eight digits are a numeric transaction identification number. The value in field 37 can be based on the content of fields 7 and 11 in the original request or advice as shown in the recommendation below:

- Positions 1-4: the *yddd* equivalent of the field 7 date
- Positions 5-6: the hours from the time in field 7
- Positions 7-12: the value from field 11

Field 37 - Usage

The retrieval reference number is a key data element for matching a message to others within a given transaction set. Field 37 is **mandatory** in all 01xx, 03xx, 04xx, and 06xx request and response messages. It is not required in 08xx messages.

*The value in field 37 cannot be used again for 48 hours or the transaction may be rejected with reject code **0600**.*

Echo test 0800 Messages: For Visa initiated echo messages field 37 is always included. It is optional for clients to include field 37 in the response.

For client initiated echo messages field 37 is optional. If included, V.I.P. returns field 37 back in the response.

This field is required in Automated Teller Machine (ATM) balance inquiries and 0120 and 0322 advices.

Incremental Transactions: In incremental 0100 authorization messages and their reversals, this field must contain the value from the original authorization request message.

Reversals: A reversal from an acquirer must contain the value from the original request.

File Maintenance Messages: Regardless of message format, for client processing center-generated 0300 and 0302 file maintenance requests, a new number must be assigned. The same number is returned in the response.

0120 and 0322 File Update Advices: Field 37 is present in these advices.

V.I.P. Advices: Field 37 is present in 0120 or 0420 advices.

Authorization Gateway Transactions for Mastercard AFD: In an 0120 confirmation advice, the code in this field must match the value in the original 0100 request.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The 0100 status check request or estimated authorization request message and the 0120 acquirer confirmation advice must contain the same value in this field.

Field 37 - Field Edits

V.I.P. Message Format: Field 37 is required in all requests, advices, and responses related to a cardholder transaction; the response value must match that in the request.

The first four digits must be a date in Julian date format, *yddd*, where the first digit = **0-9** and the next three digits = **001-366**. Otherwise, V.I.P. rejects the message with reject code **0094**.

Field 37 - Reject Codes

- **0094** = Invalid value in first four digits
- **0095** = Invalid value
- **0310** = Field missing
- **0514** = Response value does not match request value

Field 38 - Authorization Identification Response

Field 38 - Attributes

Fixed length

6 AN, EBCDIC; 6 bytes

Field 38 - Description

Field 38 contains the authorization code provided by the issuer when a transaction is approved, partially approved, or a "no reason to decline" code provided for successful verifications.

For Mastercard and Discover the 6th position in this field indicates product information.

This table contains system assumptions regarding the length and format of this code. The code length and format is the number of significant digits and not the field entry length.

Table 60: Field 38 Length and Format Guidelines

Code Length and Format	Program	Field Fill
6 AN	<ul style="list-style-type: none"> • Cirrus ATM • Diners Club • Discover • JCB • Proprietary card • Visa 	No field fill
≤6 AN	American Express	Left-justified space
≤6 AN	Mastercard	Left-justified, no spaces or special characters

In STIP, an authorization code is derived from the retrieval reference number, account number, date, and time, and the algorithm can generate 99,999 unique combinations. It is, therefore, possible to receive identical authorization numbers for different transactions.

Field 38 - Usage

The issuer must provide 6 positions for field 38, even when fewer than 6 positions are meaningful. The values assigned to field 38 should be as unique as possible to verify that the issuer approved the transaction.

Acceptable characters are A-Z in uppercase, 0-9, and spaces. This field should not contain all spaces or all zeros, however recipients of this field must be able to receive all spaces or all zeros. No special characters allowed.

Visa strongly recommends that issuers populate Field 38 with an authorization code, not all zeros or all spaces.

Field 38 is required in 0110 authorization and account verification responses if field 39 is **00, 10, 85 or Z5**.

This field is conditional in 0400 reversals, partial reversals, and 0420 reversal advices. For reversals, acquirers must populate this field with the value from the 0110 authorization response. If the acquirer did not receive an authorization response containing field 38, the reversal can be sent without it.

This field is not used in reversal responses.

Clearing requires alpha codes for requests with manually entered authorization source codes or codes inserted offline. This requirement also applies to Japan domestic transactions receiving post-authorization approvals for CAFIS-generated responses.

Balance Inquiry Service : For an 0110 balance inquiry (field 3, positions 1-2 = **30**) response, field 38 is needed if the transaction is approved by the issuer (response code **00**). If field 38 is not provided by the issuer in a 0110 balance inquiry approval response, V.I.P. rejects the message with reject code **0293**.

If the transaction is not approved by the issuer (response code other than **00**) field 38 is not required in the 0110 balance inquiry response.

V.I.P. Advices: Field 38 is present in 0120 and 0420 advices if it was present in the 0110 approval response or 0400/0420 reversal request.

Account-Level Processing: U.S. issuers are not required to send the product ID in position 6 of field 38. Acquirers must use field 62.23 to identify the applicable product ID for a transaction.

Authorization Gateway Transactions for Discover: Position 6 of this field contains account category information for Discover transactions.

Visa assigns a value of **Z** (Unspecified Product Type) in the response message sent to the acquirer when the Discover transaction is processed in STIP. The account category value in field 38 is included in the STIP advice sent to the Discover gateway. If present in a 0110 response, the field is required in the 0400 reversal message.

Authorization Gateway Transactions for Mastercard: This field is used in responses and reversals coming from Mastercard. Acquirers that process Mastercard transactions in Europe region must support fields 38 and 62.17 when these fields are used in connection with the Mastercard Account-Level Management (ALM) service.

Visa passes ALM data as received from Mastercard in position 6 of this field.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The value in this field of the 0120 acquirer confirmation advice must be the same as the value in the associated 0110 status check response or estimated authorization response message.

VisaNet generates new values in field 38 and field 62.2 when the acquirer does not send these fields in the 0120 acquirer confirmation advice, and V.I.P. cannot find the original status check in the transaction history. If this happens, these fields in the advice may not match the values in the 0100 status check message.

Visa Flexible Credential transactions: Authorization only acquirers may receive field 38 in Product Eligibility Inquiry 0110 response messages.

Field 38 - Field Edits

Characters must be uppercase. No special characters allowed.

This field is required in a 0110 authorization and account verification response message if field 39 is **00**, **10**, **85**, or **Z5**. It is required in an 0400 request and 0420 advice, if it was present in the 0110 response.

Balance Inquiry Service: If field 38 is not provided by the issuer in an 0110 balance inquiry approval response, V.I.P. rejects the message with reject code **0293**.

High-Value and Payment Token Transactions: Field 38 must contain an authorization identification response for an approved authorization request including account verification

and balance inquiry response messages. V.I.P. rejects invalid authorization responses with reject code **0034**.

Invalid values for the 0110 response are:

- **00000** (all **zeros** in the last five positions of the six-byte field)
- **^^^^^** (all **spaces** in the last five positions of the six-byte field)
- **X** (**X** in the last position of the six-byte field)
- **0000^** (four **zeros** followed by a **space** in the last five positions of the six-byte field)
- **0000N** (four **zeros** followed by **N** in the last five positions of the six-byte field)
- **0000Y** (four **zeros** followed by **Y** in the last five positions of the six-byte field)
- **0000P** (four **zeros** followed by **P** in the last five positions of the six-byte field)
- **SVC** (**SVC** in the first three positions of the six-byte field)

Field 38 - Reject Codes

- **0034** = Invalid value
- **0293** = Field missing

Field 39 - Response Code

Field 39 - Attributes

Fixed length

2 AN, EBCDIC; 2 bytes

Field 39 - Description

Field 39 contains a code that defines the response to a request or the message disposition and acknowledgment that a transaction or a message was received. The codes for this field are defined in the Valid Values section.

Field 39 - Usage

This field is used in all responses and most but not all network management functions.

0810 Network Management Responses: This field may be present in some 0810 network management responses. Response code **00** is used to acknowledge receipt of an 0800 network management message. V.I.P. includes field 39 in Visa-generated 0810 response messages. In addition, acquirers and issuers can send this field in these responses.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120, 0420, 0322, and 0620
 - **0120 File Update Advices:** Field 39 is present and the code is **00** (successful update) or **06** (discrepancy advice).
 - **0322 File Update Advices:** Field 39 is present in Auto-CDB advices. If the response code is **06**, field 48 contains the error reason code.
 - **STIP and Switch Advices:** Field 39 is present in 0120 or 0420 advices and contains the STIP response before conversion for the acquirer.

Partial Authorization: The response code must be 10. The issuer may respond with a Partial Authorization if the preauthorization or authorization request contains field 60.10 with a value of **1** or **3**.

If this field contains the purchase amount and field 60.10, position 12, contains a **0**, **2**, or field 60.10 is not provided, the issuer should decline the message request with response code **51** (insufficient funds) if there are not sufficient funds to approve the requested amount..

If the acquirer submits a preauthorization or authorization request that does not contain a value of **1** or **3** in field 60.10, and the issuer returns a partial authorization response, V.I.P. rejects the response message to the issuer with reject code **0733** and processes the transaction in STIP to the acquirer based on issuer-specified STIP parameters.

CVV/iCVV, dCVV: If Visa performs CVV, iCVV, or dCVV checking and detects an invalid value, and if the issuer elects to receive results in field 39, the request forwarded to the issuer contains this field with code **82**. Issuers can optionally receive positive and negative validation results in field 44.5. When recovering advice messages, the issuer should note that a response code of **82** means the acquirer received the issuer's default response code.

CVV2: Participating issuers can use response code **N7** to indicate that the transaction would have been approved if the CVV2 value had been allowed.

Issuer processors also can use **N7** when merchants say no CVV2 was on the card (field 126.10, position 1 = **9**) but issuer processors know that the card was imprinted with a CVV2 value.

When the merchant receives **N7**, it can decline the transaction or resubmit it with a different or no CVV2 value.

STIP Default-Setting Bypass for CVV2 Processing: Qualified transactions that generate no-match (field 44.10 = **N**) responses in STIP are processed according to the issuer's CVV2 default response code settings for field 39. However, CVV2 qualified transactions that generate match (field 44.10 = **M**) responses in STIP are processed normally, bypassing the default settings, and may be approved or declined based on all other conditions of the transaction.

Account Verification: V.I.P. sends zero-amount account verification messages (where field 25 = **51**) to issuers when they are available. This message can include field 123 or field 126.10, or both. The issuer must return a value of **85** or **00** in this field if no negative condition is found. Additionally, the issuer must provide validation results for AVS and CVV2 (in fields 44.2 and 44.10, respectively) if AVS field 123 and CVV2 field 126.10 are submitted in the request message.

If the issuer is not available, V.I.P. processes the account verification transaction in STIP and returns a value of **85** in this field, provided no negative condition is found.

When an Account Verification message identifies a stop instruction, V.I.P. processes the account verification request using STIP to generate a STIP advice. The response is then sent to the acquirer with one of these values in Field 39:

- **R0** (Stop this payment)
- **R1** (Stop all future payments)
- **R3** (Stop all merchants)

Anticipated Amount Verification Transactions: Acquirers can use a 0100 Account Verification request with an anticipated amount in field 54 to check an account with an anticipated amount without holding any funds. See field 54 for more details.

For an anticipated amount verification transaction, field 4 must have a value of **00** and field 25 must be **51**.

If both the account and the expected amount pass the validation, issuer returns response code **00** in this field.

If only the account passes the validation, issuer returns response code **85** (No reason to decline) in this field.

If the anticipated amount in field 54 is higher than the account limit or balance, issuer returns **Z5** (Valid account but amount not supported) in this field. V.I.P. converts **Z5** to **05** (Do not honor) in 0100/0210 authorization responses. If field 54 is not present in the original account verification request, V.I.P. converts **Z5** to **85** (No reason to decline) before sending the response to the acquirer.

Address Verification: If an issuer provides address verification along with an authorization request, the response code in field 39 reflects the authorization decision only. The address verification result code is in field 44.2. If there is no reason to decline an address verification only request, the code for this field is **85**, not **00**.

Address and CVV2 Verification: Additionally, if AVS was requested in the message, V.I.P. returns results for AVS, provided address information is available. Otherwise, **U** is sent in 44.2. Similarly, if CVV2 validation was requested, V.I.P. sends a results code for CVV2 in F44.10, provided CVV2 keys are available.

PIN Verification: For 0100 authorization requests involving PIN verification by Visa, V.I.P. inserts **00** in field 39 to inform the issuer that the PIN is correct.

If PVS successfully verifies a PIN (F39 = 00) V.I.P. drops fields 52, and 53 before the request is forwarded to the issuer.

PIN Tries Exceeded: If Visa is performing PVS on the issuer's behalf and the allowable PIN tries have been exceeded, V.I.P. sends a value of **75** in field 39 of the 0100/0200 message to the issuer. The issuer may return the value of **75** or some other value in field 39 of the 0110/0210 response. The field 39 value returned by the issuer is sent to the acquirer unaltered. If the transaction is processed in STIP, Visa sends the value of **75** in field 39 in the 0110/0210 response to the acquirer and in the 0120/0220 issuer advice.

VSDC ATM PIN Change/Unblock: These table lists the ATM response codes that support this service.

Table 61: VSDC ATM PIN Change/Unblock Response Codes

Code	Definition
12	Invalid transaction. For the PIN Change/Unblock Service, the acquirer and the issuer must also participate in the VSDC service, and the content of the transaction must carry the required VSDC data.
57	Issuer not participating in the PIN Change/Unblock Service.
58	Acquirer not participating in the PIN Change/Unblock Service.
85	This is an approval. However, the response message must contain field 55, tag 71 or 72 (issuer script). If the issuer script is not present, Visa rejects the response back to the issuer.
91	Issuer not available. STIP responds to the acquirer with response code 91 if: the issuer is unavailable, the issuer's response is late, or if the issuer fails to include field 142 in an approved response. Responses from issuers without field 142 are rejected back to the issuer.
P5	Denied PIN unblock. This code indicates that the PIN change or PIN unblock request was declined by the issuer.
P6	Denied PIN change. This code indicates that the requested new PIN is unsafe.

Gambling Original Credit Transactions (OCTs): If the issuer does not support Gambling Original Credit Transactions (OCTs), V.I.P. declines the transaction with these specific Response Codes in field 39:

- **15:** Priority routing and no participating Issuer network for gambling OCTs.
- **57:** Non-priority routing and Issuer does not participate in gambling OCTs (US only).
- **93:** Non-priority routing and Issuer does not participate in gambling OCTs (Non-US).

Visa Token Service: Issuers who participate in Visa Token Service must send response code **59** (Suspected fraud) to identify that a token provisioning request is declined because issuer suspects the request as fraudulent.

Visa Token Activation Requests: Token activation requests must contain one of these response codes: **00** (Unconditional approval [provision and activate immediately for payments]); **05** (Do not honor); **85** (Conditional approval [provision, do not activate until additional cardholder verification is performed]); **59** (Suspected fraud.) Any other response code prevents provisioning.

Visa Token Device Binding: Token binding requests must contain one of these response codes: **00** (Unconditional approval [immediately bind token to device]); **05** (Do not honor); **85** (Conditional approval [do not bind token to device until additional consumer verification is performed].), **59** (Suspected fraud.) Any other response code prevents binding.

V.I.P. requires a response code of **00** or **85** for 0620 Token Notification Advice and 0630 Token Notification Advice responses that contain message reason code **3700** (Token create) and **3711** (Device provisioning result).

This field must contain a value of **00** or **06** for 0620 Token Notification Advices that contain message reason code **3701** (Token deactivate), **3702** (Token suspend), **3703** (Token resume), **3712** (OTP verification result) and **3714** (Mobile banking app activation).

This field must contain the value of **00** for 0630 Token Notification Advice responses that contain message reason code **3701** (Token deactivate), **3702** (Token suspend), **3703** (Token resume).

For a description of the error in response code **06 (Error)**, see "Field 123, Usage 2, Dataset ID 67, Tag 03."

This field must contain the value of **00** for 0630 Token Notification Advice responses that contain message reason code **3712** and **3714**.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: When an acquirer receives a status check response or estimated authorization response message containing an approval and sends an 0120 acquirer confirmation advice, the issuer must respond with an 0130 response containing **00** in this field.

If an issuer does not respond to the 0120 acquirer confirmation advice with an 0130 response, V.I.P. sends a 0130 back to acquirer and a STIP advice to issuer through the normal advice recovery process, with the value of **9020** (response timed out) in Field 63.4 -STIP/Switch Reason Code.

Dynamic Key Exchange: This field is present in 0810 responses to requests for new working keys. The Switch uses response code **00** (request acknowledged, will comply) when it accepts the client's request for a key change. The client must use this response code in the 0810 response to indicate that the key has been accepted and is ready for use.

VisaNet uses code **06** (request acknowledged, unable to comply) when it cannot accept a key change request. A key change request cannot be accepted if the identifying institution is not listed at Visa as a Dynamic Key Exchange participant, or if the request is received while a key change is in progress, or if Field 53-Security Related Control Information in the request is incorrect. The client must use code **06** when it cannot accept the new key.

If VisaNet encounters PIN block errors during normal message processing, V.I.P. returns a response code of **81** in the 0110 or 0810 response message and initiates an automatic acquirer key change. If the issuer encounters a PIN block error during verification, it returns a response code **81** in the 0110 or 0810 response. V.I.P. initiates an automatic working issuer key change.

Visa Stop Payment Service (VSPS): V.I.P. checks the Portfolio File in the cardholder database for stop payment codes corresponding to the request's account number. If a code is found, the request is routed to STIP, which uses the Portfolio file's code as the field 39 response code in the 0110 message, and in the 0120 STIP advice. Decline response code **R0** means that the transaction is declined because the cardholder stopped a single VSPS-eligible payment against a single merchant. Decline response code **R1** means that the transaction is declined because the cardholder stopped all VSPS-eligible payments against a single merchant. Decline response code **R3** means that the transaction is declined because the cardholder stopped all VSPS-eligible payments against all merchants. V.I.P. can send response code **00** (success) or **10** (partial success) or **06** (error) in field 39 in a VSPS 0312 add file maintenance response.

VSPS: The 0302 host interface is available in US and Canada only.

V.I.P. may forward a 0100 authorization or 0200 full financial request message with response code **R1** (Stop all future payments) in field 39 to issuers in the Europe region who opt in for the VSPS bypass feature for strong customer authentication (SCA) transactions.

Healthcare Eligibility Inquiries: A value of **00** should be used for approvals, and **05** should be used for declines. The inquiry response is in field 104.

Suspected Fraud: When declining a transaction due to suspected fraud, all issuers (including those with fraud mitigation systems that work with their online authorization systems) must use response code **59**-suspected fraudulent transaction.

When issuers that participate in Visa Advanced Authorization use response code **59** to decline authorizations for suspicious activity or fraud-related reasons, the product (in collaboration with the issuer's risk control systems) uses this information to identify and forecast risk trends and patterns.

Unlike other response code values for fraudulent transactions that automatically update the Cardholder Database (CDB), code **59** does not cause the card to be added to the CDB.

When Real Time Decisioning (RTD) determines that an original request meets issuer-provided criteria, V.I.P. includes response code **59** (suspected fraud) or a more severe response code in 0100 forward referrals, and 0120 STIP advices, sent to the issuer.

Payment Transactions (U.S. Only): If V.I.P. receives an 0100 or 0400 message for a payment transaction but a special arrangement does not exist between the merchant and the issuer, V.I.P. declines the request with response code **57** (transaction not supported).

Additional requirements and related information can be found in the descriptions for fields 3, 39, 54, 62.1, 63.3, and field 104, usage 2.

Original Credit Money Transfer Transactions: V.I.P. declines transactions initiated as a 0100 authorization request with response code 12.

For OCTs sent to credit cards, recipient issuers may choose to decline the OCT with response code **13** if the OCT amount is greater than cardholder's outstanding credit card balance.

OCT Velocity Limits: For issuers that support velocity limits, V.I.P. uses these response codes to decline original credit transactions submitted by participating acquirers and originators:

- **61** (transaction exceeds approval amount limit)
- **65** (transaction exceeds withdrawal frequency limit)

When the approval amount limit and the withdrawal frequency limit are exceeded, V.I.P. declines the transaction with response code 61. See "Field 48, usage 37."

Enhanced Prepaid Load Transactions: The recipient account number must be defined as a Visa prepaid card. Otherwise, the transaction is declined with response code **57** (transaction not permitted to cardholder).

VSDC: Field 39 is present in 0110 responses, including those for Visa or Plus ATM balance inquiries, and 0120 advices. Early data option issuers participating in the VisaNet Card Authentication Service are notified of card authentication failures in this field with the code **Q1**, which V.I.P. forwards to issuers in 0100 requests (authorization, cash disbursements, balance inquiries). If issuers include **Q1** as response code in an 0110 response, V.I.P. rejects the

message. A list of STIP default response codes for VSDC transactions is located in appendix A of this manual.

VSDC Alternate PAN Transactions: V.I.P. declines a transaction with response code 59 (suspected fraud) if all these apply:

- The account range of the chip card indicates that it supports an alternative PAN.
- Field 22 does not contain **05, 07, 91, or 95**.
- Chip data is not present in field 55 or the third bitmap fields.

VSDC: In addition to the standard usage of this field, this field is included in these messages to indicate the results of offline authorization:

- 0120/0130 and 0620/0630 chip-based informational advices and their responses

Visa iCVV Convert: If a request is submitted to a participating issuer but the issuer's MDK encryption key (Online CAM) and CVK (CVV) are not present and no card validation takes place, V.I.P. declines the transaction with response code **05**.

If a request is submitted to a participating issuer and chip data for Online CAM is present in the request message, V.I.P. performs Online CAM validation. If the transaction passes Online CAM validation, V.I.P. replaces the iCVV in the track data of field 35 or 45 with a V.I.P.-generated CVV value. In this instance, iCVV checking is not performed. However, if the transaction fails Online CAM validation, V.I.P. declines the transaction with response code **05**.

If chip data for Online CAM validation is not present in the request message, V.I.P. performs iCVV validation. If the transaction passes iCVV validation, V.I.P. replaces the iCVV in the track data of field 35 or 45 with a V.I.P.-generated CVV. However, if the transaction fails iCVV validation, V.I.P. declines the transaction with response code **05**.

VisaNet does not send Online CAM results (response code **82, Q1**) in advices to participating issuers. However, CVV results are sent in field 44.5 if the issuer chooses to receive them.

Visa Alternative Authorization Routing: For participating authorization-only issuers, if V.I.P. forwards a request to an issuer and the issuer responds with response code **91, 92, or, 96**. V.I.P. reroutes the request message to the issuing alternative routing destination, and the alternative routing destination provides the response code to the acquirer.

Brazil Domestic Transactions: In transactions that contain product ID **S6**, field 104, usage 2 must contain the merchant program identifier; otherwise, at the issuer's option, V.I.P. declines the transaction with response code **57**.

Also see the description of field 104, usage 2, dataset ID 6E.

Visa Data Secure Platform With Point-to-Point Encryption (DSP/P2PE): V.I.P. declines POS transactions from MDEX endpoints with response code **74** if an encryption error occurs. This value is used in authorizations, preauthorizations, merchandise returns, reversals, AFD completions and acquirer advices, and their responses.

Table 62: V.I.P. Processing Rules for Cashback Response Codes N3, N4, and 57

Condition	V.I.P. Processing Rule
<ul style="list-style-type: none"> • The acquirer does not participate in the service. • The issuer does not participate in the service. • Cashback transaction did not meet jurisdiction requirements for merchant, acquirer, and issuer where the cashback service is available. • The merchant, acquirer, and issuer are in the same country where the cashback service is not available. 	V.I.P. declines the transaction with response code N3-Cash Service not Available .
<p>For maximum country level cashback amount limit, participating markets may set a maximum cashback amount limit that can be dispensed in a single transaction. Cashback amounts not equal to, or exceeding the established maximum country cashback limit are declined by V.I.P.</p> <p>Issuers may also decline transactions if the transaction has exceeded the issuers cashback limit.</p>	V.I.P. declines the transaction with response code N4-Cash request exceeds issuer limit .
Canada domestic cashback transaction is submitted with airline MCC (3000-3200 and 4511).	V.I.P. declines the transaction with response code 57-Transaction not permitted .

Issuers can use response code **6P** if cardholder-supplied government identification number (for example, driver's license, tax id, etc.) does not match the issuers records.

Field 39 - Field Edits

This code must be **00** in an 0130, 0310, 0312, 0410, 0430, or 0630 response, except as specified in these exceptions to this rule:

- Endpoints may receive code **79** in 0410 or 0430 responses when the original financial transaction has been previously reversed by VisaNet. Issuers must not use this code in response messages.
 - Acquirers and issuers can receive response codes **76** (unsolicited reversal) and **94** (duplicate transmission) from V.I.P. as specified in this table. Issuers must not use this code in response messages.
- If V.I.P. receives a response containing a code of **76** or **94**, V.I.P. returns the response with reject code **0087**. Only V.I.P. can use response codes **76** and **94**.

Responses containing code **94** in this field may also include field 44.11, which contains the response code from the original transaction.

Table 63: V.I.P. Authorization-Only Messages That Can Include Response Codes 76 and 94

Response Code (Field 39)	Client Type (Receiver)	Message Types
76	Acquirer	<ul style="list-style-type: none"> • 0410 reversal of authorization response or financial response • 0430 reversal of authorization advice response or financial advice response • If an 0400/0420 reversal with an original message type of 0200 in field 90.1 is submitted against a full-financial 0200 original with no transaction history, V.I.P. uses field 39 = 76 in the 0410/0430 response. In this instance, a history segment in the History database is required for the 0400/0420 reversal. (A history segment is not required if field 90.1 = 0100 and the reversal is against an 0100 authorization, in which case a code of 76 would not be used in the reversal response.)
94	Acquirer	<ul style="list-style-type: none"> • 0110 authorization response • 0410 reversal of authorization response • 0430 reversal of authorization advice

Reversal and Advice Responses: Visa requires issuers to respond with response code **00** to these messages:

- Reversals, partial reversals, and reversal advices.
- Authorization STIP advices.
- Acquirer confirmation advices.

Forward Referrals: Field 39 is present in 0100 and 0400 “forward referrals.” Forward referrals are requests processed by STIP and sent to the issuer for a decision. A forward referral response code indicates STIP did not respond due to a condition best handled by the issuer when it is available. Forward referral codes are flagged in the table of response codes in “Valid Values.”

Account Screen Authorization File (ASAF) Action Codes XA & XD are an ASAF Listing Status and only for forward referrals. See *Authorization-Only Online Messages Processing Specifications (International)* for Cardholder Database, ASAF action codes.

Referral Response Code Processing: These points apply to referral responses:

- V.I.P. rejects 0110 response messages containing referral response codes **01** and **02** with reject code **0087** for Visa transactions.
- For non-Visa transactions from Credit Gateways, PIN Debit Gateways, and private label transactions, response codes **01** and **02** can be used.
- V.I.P. rejects invalid referral responses with an **0087** reject code. If the issuer fails to respond to the rejected response, STIP approves or declines the request based on the normal stand-in issuer unavailable processing.

Partial Authorization: V.I.P. rejects a partial authorization response (reject code **0603**) to the issuer when field 54 includes a set containing the original transaction amount and the response code is not **10**. STIP accepts or declines the total transaction amount based on issuer-specified parameters. Preauthorization response message is not included.

Restricted Card Response Codes: Response code **62** applies to issuer-defined excluded or embargoed countries.

Credit Voucher and Merchandise Return Authorization: V.I.P. requires issuers to use certain response codes in the 0110 credit voucher and merchandise return authorization response message:

- Valid response codes for approving the transaction are **00**, **85**, and **N0**.
- Valid response codes for declining the transaction are **03**, **13**, **14**, **46**, **59**, **78**, and **93**. Response code **57** is valid if it is submitted by an issuer in the AP region or the account funding source is prepaid and MCC is quasi-cash (MCC 4829, 6012, 6051, 6540, 7995.)

If the response code is invalid, V.I.P. rejects the transaction with reject code **0087** and processes the transaction using the issuer's STIP parameter.

Purchases, Account Funding, Quasi-cash, and Bill Payment Transactions: Visa converts response code **57** (Transaction not permitted to cardholder) to **05** (Do not honor) in Field 39 when received from issuers in 0110 and 0210 messages for purchases, account funding, quasi-cash, and bill payment transactions.

Card-Not-Present Transactions: V.I.P. converts response code **12** (Invalid transaction) and response code **15** (No such issuer) to response code **05** (Do not honor) if the issuer sends them in responses. Acquirers may still receive card-not-present transactions with response codes **12** or **15** from Visa STIP (Stand-In Processing).

Field 39 - Reject Codes

- **0087** = Invalid value
- **0294** = Field missing
- **0590** = Invalid value (not **00**)
- **0603** = Consistency error; response inconsistent with request

Field 39 - Valid Values

Table 64: Key to Field 39 Response Codes Table

Usage	Definition
Client	'Yes' in client column means allowed for use by issuer or acquirer subject to restrictions noted.
Visa Use	<ul style="list-style-type: none"> 'Yes' in Visa Use column means used in response generated by STIP when acting for the issuer. 'Yes' in Visa Use column means used when V.I.P. detects an error in a cardholder transaction message or V.I.P. generates a response or cardholder transaction status advice.
File Update or Inquiry	'Yes' in File Update/Inquiry column means used for file update or file inquiry responses.
Reattempt Allowed	'Yes' or 'No' indicates whether merchants can reattempt to send a cardholder transaction with the timeframes specified in Response Code Category table.

Table 65: Response Code Category

Category	Issuer	Acquirer/Merchant
1: Issuer never approves	<ul style="list-style-type: none"> Limit use to transactions that are never approved Consistently send the same decline response code after sending a category 1 decline 	After receiving a category 1 decline response code a merchant must never resubmit an authorization/ full financial request or account verification for the same payment credential.
2: Issuer cannot approve at this time	Use most descriptive value to indicate the decline condition.	Reattempt up to 20 times over 30 days.
3: Data quality/ revalidate payment information	Use most descriptive value to indicate the data element requiring correction.	<ul style="list-style-type: none"> Revalidate payment information before reattempt Reattempt up to 20 times over 30 days
4: Generic response codes	Limit use to transactions where no descriptive value applies.	Reattempt up to 20 times over 30 days.

ASAF codes are listed in Field 127E.1 - Action Code for the Account Screen Authorization File (ASAF).

Table 66: Field 39 Response Codes - Authorization-Only

Response Code	Definition	Client	Visa Use	File Update/ Inquiry	Category	Reattempt Allowed
00	Approval and completed successfully Accepted and processed	Yes	Yes	Yes	Approval	
01	Refer to card issuer	Yes			4	
02	Refer to card issuer, special condition	Yes			4	
03	Invalid merchant	Yes			2	
04	Pick up card (no fraud)	Yes	Yes		1	No
05	Do not honor	Yes	Yes		4	
06	Error	Yes	Yes	Yes	4	
07	Pick up card, special condition (fraud account)	Yes	Yes		1	No
10	Partial approval	Yes			Approval	
11	Approved (V.I.P.)		Yes		Approval	
12	Invalid transaction	Yes	Yes		1	No
13	Invalid amount, or Currency conversion field overflow	Yes	Yes		4	
14	Invalid account number (no such number) <ul style="list-style-type: none">• No modulus 10 check• Not a valid length for issuer• Not in positive PIN Verification file• Separator in wrong position	Yes	Yes	Yes	1	No
15	No such issuer (first 8 digits of account number do not relate to an issuing identifier)		Yes	Yes	1	No
19	Re-enter transaction	Yes	Yes		2	
21	No action taken		Yes		Not applicable	
25	Unable to locate record in file			Yes	Not applicable	
28	File is temporarily unavailable for update or inquiry			Yes	Not applicable	

Table 66: Field 39 Response Codes - Authorization-Only

Response Code	Definition	Client	Visa Use	File Update/ Inquiry	Category	Reattempt Allowed
39	No credit account	Yes			2	
41	Lost card, pick up card (fraud account)	Yes	Yes		1	No
43	Stolen card, pick up (fraud account)	Yes	Yes		1	No
46	Closed account	Yes	Yes		1	No
51	Not sufficient funds	Yes			2	
52	No checking account	Yes			2	
53	No savings account	Yes			2	
54	Expired card or expiration date missing	Yes	Yes		3	
55	PIN incorrect or missing	Yes	Yes		3	
57	Transaction not permitted to cardholder Used by switch when function requested is not allowed for product or card type		Yes		Not applicable	
58	Transaction not allowed at terminal	Yes	Yes		4	
59	Suspected fraud	Yes	Yes		2	
61	Exceeds approval amount limit	Yes	Yes		2	
62	Restricted card (card invalid in region or country)	Yes	Yes		2	
63	Security violation (source not correct issuer)			Yes	Not applicable	
64	Transaction does not fulfill AML requirement		Yes		4	
65	Exceeds withdrawal frequency limit	Yes	Yes		2	
70	PIN data required	Yes	Yes		3	
74	Different value than that used for PIN encryption errors		Yes		4	
75	Allowable number of PIN-entry tries exceeded	Yes	Yes		2	

Table 66: Field 39 Response Codes - Authorization-Only

Response Code	Definition	Client	Visa Use	File Update/ Inquiry	Category	Reattempt Allowed
76	Unsolicited reversal - reversal with no original transaction in history. V.I.P. unable to match reversal request to an original message		Yes		Not applicable	
78	Blocked, first used or special condition - new cardholder not activated or card is temporarily blocked	Yes			2	
79	Reversed (by switch)		Yes		4	
80	No financial impact (used in reversal responses to declined originals)	Yes	Yes		4	
81	Cryptographic error found in PIN (used for cryptographic error condition found by security module during PIN decryption)	Yes	Yes		4	
82	Negative online CAM, dCVV, iCVV, CVV, CAVV, dCVV2, TAVV, or DTVV results, or Offline PIN authentication interrupted	Yes	Yes		3	
85	No reason to decline a request for address verification, CVV2 verification, or credit voucher or merchandise return	Yes	Yes		Not applicable	
86	Cannot verify PIN; for instance, no PVV	Yes	Yes		2	
91	<ul style="list-style-type: none"> • Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction) • Time-out when no STIP • Issuers can respond with this code, which V.I.P. passes to acquirer without invoking STIP. Issuers use code to indicate they cannot perform authorization on issuer's behalf. Causes decline at POS.	Yes	Yes		2	

Table 66: Field 39 Response Codes - Authorization-Only

Response Code	Definition	Client	Visa Use	File Update/ Inquiry	Category	Reattempt Allowed
92	Financial institution or intermediate network facility cannot be found for routing (receiving institution ID invalid)		Yes		Not applicable	
93	Transaction cannot be completed - violation of law.	Yes	Yes		2	
94	Duplicate transmission. Transaction submitted containing values in tracing data fields that duplicate values in a previously submitted transaction.		Yes		Not applicable	
96	System malfunction	Yes	Yes	Yes	2	
1A	Additional customer authentication required	Yes			3	
5C	Transaction not supported / blocked by issuer	Yes	Yes		2	Yes
6P	Verification data failed	Yes			3	
9G	Blocked by cardholder / contact cardholder	Yes	Yes		2	Yes
B1	Surcharge amount not permitted on Visa cards or EBT food stamps (U.S. acquirers only)		Yes		Not applicable	
N0	Force STIP. Issuers can respond with this, which routes transaction to STIP. Issuers use this code when they cannot perform authorization but want STIP to perform it.	Yes			4	
N3	Cash service not available	Yes	Yes		2	
N4	Cash request exceeds issuer or approved limit	Yes	Yes		2	
N7	Decline for CVV2 failure	Yes	Yes		3	
N8	Transaction amount exceeds pre-authorized approval amount		Yes		Not applicable	
P5	Denied PIN unblock - PIN change or unblock request declined by issuer	Yes			Not applicable	
P6	Denied PIN change - requested PIN unsafe	Yes			Not applicable	

Table 66: Field 39 Response Codes - Authorization-Only

Response Code	Definition	Client	Visa Use	File Update/ Inquiry	Category	Reattempt Allowed
Q1	Card authentication failed, or Offline PIN authentication interrupted		Yes		Not applicable	
R0	Stop this payment	Yes	Yes		1	No
R1	Stop all future payments	Yes	Yes		1	No
R2	Transaction does not qualify for Visa PIN		Yes		Not applicable	
R3	Stop all merchants	Yes	Yes		1	No
Z3	Unable to go online; offline-declined		Yes		4	
Z5	Valid account but amount not supported	Yes			Not Applicable	
Z6	Invalid use of MCC - correct and reattempt		Yes		2	

Additional information for Field 39 Response Codes:

- **00** - is the only response from an issuer station for a reversal or advice. For 0810 Dynamic Key Exchange responses, V.I.P. uses this code to mean it accepts a client's request for a key change. Visa PVS uses **00** to inform issuer that the PIN is correct.
- **01** and **02** - can only be used for non-Visa transactions.
- **04, 07, 54, 61, 65, 82, N7, R1**, are eligible for forward referrals.
- **06** - if 0310/0312 responses contains code **06**, Field 48 - Additional Data, Private identifies the error reason. For a VSPS transaction with multiple error conditions refer to Field 127.PF - Portfolio File, Dataset ID 69, Tag DF17. Field 48, Usage 1b, contains the first occurrence of Field 127.PF - Portfolio File, Dataset ID 69, Tag DF17. For 0810 Dynamic Key Exchange responses, Visa uses this code to mean it cannot accept a clients key change request.
- **11** - is not returned in response; converted to **00** instead.
- | ● **12** - V.I.P. can block messages for MCC not allowed due to country restrictions. V.I.P. creates advices for MCC not allowed due to country restrictions declined transactions.
- | ● **14** - check digits are verified only at issuer request.
- | ● **1A** - V.I.P. converts this code to **05** (Do not honor), if an acquirer is not activated to receive this code.
- | ● **93** - is used for blocked messages. Advice not created. V.I.P. creates advice only for India issued recurring payments declined due to domestic regulations.

- **B1** - Authorization-only issuers may see response code **B1** in Visa transaction research reports. The **B1** response code is sent to U.S. acquirers requesting a surcharge amount on a card that is not PIN Debit Gateway or Interlink. The code applies to POS only, not ATM.
- **N0** - is used by issuers to request "forced" STIP on a single transaction basis only.
- **N3** - is not allowed for ATM cash disbursement transactions.
- **P5** and **P6** apply to ATM usage only.
- **Q1** - issuers can receive this code from STIP, but should not return it; otherwise, V.I.P. returns it with reject code **0087**.
- **Z3** - is used only by V.I.P. in non-cardholder requests such as advices. Issuers should never use this response code.
- **Z5** - is used only in 0110 responses to Anticipated Amount Verification transactions.

Field 41 - Card Acceptor Terminal Identification

Field 41 - Attributes

Fixed length

8 ANS, EBCDIC; 8 bytes

Field 41 - Description

This field contains a code that identifies a terminal at the card acceptor location or ATM.

For electronic point of sale or point of service (POS) terminals, when the ID is not unique to a terminal, Field 42 - Card Acceptor Identification Code can be used along with this field. ATM terminal IDs must be unique within an acquirer's network.

An identification code of fewer than 8 positions must be left-justified and the remainder of the field space-filled.

Field 41 - Usage

If present in original requests, this field must be returned unchanged in their responses. Field 41 is a key data field used to match responses to request messages.

This field is used in all messages related to a customer transaction and must contain a non-zero value.

V.I.P. Advices: This field is present in the these advices if it was in the corresponding requests. If present in the advice it must be returned unchanged in any acknowledgement:

- 0120 and 0420

POS: Field 41 is required in all POS 01xx and 04xx reversals when an electronic POS terminal is used. This field is required in U.S POS balance inquiry requests.

ATM and CPS/ATM: Field 41 is required in all ATM cash disbursement and ATM balance inquiry requests. This field is required in 04xx reversals.

Fields 42 and 43 with non-zero values are also required in all ATM transactions.

VSDC ATM PIN Change/Unblock Requests: This field must be present with a non-zero value per ATM submission requirements.

Visa Token Service: When a 0100 authorization request message is being used to perform step-up authentication for a cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 41 contains **1111111111111111**. This value is used only for step-up authentication; it is not used in token authorization requests.

Merchant Central File Service (MCFS): In a Visa 0300 Merchant Central File update request, this field may be used to help identify the terminal for which a file record is established. It can be used for the remainder of the terminal ID when the entire terminal ID does not fit in field 42.

In 0300 messages, if this field is present it is part of the key used by Visa to access the merchant file record for transaction augmentation. The presence and length of data in this field must match the VisaNet system MCFS key parameter setup for the acquirer.

In an American Express, Discover, or Mastercard 0300 Merchant Central File update request, field 41 may be used to identify the terminal for which a file record is established only if field 42 is not used for this identification.

Authorization Gateway Transactions-Mastercard: This field is used as a key for locating Merchant Central File data for insertion in the authorization request. If no MCF data is found, the V.I.P. gateway function uses whatever data is in Visa field 41 for DE 41. Otherwise, the data element is left blank.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: In 0120 acquirer confirmation advices field 41 must have the same value as provided by V.I.P. in status check requests or estimated authorization request messages.

Field 41 - Field Edits

POS Transactions: If field 41 is missing or contains all **spaces** or all **zeros**, V.I.P. inserts all **nines** before forwarding messages to issuers. Issuers must return contents of field 41 in response messages unchanged or V.I.P. rejects response with reject code **0514-Unsolicited Response (Value Changed in Response Message)**. V.I.P. restores field 41 in response messages sent to acquirers if V.I.P. has populated it with all **nines**. Visa excludes token activation messages from these edits. Visa excludes these transactions from edits:

ATM Transactions: If field 41 is missing, V.I.P. rejects the request with reject code **0289** (Field missing). If field 41 contains all **spaces** or all **zeros**, V.I.P. inserts all nines before forwarding

messages to issuers. Issuers must return contents of field 41 in response messages or V.I.P. rejects response with Reject Code **0514**-Unsolicited Response (Value Changed in Response Message). V.I.P. restores field 41 in response messages sent to acquirers if V.I.P. has populated it with all **nines**.

Field 41 - Reject Codes

- **0170** = Invalid value
- **0289** = Field missing (ATM only)
- **0514** = Unsolicited response (value changed in response message)

Field 41 - File Edits

This code must be numeric for all non-Universal MCFS record types.

This field is not permitted in a 0300 request for a non-Visa update if field 42 is also present.

Field 41 - File Maintenance Error Codes

- **0802** = Invalid use of this field in 0300 request (fields 41 and 42 are present)
- **0806** = Non-numeric value in 0300 request

Field 42 - Card Acceptor Identification Code

Field 42 - Attributes

Fixed length

15 ANS, EBCDIC; 15 bytes

Field 42 - Description

This field contains an alphanumeric code that identifies the card acceptor operating the point-of-sale or point-of-service terminal or the name of the institution operating the Automated Teller Machine (ATM).

If the ID code is less than 15 positions, it must be left-justified and space-filled.

Field 42 - Usage

This field is required in authorizations and reversal transactions. It must contain a non-zero value.

Field 42 is a key data field used to match a response to its request. This field must be preserved and returned unchanged in the response.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request. If present in the advice it must be returned unchanged in any acknowledgment.

- 0120 and 0420 advices

POS Transactions: An acquirer-assigned code identifying the card acceptor for the transaction. Depending on the acquirer and merchant billing and reporting requirements, the code can represent a merchant, a merchant location, or a merchant location terminal.

The values in field 42 and Field 32-Acquiring Institution Identification Code uniquely identify the merchant. The values in fields 42, 32, and if necessary, 41, identify the terminal.

ATM Transactions: This field contains the name of the institution operating the automated teller machine (ATM).

Fields 41 and 43 with non-zero values are also required in all ATM transactions.

VSDC ATM PIN Change/Unblock Requests: This field must be present with a non-zero value per ATM submission requirements.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is used to perform step-up authentication, field 42 contains **1111111111111111**. This value is used for step-up authentication only. It is not used in token authorization requests.

Visa Stop Payment Service (VSPS): Issuers may submit this field in certain VSPS 0302 transactions. If the field is present in the request, V.I.P. returns the field in responses. For stop code **R0** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R1** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 18 (merchant type), field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R3**, however, none of these can be present in the message. See "Field 127.PF".

MCFS: The values in field 42, field 32, and, if necessary, field 41 identify the authorization terminal. If the ID code is less than 15 positions, it must be left-justified and space-filled.

In 0300 messages, if this field is present it is part of the key used by Visa to access the merchant file record for transaction augmentation. The presence and length of data in this field must match the VisaNet system MCFS key parameter setup for the acquirer.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: This field of the 0120 acquirer confirmation advice must have the same value as the one provided in the original status check request or estimated authorization request message.

This priority data field is mandatory in authorization transactions and in clearing transactions. The value must be the same in the authorization and clearing transaction, unless two different entities provided the information.

Authorization Gateway Transactions-Mastercard: This field is required in all 0100 POS transactions submitted with a field 3 transaction type of **00**. If field 3 contains a value of **00** and field 42 is missing, the 0110 message contains a field 39 response code of **96** (system malfunction or certain field error conditions). Field 42 is required in an 0400 reversal if it was present in the 0110 response.

When the acquirer includes field 42 in a POS request, the gateway transfers the content to DE 42 in the Banknet-format request to the Mastercard endpoint. In responses, V.I.P. uses the field 42 value from the request, regardless of what Mastercard returns in DE 42 of its response.

Authorization Gateway Transactions-American Express: Acquirers that process American Express transactions for airline aggregators must submit a service establishment number in this field in authorization requests. Format details of the service establishment number follow.

Table 67: Formats for Service Establishment Number

Format	Value	Description
1	10-digit American Express service establishment number.	This format must be numeric.
2	2-character alphanumeric airline code and travel agent's International Air Transport Association (IATA) number.	This value must be in the format AA space TXXXXXXX , where: <ul style="list-style-type: none"> • AA is the 2-character alphanumeric airline code. • space contains a space. • T is a constant value that indicates that the value that follows is a travel agent number. • XXXXXXX is a 7-8 digit IATA travel agent ID, where: <ul style="list-style-type: none"> – The first two positions contain the state or country code. – The next five positions contain the 5-digit core number. – The eighth position optionally contains a check digit. If unused, the position must be filled with a character space.

Field 42 - Field Edits

POS Transactions: V.I.P. rejects request messages with reject code **0311** (Field Missing), if field 42 is missing or contains all **spaces** or all **zeros**, excluding token activation transactions.

ATM Transactions: V.I.P. rejects request messages with reject code **0311** (Field Missing), if field 42 is missing or contains all **spaces** or all **zeros**.

For POS and ATM transactions issuers must retain and return the exact contents of field 42 in response messages otherwise VIP rejects the response with reject code **0514** (Unsolicited Response (value changed in response message)).

Discover: If field 42 is present, V.I.P. performs the Discover check-digit routine and checks the Merchant Central File for data augmentation. If a Discover request fails the check digit edit, it is rejected with reject code **0096**. See Merchant Central File Service (MCFS) in *V.I.P. System Overview and Services*.

American Express: If present, this field must comply with the Discover check digit routine. If it is not present, V.I.P. assigns a default value unless there is a value on the Merchant Control File.

Field 42 - Reject Codes

- **0096** = Invalid value (Discover)
- **0311** = Field missing
- **0514** = Unsolicited response (value changed in response message)

Field 42 - File Edits

This code must be numeric for all non-Universal MCFS record types.

This field is not permitted in an 0300 request for a non-Visa update if field 41 is also present.

VSPS: If an **R0** 0302 add/replace message is submitted without at least one merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56, V.I.P. returns the transaction with error code **0589**.

If an **R1** 0302 add/replace message is submitted without at least one merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0589**.

If an **R3** 0302 add/replace message is submitted with one or more merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0586**.

Field 42 - File Maintenance Error Codes

- **0311** = Field 42 - Invalid Card Acceptor ID
- **0586** = Merchant identifiers (field 104, usage 2, dataset ID 56, field 42, field 43, and field 18) are not allowed with stop code **R3** (PAN level stop request)
- **0589** = Merchant identifier (field 104, usage 2, dataset ID 56, field 42, field 43, or field 18) missing
- **0802** = Invalid use of this field in 0300 request (fields 41 and 42 are present)
- **0806** = Non-numeric value in 0300 request

Field 43 - Card Acceptor Name/ Location

Field 43 - Attributes

Fixed length

40 ANS, EBCDIC; 40 bytes

Field 43 - Description

This field contains the name and location of the card acceptor (merchant or ATM), including the city name and country code. The coding must comply with the Visa Rules. This field has the fixed-length format mentioned in the table, but the content of positions 1-25 depends on whether the request is for POS or an ATM transaction:

Table 68: Field 43 Positions

Positions 1-25	Positions 26-38	Positions 39-40
Card Acceptor Name or Automated Teller Machine (ATM) Location	City Name	Country Code

For ATM transactions when the point of service is not in the same country as the acquirer, field 43 must identify the card acceptor country. Field 43 identifies the ATM location, while field 19 identifies the acquirer location.

Positions 1-25, Card Acceptor Name:

POS: The merchant name as known to the cardholder; or, for original credit money transfer (OCT) transactions, the sender name or transaction-related data.

ATM: The ATM location expressed as an ATM branch number, street address, or equivalent (for example, "1 Camden Passage" or "4th and Main"). The institution name is in field 42.

For transactions from U.S. military bases, embassies, and consulates located outside the 50 U.S. states and District of Columbia, positions 1-25 must contain words such as Base Exchange, BX, US Embassy, US Consulate, or a similar description. If a military base, the name of the base is included.

Positions 26-38, City Name: Except as noted, the name of the city where the customer transaction occurs or the name of the city where the ATM is located.

POS: For card-present transactions at a merchant with a fixed location, the acquirer must assign the location of the merchant outlet as the location where the transaction took place. Card-not-present transactions must contain the merchant's customer service telephone number, the merchant's universal resource locator (URL) or internet/e-mail address.

ATM: The name of the city where the ATM is located.

U.S. Military Base, Embassy, or Consulate: Instead of the city name, these positions must contain the name of the country where the installation is located.

Positions 39-40, Country Code: The 2-character alpha code for the country where the customer transaction occurs or the ATM is located. See the appendix titled "Country and Currency Codes", for further information.

The alpha country codes must be uppercase for all V.I.P. products.

For U.S. military bases, embassies, consulates, and overseas traveling merchants, Country code must be **US**, field 19 must be **840**. Field 59, positions 1-2 (merchant state), must be **99**.

See the Visa Merchant Data Standards Manual for field 43 data requirements.

Field 43 - Usage

This field is used in POS and ATM cardholder transaction-related requests and advices, but not in their responses. It is also required in:

- 0100 requests
- 0120 completion advices
- 0400/0420 reversal (full & partial) requests and advices, except for 0400 activation reversal messages, where it is optional.

When this field is present the Card Acceptor Name and City Name cannot be all **zeros** or **spaces**. The merchant name and location cannot contain **binary zeros**.

Refer to field edit section for additional edit criteria.

Included in POS voice authorizations to identify the point of service country. If the field is present in voice authorization requests, include it in subsequent reversals (full or partial).

It is required in non-Custom Payment Service (CPS) 0100 POS authorization requests from authorization-only acquirers.

CPS: See the CPS/POS chapter in *V.I.P. System Overview and Services* and the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*. See "Field 62.3" for downgrade reason codes.

This field must be present in all 01xx and 04xx ATM transactions, *the value from the original must be used in subsequent transactions*. For ATM transactions, the card acceptor name (positions 1-25) and city name (positions 26-38) must not contain all **zeros** or **spaces** (including balance inquiries). The country code must be valid.

VSDC ATM PIN Change/Unblock Requests: This field must be present with a non-zero value per ATM submission requirements.

Field 43 and field 19 are required in 01xx and 04xx even if ATM location and the acquirer are in the same country. (Field 19 also identifies the acquirer location when merchant and acquirer are in the same country)

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120, 0420 or 0620 advices

Visa Stop Payment Service (VSPS): Issuers may submit this field in certain VSPS 0302 transactions. If the field is present in the request, V.I.P. returns the field in responses. For stop code **R0** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R1** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 18 (merchant type), field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (Payment Facilitator ID and sub-merchant ID). For stop code **R3**, however, none of these can be present in the message. See "Field 127.PF".

Visa Token Service: For token activation and account verification request messages, positions 1-25 contain default text 'Visa Provisioning Service' and positions 39-40 contain the alpha country code for the issuing account range.

For a list of country codes see appendix titled "Country and Currency Codes" in this manual.

Original Credit Money Transfer: Money transfer transactions contain:

- For U.S.-domestic and all cross-border participants, positions 1-25 must contain the sender's name.
- For non-U.S.-domestic transactions in countries with a National Net Settlement Service (NNSS), positions 1-25 can include the sender's name, client's name, name of a third-party agent (if applicable), or a generic identifier such as "Visa Money Transfer". In countries that do not have a NNSN, positions 1-25 of this field contains the sender's name.
- Positions 26-38 must contain a city name.
- Positions 39-40 must contain a 2-character alpha code for the country where the customer's transaction occurs.

Recipients of merchant payment and cash-out original credit transactions may update the merchant name, merchant city and merchant country data in the response. When field 43 is returned in the response, all of the subfields (merchant name, merchant city and merchant country) must be present, otherwise V.I.P. rejects with reject code **0312** (field missing). The country code in positions 39-40 must match the country name in merchant's profile; otherwise, V.I.P. rejects the transaction with reject code **0169**.

Prepaid Load Original Credit Transactions (Non-U.S.): These requirements apply.

- Positions 1-25 of this field must contain the name of the load partner or bank providing the reload service.
- Positions 26-38 must contain a city name.
- Positions 39-40 must contain a 2-character alpha code for the country where the customer's transaction occurs.

Activation and Load Transactions: For the activation and loading of cards, the jurisdiction of the merchant, acquiring identifier and issuing identifier must be domestic, except for Europe region, where acquirer, merchant and issuer countries can be different, but must be in Europe region. Otherwise, the transaction is declined with response code **57**.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The 0100 status check request or estimated authorization request message and the 0120 acquirer confirmation advice must include the merchant name, city, and country.

Non-US National Payment Services: Field 43 is optional for retail, including petroleum and restaurant transactions. If it is present, the country should be able to receive an Authorization Characteristic Indicator (ACI) of **E**.

Airline Transactions: positions are described below:

- Positions 1-11: eleven character abbreviation for airline name, left justified.
- Position 12: space.
- Positions 13-25: ticket number.

Authorization Gateway-American Express: Acquirers must submit this field in 0100 authorization requests. Multiple Visa fields can map to the corresponding American Express field. If card acceptor name and location data is present in tag 12 of field 104, usage 2, dataset ID 66, Visa populates the same before forwarding the request to American Express.

Field 43 - Field Edits

Field 43 is required in ATM cash disbursement messages. This field is included in all messages related to a cardholder transaction (01xx, 04xx) it is not used in responses.

The ATM location in position 1-25 and the city name in position 26-38 must be left justified.

For ATM transactions, the card acceptor name (positions 1-25) and city name (positions 26-38) must not contain all **zeros** or all **spaces**. Positions 39-40 must contain an ISO alpha country code. (See the appendix titled (“Country and Currency Codes”). If the country code is missing or invalid (for example, positions are filled with **zeros**, **spaces** or **slashes**), V.I.P. rejects the ATM transaction.

For OCT transactions with a BAI of **MP** or **CO**, if this field is present, the merchant name, merchant city, and merchant country code must be provided in the response. The country code in positions 39-40 must match the country name in the merchant’s profile.

Reject codes **0169** (invalid value) and **0312** (field missing) are enforced for ATM and OCTs with BAI of **MP** and **CO** transactions.

For International AFTs destined to issuers in Australia or Canada -

- If positions 26-38 (city name) contains **spaces**, V.I.P. rejects the transaction with reject code **0312** (field missing.)
- If positions 26-38 (city name) contains **Visa Direct**, V.I.P. rejects the transaction with reject code **0169** (invalid value.)
- If positions 39-40 (country code) contains **spaces** or **zeroes**, V.I.P. rejects the transaction with reject code **0312** (field missing.)

Field 43 - Reject Codes

- **0169** = Invalid value
- **0312** = Field missing

Field 43 - File Edits

VSPS: If an **R0** 0302 add/replace message is submitted without at least one merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56, V.I.P. returns the transaction with error code **0589**.

If an **R1** 0302 add/replace message is submitted without at least one merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0589**.

If an **R3** 0302 add/replace message is submitted with one or more merchant identifier from field 42 or field 43 or field 104, usage 2, dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0586**.

If this field is present, the system edits the card acceptor name (positions 1-25). If positions 1-25 are all blanks, V.I.P. returns the transaction with error code **0312** in the 0312 response message.

Field 43 - File Maintenance Error Codes

- **0312** = Field 43 positions 1-25 (card acceptor name) must not be all blanks
- **0586** = Merchant identifiers (field 104, usage 2, dataset ID 56, field 42, field 43, and field 18) are not allowed with stop code **R3** (PAN level stop request)
- **0589** = Merchant identifier (field 104, usage 2, dataset ID 56, field 42, field 43, or field 18) missing

Field 44 - Additional Response Data

Field 44 - Attributes

Variable length

1 byte, binary +

25 ANS, EBCDIC; maximum 26 bytes

Field 44 - Description

Field 44 contains miscellaneous response message data. Acquirers receive field 44 in all 0110 authorization responses, and Visa uses it for these special codes:

- [44.1 - Response Source/Reason Code](#)
- [44.2 - Address Verification Result Code](#)
- [44.3 - Additional Token Response Information](#)
- [44.4 - Extended STIP Reason Code](#)
- [44.5 - CVV/iCVV Results Code](#)

- [44.6 - PACM Diversion Level](#)
- [44.7 - PACM Diversion Reason Code](#)
- [44.8 - Card Authentication Results Code](#)
- [44.10 - CVV2 Result Code](#)
- [44.11 - Original Response Code](#)
- [44.13 - CAVV Results Code](#)
- [44.14 - Response Reason Code](#)
- [44.15 - Primary Account Number, Last Four Digits for Receipt](#)

The length subfield specifies the number of bytes present in this field. The field format is illustrated in this figure. Each subfield is described in their general field descriptions.

Table 69: Field 44 Subfields

Bytes	Positions	Subfield Number	Content
Byte 1	-	Not Applicable	Length
Byte 2	Position 1	44.1	Response Source/Reason Code
Byte 3	Position 2	44.2	Address Verification Result Code
Byte 4	Position 3	44.3	Additional Token Response Information
Byte 5	Position 4	44.4	Extended STIP Reason Code
Byte 6	Position 5	44.5	CVV/iCVV Results Code
Bytes 7-8	Positions 6-7	44.6	PACM Diversion Level
Byte 9	Position 8	44.7	PACM Diversion Reason Code
Byte 10	Position 9	44.8	Card Authentication Results Code
Byte 11	Position 10	44.9	Reserved
Byte 12	Position 11	44.10	CVV2 Result Code
Bytes 13-14	Positions 12-13	44.11	Original Response Code
Byte 15	Position 14	44.12	Reserved
Byte 16	Position 15	44.13	CAVV Results Code
Byte 17-20	Positions 16-19	44.14	Response Reason Code
Bytes 21-24	Positions 20-23	44.15	Primary Account Number, Last Four Digits for Receipt

Table 69: Field 44 Subfields

Bytes	Positions	Subfield Number	Content
Byte 25	Position 24	44.16	CVM Requirement for PIN-less (Not applicable for use in Authorization-Only and ATM)
Byte 26	Position 25	Reserved	Reserved

Length Subfield: The number of bytes following the length subfield.

Field 44 content depends on message usage. Unused subfields between response source (44.1) and the first value-filled subfield must be spaces and passed with the message. All unused subfields following the last value-filled subfield, including all trailing spaces, are truncated.

Field 44 - Usage

An issuer includes this field in an 0110 response only when it must supply field 44 subfields. Otherwise, it is omitted until the response reaches the VIC, where V.I.P. provides, at a minimum, Field 44.1-Response Source/Reason Code.

Acquirers receive field 44 in all 0110 authorization responses, however, acquirers must be prepared to receive a space in field 44.1.

Usage varies by subfield. See the individual "Field 44" descriptions that follow.

Field 44 - Field Edits

The value in the length subfield must not exceed **25**.

Field 44.16 is for full financial and not used in authorization-only processing.

Field 44 - Reject Codes

- **0071** = Invalid length
- **0379** = Field missing

Field 44.1 - Response Source/Reason Code

Field 44.1 - Attributes

Fixed length

1 ANS, EBCDIC; 1 byte

Field 44.1 - Description

Field 44.1 is used by Visa only and contains the response source/reason code that identifies the source of the field 39 response decision. The codes and their definitions are in the table titled "Field 44.1 Response Source/Reason Codes" in the Valid Values section.

Issuers must refer to field 63.4 for additional STIP processing information.

Field 44.1 - Usage

V.I.P. adds this subfield to all 0110, 0410, and 0430 responses before they are returned to the acquirer. The values placed in field 44.1 by issuers are removed when the response reaches V.I.P.

The reason code **1,2,4,5** and **C** are not returned to acquirers. Acquirers receive a **V** instead of these reason codes.

Visa Smart Debit/Visa Smart Credit: This field is present in 0120 offline decline advices and their 0130 responses.

V.I.P. Advices: This subfield is present in these advices if it was not in the original transaction:

- 0120 and 0420 advices.

V.I.P. Authorization Only: In 0120 file maintenance advices, a value of **0** indicates an Account Screen Authorization File (ASAF) GCAS or Auto-CDB update.

0322 File Update Advices: Not applicable to field 44.1.

Verification Services: Field 44.1 is set to **2** when STIP provides the response to an account verification or address verification request.

Reversal Matching: U.S issuers must be able to receive this field in all reversal messages. V.I.P attempts to match reversals to original authorization messages received and informs U.S issuers of the results. A value of **7** indicates a successful match, and a value of **8** indicates an unsuccessful matching attempt. V.I.P. add this field to 0400/0420 reversals, partial reversals, acquirer authorization reversal advices and STIP authorization reversal advices.

Authorization source values **7** and **8** used in V.I.P. online responses differ from the meaning of the same values in the clearing record's authorization source code field. Subfield codes can be used to distinguish a Visa-generated 0120 file update advice from a normal STIP-generated 0120 authorization advice.

Visa Transaction Advisor Service: In 0110 authorization, preauthorization and AFD status check responses a value of **B** indicates Visa Transaction Advisor Service criteria has been met for an AFD transaction.

Field 44.1 - Field Edits

There are no field edits for this field.

Field 44.1 - Reject Codes

There are no reject codes for this field.

Field 44.1 - Valid Values

Table 70: Field 44.1 Response Source/Reason Codes

Code	Definition
0	Advice of ASAF change initiated by Global Customer Assistance Service (GCAS) or Automatic Cardholder Database Update (Auto-CDB) Service.
1	Response provided by STIP because the request was timed out by Switch (Assured Transaction Response (ATR)) or the response contained invalid data.
2	Response provided by STIP because the transaction amount is below sliding dollar limit (PACM processing), or in response to a verification request.
4	Response provided by STIP because issuer was not available for processing.
5	Response provided by issuer.
7	Reversal message matched to the original authorization request message.
8	No matching original authorization request message found. V.I.P. attempts to match reversals with originals when possible; however, 8 does not guarantee that an original was not received.
A	Automated fuel dispenser advice.
B	Response provided by STIP: Transaction met Visa Transaction Advisor Service criteria.
C	Response provided by STIP for conditions not listed. See field 63.4 for additional information regarding the reason for STIP.
H	Exceeds acquirer settlement exposure cap.
V	Authorization obtained via VisaNet (issuer or STIP response).
^	Data is not present.

- Reason codes **7**, and **8** only appear on reversals or issuer advices, never in responses to acquirers. Codes not defined by V.I.P. can be used elsewhere in VisaNet, for example in BASE II. These values are used in reversal matching only for U.S. issuers
- **^** = space
- Reason codes **1**, **2**, **4**, **5**, and **C** are not returned to acquirers. Acquirers receive **V**.

The response source/reason code is different from a discard message reason code. Discard message reason codes identify why processing has been terminated for a message (for example, a late reversal response). Discard message reason codes are found in message logprints. See Chapter 1 of this manual for more information about discard message reason codes.

Field 44.2 - Address Verification Result Code

Field 44.2 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 44.2 - Description

Field 44.2 contains a Visa-defined code that describes the results of a Visa address verification. The Address Verification Service (AVS) can be used for all merchants that include field 123 in their authorization requests. It can also be used for Mastercard, American Express, Discover, and in the U.S., proprietary and private label transactions. The codes are in Field 44.2 Address Verification Results Codes contains values for this field of the Valid Values section. See "Field 123".

Depending on issuer participation options and transaction characteristics, some transactions can be routed to the issuer for authorization while Visa verifies the address. Issuers can choose whether field 123 address data is included in these forwarded authorization requests. Issuers can also request that VisaNet Integrated Payment (V.I.P.) includes the result code in advices sent to issuers.

Field 44.2 - Usage

Field 44.2 is used in responses to original card-present and Card Not Present (CNP) requests that include address verification data in field 123. The result code is provided by the party verifying the address. It is not used in 0410/0430 reversal responses.

If participating issuers direct Visa to verify the address, but have the authorization routed to them under issuer-available conditions for the final decision, issuers can choose whether field 123 address data is included in these forwarded authorization requests. Issuers can also request that VisaNet Integrated Payment (V.I.P.) also include the result code in advices sent to issuers.

If the issuer ordinarily performs its own address verification but is unavailable, the VisaNet Interchange Center (VIC) inserts an **R** (retry) in the response. If VisaNet Integrated Payment (V.I.P.) performs address verification on the issuer's behalf but the account is not on file, VisaNet Integrated Payment (V.I.P.) inserts code **U** (address not verified for domestic transaction) in the response.

Field 123 being present with all spaces also disqualifies an address verification request for CPS consideration. The code in Field 62.1—Authorization Characteristics Indicator (Bit Map Format) in the response is **N** and the downgrade reason code is **AV**.

V.I.P. Advices: Field 44.2 is present in 0120 advices if it was in the original transaction.

Mastercard Digital Secure Remote Payment: Field 44.2 must be present in 0110 authorization response messages.

Field 44.2 - Field Edits

If the issuer receives field 123 containing address verification data in the request, it must include one of the codes listed in Field 44.2 Address Verification Results Codes of the Valid Values section in this field in the response; otherwise, V.I.P. inserts a **U** before the response is forwarded to the acquirer.

If a request containing address data is bound for a nonparticipating issuer, the request is accepted but field 123 is dropped before the message is passed to the nonparticipating issuer. When the response is received at the VIC, the result code U is added for the acquirer.

Field 44.2 - Reject Codes

There are no reject codes for this field.

Field 44.2 - Valid Values

Table 71: Field 44.2 Address Verification Results Codes

Code	Definition	Code Applies to Domestic Transactions	Code Applies to International Transactions
Y	AVS full match (postal/ZIP code and street address match)	Yes	Yes
A	AVS street address match only (partial match)	Yes	Yes
Z	AVS postal/ZIP code match only (partial match)	Yes	Yes
N	AVS non-match	Yes	Yes

Table 71: Field 44.2 Address Verification Results Codes

Code	Definition	Code Applies to Domestic Transactions	Code Applies to International Transactions
I R	<p>AVS indeterminate outcome (retry.)</p> <p>Issuer participates in AVS but was unavailable.</p> <p>If the address data sent by the merchant/acquirer contains only spaces (x'40'), only null values (x'00') or only non-printable characters (x'00' to x'41') or a combination thereof, VisaNet will not forward the AVS request to the issuer, but will return an R to the merchant/acquirer in the response message.</p> <p>Issuers may choose to respond with an R rather than returning an N in cases where acquirers/merchants sent dummy address data.</p>	Yes	Yes
I U	<p>AVS unable to verify.</p> <p>The issuer was unable to perform AVS, does not participate in AVS or participates in AVS but holds no address data on file.</p> <p>The U response also applies if the Bank Identification Number (BIN) is configured for Visa to performs AVS on the issuer's behalf, but the issuer has not provisioned the address data with Visa.</p> <p>When AVS is requested and the issuer returns a non-valid character in Field 44.2, such as a space or a null value, or if Field 44.2 is not present, V.I.P. returns a U to the acquirer in Field 44.2.</p>	Yes	Yes

If an issuer sends any **retired values** in field 44.2, V.I.P. converts them to appropriate simplified values before sending them in responses to acquirers. V.I.P. does not send a STIP advice to issuers notifying them that the AVS result has been changed.

Field 44.3 - Additional Token Response Information

Field 44.3 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 44.3 - Description

Field 44.3 contains additional token response information.

Field 44.3 - Usage

This field contains value that can identify transactions eligible for token services. Acquirers retain value in this field from authorization messages and send it in clearing transactions.

Field 44.3 - Field Edits

There are no field edits for this field.

Field 44.3 - Reject Codes

There are no reject codes for this field.

Field 44.3 - Valid Values

Table 72: Field 44.3 Additional Token Response Information Values

Code	Definition
1	Token Program
Space	Not Applicable

Field 44.4 - Extended STIP Reason Code

Field 44.4 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 44.4 - Description

Field 44.4 identifies stand-in processing (STIP) reason codes in issuer STIP-generated advice messages.

This field contains Extended STIP Reason codes. V.I.P. includes field 44.4 in STIP advice when field 39 - Response Code contains **05** (Do not honor). This field is also populated in STIP advice for transactions approved or declined by Visa Smarter STIP.

Field 44.4 - Usage

This subfield is only present in STIP advices when field 39 contains a response code of **05**.

Stand-In Processing (STIP) Advices: Field 44.4 is used in issuer STIP-generated 0120 advice messages. This field is not required in 0130 advice responses.

Field 44.4 - Field Edits

There are no field edits for this field.

Field 44.4 - Reject Codes

There are no reject codes for this field.

Field 44.4 - Valid Values

Table 73: Field 44.4 Extended STIP Reason Codes

Value	Description
2	Missing expiration date
3	VSDC default response code decline
4	CVV2 default response code decline
5	Declined key-entered transaction in STIP
6	Risky country response code
7	Interlink pre-auth completion history
8	OCT rule decline
9	Domestic PIN at POS set to decline in STIP
A	AA score greater than value specified by issuer
B	AA score greater than STIP MCC threshold
C	Processed by Smarter STIP
F	Amount exceeds cardholder available balance

Field 44.5 - CVV/iCVV Results Code

Field 44.5 - Attributes

Fixed length

1 ANSI, EBCDIC; 1 byte

Field 44.5 - Description

Field 44.5 contains a Visa-defined code indicating Card Verification Value (CVV), iCVV (Integrated Chip Card CVV), or dCVV (dynamic CVV) verification results. When acquired as a contactless transaction, the field may contain the Online Card Authentication Method (Online CAM) results. The system assumes that the data used for authentication is from the chip and not the magnetic stripe if field 22 is **05**, **07**, or **95**.

Field 44.5 - Usage

Requests: Field 44.5 is used in 0100 authorization and account verification requests, 0100 cash disbursements and balance inquiries, and 0120 advices that V.I.P. sends to issuers.

CVV is not checked in account verification messages during Stand in processing (STIP).

If Visa validates the CVV, iCVV, or dCVV on the issuer's behalf, V.I.P. forwards the positive or negative results to the issuer in this field if the issuer elects to receive them here rather than in field 39.

Issuers must have successfully completed testing to receive verification results in this field.

Responses: Field 44.5 is used in 0110 authorization responses to communicate the issuer's verification results to the acquirer. If the issuer does not perform the validation and Visa does, V.I.P. inserts the result in this field and forwards it in the response to the acquirer.

Acquirers must have successfully completed testing to receive verification results in this field.

If Visa performs authentication on the issuer's behalf under issuer-unavailable conditions, V.I.P. inserts the results of the verification in the response to the acquirer.

If the response is a decline and CAM or dCVV have not been performed, V.I.P. removes the CVV/iCVV result from the response.

qVSDC Contactless Chip: If field 22 is **07**, and Visa performs Online CAM on the issuer's behalf, V.I.P. forwards the positive or negative results to the issuer in this field if the issuer is not a VSDC full data option participant and elects to receive the result in this field rather than in field 39.

Contactless Magnetic Stripe: If field 22 is **91**, and Visa performs verification on the issuer's behalf, V.I.P. forwards the positive or negative results to the issuer in this field if the issuer elects to receive the results in this field rather than in field 39.

VSDC ATM PIN Change/Unblock: This field can be present in 0100 requests and may be present in reversals.

V.I.P. Advices: Field 44.5 is present in 0120 advices if CVV, iCVV, dCVV, or Online CAM authentication was performed.

Field 44.5 - Field Edits

There are no field edits for this field.

Field 44.5 - Reject Codes

There are no reject codes for this field.

Field 44.5 - Valid Values

Table 74: Field 44.5 CVV Verification Results Codes

Code	Definition
Blank (or not present)	CVV, iCVV, or dCVV was not verified.
0	CVV, iCVV, or dCVV could not be verified
1	CVV, iCVV, dCVV, or Online CAM failed verification, or Offline PIN authentication was interrupted.
2	CVV, iCVV, dCVV, or Online CAM passed verification.
3	Not Applicable

Field 44.6 - PACM Diversion-Level Code

Field 44.6 - Attributes

Fixed length

2 ANS, EBCDIC; 2 bytes

Field 44.6 - Description

Field 44.6 contains a Visa-defined code to indicate the applicable diversion level when Positive Authorization Capacity Management (PACM) processing is used to route 0100 authorization requests or 0400/0420 reversals.

PACM determines which transactions are processed in Stand-In Processing (STIP) and which are forwarded to issuers based on the processing capacity of the PCR. There are 21 PACM diversion levels, and each one indicates a specific dollar amount below which transactions are processed by STIP. Other transactions apply only when the card range is for PACM.

Field 44.6 - Usage

This subfield is not used in 0110 and 0410/0430 responses. When it is not applicable, it is omitted.

V.I.P. Advices: This PACM field is present in 0120 and 0420 STIP and switch advices for participating issuers when PACM diversion occurs. It is not required in advice responses.

Field 44.6 - Field Edits

There are no field edits for this field.

Field 44.6 - Reject Codes

There are no reject codes for this field.

Field 44.6 - Valid Values

PACM Diversion Tables by Visa Region provides the values for field 44.6:

- **1** = United States (US)
- **2** = Canada (CA); CA is the VisaNet Integrated Payment (V.I.P.)-internal code for Canada. Elsewhere, the abbreviation used for Canada is CAN
- **3** = Europe
- **4** = Asia-Pacific (AP)
- **5** = Latin America (including Caribbean) (LAC)
- **6** = Central Europe, Middle East, and Africa (CEMEA)

Table 75: PACM Diversion Tables by Visa Region

Diversion Level	Percentage of Eligible Transactions Diverted to Stand-In Processing (STIP)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Regions 1 (US), 2 (CA), and 5 (LAC)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Regions 3 (EUROPE) and 6 (CEMEA)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Region 4 (AP)
00	00	0	0	0
01	05	8	14	11
02	10	12	20	14
03	15	14	26	16
04	20	17	31	19
05	25	19	38	22
06	30	22	44	25
07	35	25	52	29
08	40	28	59	33
09	45	31	68	38
10	50	36	76	45
11	55	40	87	54

Table 75: PACM Diversion Tables by Visa Region

Diversion Level	Percentage of Eligible Transactions Diverted to Stand-In Processing (STIP)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Regions 1 (US), 2 (CA), and 5 (LAC)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Regions 3 (EUROPE) and 6 (CEMEA)	Dollar Value of Diverted Transactions (Eligible if Below Listed Amount) Region 4 (AP)
12	60	46	102	64
13	65	52	118	75
14	70	59	140	89
15	75	70	160	107
16	80	85	188	131
17	85	105	235	160
18	90	151	314	212
19	95	253	403	321
20	100	99,999	99,999	99,999

Field 44.7 - PACM Diversion Reason Code

Field 44.7 - Attributes

Fixed length

1 ANSI, EBCDIC; 1 byte

Field 44.7 - Description

Field 44.7 is a code defined and applied by Visa to indicate that Positive Authorization Capacity Management (PACM) diverted a transaction to Stand-In Processing (STIP) on the issuer's behalf.

Field 44.7 - Usage

This subfield is present only in STIP advices.

V.I.P. Advices: At the discretion of participating issuers, this subfield is present in 0120 and 0420 advices when PACM diversion occurs. It is not required in advice responses. When this subfield is not applicable, V.I.P. omits it.

Field 44.7 - Field Edits

There are no field edits for this field.

Field 44.7 - Reject Codes

There are no reject codes for this field.

Field 44.7 - Valid Values

A = Exceeded capacity

Field 44.8 - Card Authentication Results Code

Field 44.8 - Attributes

Fixed length

1 ANS, EBCDIC; 1 byte

Field 44.8 - Description

Field 44.8 is a Visa Smart Debit/Credit (VSDC) field that contains a Visa-defined code to indicate Online Card Authentication Method (CAM) results.

Online CAM results are also known as EMV Online Cryptogram check results or Chip Authenticate results.

Field 44.8 - Usage

Visa Smart Debit/Credit (VSDC): These messages contain this subfield to communicate Online CAM results if V.I.P. has performed Online CAM validation on the issuer's behalf:

- 0100 POS purchase authorization requests, balance inquires, and ATM cash disbursement
- ATM account transfer authorization requests
- ATM PIN Change/Unblock requests
- 0120 advices

This subfield is used in 0110 authorization response messages when the issuer or V.I.P. has performed Online CAM. This subfield is passed to acquirers that have elected to receive Online CAM results.

Full chip issuers must include validation results of the EMV online cryptogram in field 44.8 of the response message. If full chip issuer requests V.I.P. validate EMV online cryptogram, the issuer must receive the result in field 44.8 of the request message.

Early chip issuers do not receive F44.8 unless it is a token-based message. An early chip issuer may optionally return this field in the token response message.

Does not apply to results for MSD CVN 17 Card Authentication results. The pass or fail status for Early-Chip Data and Full-Chip Data issuers is in field 44.5. Field 44.8 is not used.

Visa iCC Card Verification Value (iCVV) Converts: V.I.P. removes this field before forwarding chip-based requests to participating issuers.

Visa Token Convert Service: V.I.P. removes this field before forwarding requests to participating issuers. This applies to both full and early chip issuers.

VSDC PIN Change/Unblock: This field can be present in 0100 requests. It may also be present in reversals.

Account Verification Transactions: Visa requires all acquirers to transmit chip data on Account Verifications requests for Chip-based transactions.

When an acquirer sends a 0100 Account Verification Request with Chip data and the issuer has a Master Derivation Key (MDK) and Derivation Key Index (DKI) on file with Visa, V.I.P. performs Online CAM validation on behalf of the issuer.

If the issuer is available, V.I.P. sends the CAM validation result in this field to the issuer and drops the chip data from the request message.

If the issuer is unavailable, V.I.P. processes the transaction based on issuer parameters, drops the chip data, and sends CAM validation result in this field in a 0120 STIP advice message.

If the MDK and DKI are not present and V.I.P. does not perform online CAM validation, it drops the chip data from the request or advice message as appropriate and sends value of **1** in this field.

Participation in Account Verification Chip Authentication is determined based on the region. See your Visa regional representative for more information.

Merchandise Return: This field can be present in 0100 requests.

Field 44.8 - Field Edits

There are no field edits for this field.

Field 44.8 - Reject Codes

There are no reject codes for this field.

Field 44.8 - Valid Values

Table 76: Field 44.8 Card Authentication Results Code

Code	Definition
Blank (not present)	Online CAM was not performed, or some other situation or problem prevented verification. For example, issuer is not participating in Online CAM, or a system or cryptographic error occurred.
1	The Authorization Request Cryptogram (ARQC) was checked but failed verification.
2	The ARQC was checked and passed verification.

Field 44.10 - CVV2 Result Code

Field 44.10 - Attributes

Fixed length

1 ANS, EBCDIC; 1 byte

Field 44.10 - Description

Field 44.10 contains a Card Verification Value 2 (CVV2) verification result for card-not-present transactions and also for card-present CVV2 verification-only requests. The *Visa Core Rules and Visa Product and Service Rules* require issuers to emboss CVV2 value on the back of all Visa credit and debit cards. Issuers also have the option to print it directly on the card background, on either the front or back of the card.

CVV2 participation is optional. Participating merchants must manually enter the CVV2 values. All CVV2 participating issuers, acquirers, and merchants must be prepared to send and receive CVV2 data. Participating issuers may choose to have Visa perform or bypass CVV2 validation.

VisaNet Integrated Payment (V.I.P.) does not process field 126.10 (CVV2) in a card-present purchase transaction. However, in a card-present Account Verification transaction and token authentication requests, V.I.P. accepts field 126.10 (CVV2).

Field 44.10 - Usage

Field 44.10 is used in card-not-present 0100 authorization requests, 0110 authorization responses, and in 0120 advices. It is also used in card-present account verification and token authentication requests and responses.

This subfield depends on the content of Field 126.10 - CVV2 Authorization Request Data.

Request and Response Processing Rules

These rules apply to processing 0100 authorization requests and their responses:

- If the issuer wants V.I.P. to verify CVV2 and has provided Visa with its CVV2 encryption keys, Visa validates the CVV2 value and passes the CVV2 result in the request to the issuer for the approval or decline decision. An **M** in field 44.10 indicates a match. An **N** indicates no match. For the response, the issuer can override the V.I.P.-assigned result code with a different code (**M**, **N**, **P**, or **S**); V.I.P. forwards field 44.10 to the acquirer as it was received from the issuer. Otherwise, V.I.P. returns the V.I.P.-assigned code in the response to the acquirer.
- For issuer verified CVV2, V.I.P. inserts a **P** (not processed) or a **U** (Issuer does not participate in CVV2 service or participates but has not provided CVV2 encryption keys, or both, in request message in field 44.10 and forwards the request to the issuer for the approval or decline decision. For the response, the issuer can override the V.I.P.-assigned result code with a different code (**M**, **N**, **P**, or **S**); V.I.P. forwards field 44.10 to the acquirer as it was received from the issuer. Otherwise, V.I.P. returns the **P** in field 44.10 in the response to the acquirer.
- If the issuer is unavailable, V.I.P. forwards the request to STIP, which returns the **P** in field 44.10 in the response to the acquirer.
- If the issuer wants Visa to verify CVV2 but has not provided Visa with its CVV2 encryption keys, V.I.P. inserts a **U** in field 44.10 in the request and passes the message to the issuer for the approval or decline decision. For the response, the issuer may override the V.I.P.-assigned result code **U** with a different code (**M**, **N**, **P**, or **S**). However, V.I.P. restores the value of **U** in the CVV2 Result Code field when forwarding the message to the acquirer.

The acquirer can receive field 44.10 = **U** under these conditions:

- STIP has responded to an issuer-unavailable request.
- The Issuer is not a CVV2 participant.
- The Issuer has not provided Visa with its encryption keys.

For successful validation of CVV2, field 14 must contain an expiry date.

When the expiration date is missing, V.I.P. uses code **P** if the issuer has provided Visa with keys, and it uses code and **U** if the issuer did not provide Visa with keys.

The merchant has the option of receiving the CVV2 result in the authorization response. If the merchant has indicated that the CVV2 result is not to be returned (response type = **0** in position 2 of field 126.10), Visa removes the CVV2 result from the request response. Visa does not return field 126.10 in response messages.

If CVV2 fails (field 44.10 = **N**), but the transaction authorization is approved, the merchant may refuse the sale. The merchant must submit a full reversal.

Cardholder Verification Value 2 (CVV2) Verification-Only: Issuer 0110 responses must contain a CVV2 results value in this field, a transaction amount of zero in field 4, and a response code of **85**. If V.I.P. performs CVV2 validation on behalf of the issuer, V.I.P. checks the CVV2 in all eligible requests and provide results data in responses.

dCVV2: For eligible 0100 authorization requests, this field contains the result of the dCVV2 validation service and is forwarded to the issuer.

Field 44.10 contains a dCVV2 result for dCVV2 participants. For issuers that support CVV2 fallback, V.I.P. checks for dCVV2, if not validated, V.I.P. checks for CVV2. This field contains a CVV2 or dCVV2 result based on validation service participation. If Field 126.10 contains a **3**, this field contains a dCVV2 result. If Field 126.10 contains a blank or value other than **3**, this field contains a CVV2 result.

Dynamic Token Verification Value (DTVV): For eligible 0100 authorization requests, this field contains the DTVV result and is sent to the acquirer in the response message.

V.I.P. Advices: Field 44.10 contains the result determined by STIP.

STIP Default-Setting Bypass for CVV2 Processing: Qualified transactions that generate no-match (field 44.10 = **N**) responses in STIP are processed according to the issuer's CVV2 default response code settings for field 39. However, CVV2-qualified transactions that generate match (field 44.10 = **M**) responses in STIP are processed normally, bypassing the default settings, and may be approved or declined based on all other conditions of the transaction.

Mastercard Digital Secure Remote Payment: Field 44.10 must be present in 0100/0110 authorization request and response messages.

Visa Token Service: For cloud-based payment transactions with Magnetic Secure Transmission (MST) issuers must not send field 44.10 in responses that contain CVV2 data.

Field 44.10 - Field Edits

If the issuer put an invalid CVV2 result value in a response, Visa rejects the response and sends it back to the issuer and returns the Visa CVV2 result to the acquirer.

Field 44.10 - Reject Codes

- **0149** = Invalid value

Field 44.10 - Valid Values

Table 77: Field 44.10 CVV2 and dCVV2 Result Codes

Code	Definition	Usage
M	CVV2 and dCVV2 Match	Indicates that Visa or the issuer was able to verify the CVV2 and dCVV2 value provided by the merchant.
N	CVV2 and dCVV2 No Match	Indicates that Visa or the issuer was not able to verify the CVV2 and dCVV2 value provided by the merchant.
P	Not processed	Indicates that VisaNet or the issuer was unable to verify the CVV2 and dCVV2 value provided by the merchant because their verification system was not functioning or the request did not include all information (such as the expiration date) needed to verify the CVV2 and dCVV2 value.

Table 77: Field 44.10 CVV2 and dCVV2 Result Codes

Code	Definition	Usage
S	CVV2 should be on the card	Indicates that Visa or the issuer was unable to perform CVV2 verification, and notifies the merchant that the card should contain a CVV2 value.
U	Issuer does not participate in CVV2 or dCVV2 service or participates but has not provided Visa with encryption keys, or both	Indicates that the issuer is not participating in the CVV2 and dCVV2 service, or has not provided Visa with encryption keys needed to perform verification, or that STIP has responded to an issuer-unavailable response.

Field 44.11 - Original Response Code

Field 44.11 - Attributes

Fixed length

2 ANS, EBCDIC; 2 bytes

Field 44.11 - Description

When VisaNet Integrated Payment (V.I.P.) encounters a duplicate transaction, this field contains the field 39 response code from the original transaction.

Field 44.11 - Usage

Acquirers and issuers that choose to receive the Original Response Code must be prepared to receive field 44.11 in responses returned with a field 39 response code of **94** (duplicate transaction). V.I.P. inserts this field in responses.

Authorization-only acquirers can receive field 44.11 in these responses:

- 0110 authorization response
- 0410 reversal of financial response
- 0430 reversal of financial advice response

Authorization-only issuers do not receive field 44.11 in responses.

Field 44.11 - Field Edits

There are no field edits for this field.

Field 44.11 - Reject Codes

There are no reject codes for this field.

Field 44.11 - Valid Values

See "Field 39 - Valid Values"

Field 44.13 - CAVV Results Code

Field 44.13 - Attributes

Fixed length

1 ANSI, EBCDIC; 1 byte

Field 44.13 - Description

Field 44.13 contains the Cardholder Authentication Verification Value (CAVV) results code that identifies the outcome of CAVV validation. The value in field 44.13 also indicates who performed the authentication, VisaNet or the issuer, and the classification of the transaction. The transaction is classified as:

- Authentication transaction (Authentication): Merchant, acquirer, issuer participate in Visa Secure (VbV).
- Attempted authentication transaction (Attempts): Issuer or cardholder does not participate in Visa Secure (VbV), or Issuer Access Control Server (ACS) was not available.
- Non-secure transaction: Acquirer and issuer do not participate in Visa Secure (VbV).

The Visa Secure (VbV) program defines the global rules and guidelines for 3DS authentication. Participation requirements are determined by each region. CAVV verification must be performed by Visa or the issuer. All participating issuers, acquirers, and merchants must be prepared to send and receive Visa Secure fields and field values.

Field 44.13 - Usage

Field 44.13 is used in 0100, 0110, and 0120 authorization messages. The field is not present in 0130 responses. This field is also used in account verification messages.

Related fields to Visa Secure (VbV) are:

- Field 60.8 - Mail/Phone/Electronic Commerce and Payment Indicator, for VIP/BASE I authorization transactions ,which contains the electronic commerce indicator
- Field 126.8 - Transaction ID (XID), which contains the XID generated by the merchant server.
- Field 126.9 - CAVV Data, which contains the CAVV value received during Visa Secure (VbV) authentication by the merchant/acquirer

VisaNet Integrated Payment (V.I.P.) processes e-commerce transactions based on the processing option selected by participating issuers for authentication or attempt transactions. Options are defined for normal processing and Stand-In Processing (STIP).

See CAVV Verification Service in *V.I.P. System Overview and Services* about normal V.I.P. processing of e-commerce transactions that are classified as authentication or attempt transactions.

This table summarizes the normal V.I.P. processing performed on e-commerce transactions based on the issuer-selected options.

Table 78: Issuer Authentication Options for Normal Processing of E-Commerce Transactions

CAVV Verification Option Type	V.I.P. Processing
Authentication option 1: (Standard service)	<p>The participating issuer has provided Visa with its authentication CAVV key(s). V.I.P. validates the authentication CAVV on the issuer's behalf, declines transactions when CAVV validation fails, and forwards the CAVV Results Code in field 44.13 on transactions that were not declined to the issuer.</p> <ul style="list-style-type: none"> • A CAVV match is indicated in this field with a value of 2 • A CAVV no-match is indicated in this field with a value of 0 or 1 <p>The issuer is not required to include field 44.13 in the response.</p>
Authentication option 2: (All results to issuer)	<p>The participating issuer has provided Visa with its authentication CAVV key(s). V.I.P. performs CAVV validation on the issuer's behalf and forwards the CAVV Results Code in field 44.13 to the issuer regardless of outcome.</p> <ul style="list-style-type: none"> • A CAVV match is indicated in this field with a value of 2 • A CAVV no-match is indicated in this field with a value of 0 or 1 <p>The issuer is not required to include field 44.13 in the response.</p>
Authentication option 3: (Issuer supports own validation)	V.I.P. forwards the transaction to the issuer without validating the CAVV. The issuer is required to include the results in field 44.13 in the response.

Table 79: Issuer Attempts Options for Normal Processing of E-Commerce Transactions

CAVV Verification Option Type	V.I.P. Processing
Attempts option 1: (Standard service)	<p>The participating issuer has provided Visa with its attempts CAVV key(s). V.I.P. validates the attempts CAVV on the issuer's behalf, declines transactions when CAVV validation fails, and forwards the CAVV Results Code in field 44.13 on transactions that were not declined to the issuer.</p> <ul style="list-style-type: none"> • A CAVV match is indicated in this field with a value of 3, 8, or A • A CAVV no-match is indicated in this field with a value of 0, 4, 7, or 9 <p>The issuer is not required to include field 44.13 in the response.</p>
Attempts option 2: (All results to issuer)	<p>The participating issuer has provided Visa with its attempts CAVV key(s). V.I.P. validates the attempts CAVV and passes the CAVV Results Code in field 44.13 to the issuer regardless of outcome.</p> <ul style="list-style-type: none"> • A CAVV match is indicated in this field with a value of 3, 8, or A • A CAVV no-match is indicated with a value of 0, 4, 7, or 9 <p>The issuer is not required to include field 44.13 in the response.</p>
Attempts option 3: (Issuer supports own validation)	<p>V.I.P. forwards the transaction to the issuer without validating the CAVV. The issuer is required to include the results in field 44.13 in the response.</p>
Attempts option 4: (No CAVV validation results to issuer)	<p>V.I.P. validates the Visa attempts CAVV and does not forward CAVV verification results. If Visa attempts CAVV verification fails, V.I.P. declines the transaction and forwards the transactions that were not declined without the CAVV results to the issuer.</p> <p>If the issuer created the attempts CAVV, V.I.P. forwards the attempts CAVV to the issuer for verification. The issuer is required to include the results in field 44.13 in the response.</p> <p>Attempts option 4 is available for attempts CAVV processing; it is not available for authentication CAVV processing.</p>

This table summarizes STIP processing that V.I.P. performs on e-commerce transactions based on the issuer selected options for authentication and attempt transactions.

Table 80: Issuer Authentication Options for STIP Processing of E-Commerce Transactions

CAVV Verification Option Type	V.I.P. Processing
STIP Authentication option 1 and 2 (Standard service)	<p>The participating issuer has provided Visa with its CAVV key(s). Based on issuer STIP configuration:</p> <ul style="list-style-type: none"> • V.I.P. declines the transaction in STIP when authentication CAVV verification fails (or cannot be completed), or • V.I.P. bases the STIP authorization decision on other STIP parameters and the CAVV verification outcome is not used as part of the STIP authorization decision
STIP Authentication option 3: (Issuer supports own validation)	<p>The issuer has not provided Visa with its CAVV key(s). Alternatively, issuers that want VisaNet to perform authentication CAVV verification in STIP can provide Visa with their authentication CAVV key(s).</p> <p>Based on issuer STIP configuration:</p> <ul style="list-style-type: none"> • V.I.P. declines the transaction in STIP when authentication CAVV verification fails (or cannot be completed), or • V.I.P. bases the STIP authorization decision on other STIP parameters and the CAVV verification outcome is not used as part of the STIP authorization decision

Table 81: Issuer Attempts Options for STIP Processing of E-Commerce Transactions

CAVV Verification Option Type	V.I.P. Processing
STIP Attempts option 1 and 2 (Standard service)	<p>The participating issuer has provided Visa with its attempts CAVV key(s). Based on issuer STIP configuration:</p> <ul style="list-style-type: none"> • V.I.P. declines the transaction in STIP when attempts CAVV verification fails (or cannot be completed), or • V.I.P. bases the STIP authorization decision on other STIP parameters and the CAVV verification outcome is not used as part of the STIP authorization decision
STIP Attempts option 3: (Issuer supports own validation)	<p>The issuer has not provided Visa with its attempts CAVV key(s). Alternatively, issuers that want VisaNet to perform attempts CAVV verification in STIP can provide Visa with their attempts CAVV key(s).</p> <p>Based on issuer STIP configuration:</p> <ul style="list-style-type: none"> • V.I.P. declines the transaction in STIP when attempts CAVV verification fails (or cannot be completed), or • V.I.P. bases the STIP authorization decision on other STIP parameters and the CAVV verification outcome is not used as part of the STIP authorization decision
STIP Attempts option 4: (No CAVV validation results to issuer)	<p>V.I.P. validates the Visa attempts CAVV and does not forward CAVV verification results. If Visa attempts CAVV verification fails, V.I.P. declines the transaction and forwards the transactions that were not declined without the CAVV results to the issuer.</p> <p>If the issuer created the attempts CAVV, V.I.P. forwards the attempts CAVV to the issuer for verification. The issuer is required to include the results in field 44.13 in the response.</p> <p>Attempts option 4 is available for attempts CAVV processing; it is not available for authentication CAVV processing.</p>

For CAVV Attempts/Authentication options **F** or **V**, V.I.P. forwards the CAVV Results Code (field 44.13) in the request to the issuer. If the issuer responds with a CAVV Results Code other than the one V.I.P. had sent to the issuer, V.I.P. sends to the acquirer the CAVV Results Code that V.I.P. had sent in the authorization request to the issuer, and not the CAVV Results Code received from the issuer.

V.I.P. Advices: Field 44.13 contains the result determined by STIP.

Visa Token Service: For E-Commerce transactions containing token data, this field must be present with a value of **1** or **2**. If TAVV and CAVV are both present in the same transaction, field 44.13 contains CAVV validation results. If TAVV fails validation, field 44.13 contains TAVV validation results with a value of **1**.

Dynamic Token Verification Value (DTVV): For eligible 0100 authorization requests, this field contains the DTVV result. For eligible 0100 authorization responses, DTVV results are in field 44.10.

Field 44.13 - Field Edits

If the issuer puts an invalid CAVV result value in a response, V.I.P. rejects the response with reject code **0193** (Invalid CAVV result code).

Based on the issuer-specified parameters, V.I.P. declines the transaction with response code **82** and returns CAVV results code value in field 44.13, or processes the transaction based on existing processing using the issuer's CAVV STIP and other STIP parameters.

Field 44.13 - Reject Codes

- **0193** = Invalid CAVV result code

Field 44.13 - Valid Values

Table 82: Field 44.13 CAVV Results Codes

Code	Definition
Blank (not present)	CAVV not present or CAVV not verified, issuer has not selected CAVV verification option.
0	CAVV could not be verified or CAVV data was not provided when expected.
1	CAVV failed verification-authentication.
2	CAVV passed verification-authentication.
3	CAVV passed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 07 from the Issuer Attempts Server indicates that authentication was attempted. Issuer attempts CAVV key was used to generate the CAVV.
4	CAVV failed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 07 from the Issuer Attempts Server indicates that authentication was attempted. Issuer attempts CAVV key was used to generate the CAVV.
5	Not used (reserved for future use).
6	CAVV not verified, issuer not participating in CAVV verification (except as noted, only Visa generates this code, issuers do not).
7	CAVV failed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 07 from Visa Attempts Service indicates that an authentication attempt was performed. Visa CAVV attempts key was used to generate the CAVV.
8	CAVV passed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 07 from Visa Attempts Service indicates that an authentication attempt was performed. Visa CAVV attempts key was used to generate the CAVV.

Table 82: Field 44.13 CAVV Results Codes

Code	Definition
9	CAVV failed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 08 from Visa Attempts Service indicates that an authentication attempt was performed when the Issuer Access Control Server (ACS) was not available. Visa CAVV attempts key was used to generate the CAVV.
A	CAVV passed verification-attempted authentication. A 3-D Secure (3DS) Authentication Results Code value of 08 from Visa Attempts Service indicates that an authentication attempt was performed when the Issuer ACS was not available. Visa CAVV attempts key was used to generate the CAVV.
B	CAVV passed CAVV verification, no liability shift.
C	CAVV was not verified-attempted authentication. If 3-D Secure (3DS) Authentication Results Code value is 07 in the CAVV and the issuer did not return a CAVV results code in the authorization response, or, if, Field 44.13 = 0 in the response message and the CAVV encryption keys do not exist in V.I.P., V.I.P.. sets the value to C in field 44.13. Only Visa generates this code, issuers do not.
D	CAVV was not verified-cardholder authentication. If 3-D Secure (3DS) Authentication Results code value is 00 in the CAVV and the issuer did not return a CAVV results code in the authorization response, or, if, Field 44.13 = 0 in the response message and the CAVV encryption keys do not exist in V.I.P. V.I.P. sets the value to D in field 44.13. Only Visa generates this code, issuers do not.

- Codes **6, C, D** - V.I.P. rejects the transaction with an existing reject code **0193** (Invalid CAVV result code) when an issuer returns the response message with the value of **6, C**, or **D** in field 44.13.

Field 44.14 - Response Reason Code

Field 44.14 - Attributes

Fixed length

4 bytes, AN

Field 44.14 - Description

Authorization Gateway Transactions – Mastercard: This field contains the merchant advice code value received from Mastercard authorization response messages. See *Authorization Gateway Manual*.

Field 44.14 - Usage

VisaNet Integrated Payment (V.I.P.) adds the field to 0110 card authorization responses. Visa acquirers that submit Mastercard transactions must be able to receive this field in response messages.

This field applies only to response messages received from Mastercard. If field 44.14 is submitted in a Visa transaction, V.I.P. drops the field from the authorization response message.

Field 44.14 - Field Edits

There are no field edits for this field.

Field 44.14 - Reject Codes

There are no reject codes for this field.

Field 44.14 - Valid Values

The first two bytes indicate that the code is a Mastercard transaction value.

Table 83: Field 44.14 Response Code Formats and Descriptions

Code	Mastercard Code Data Element 48.84	Description
M001	01	New account information available
M002	02	Can not approve at this time, try again later
M003	03	Do not try again
M004	04	Token requirements not fulfilled for this token type
M021	21	Payment Cancellation Service (Full Service use only)
M022	22	Merchant does not qualify for product code
M024	24	Retry after 1 hour (Mastercard use only)
M025	25	Retry after 24 hours (Mastercard use only)
M026	26	Retry after 2 days (Mastercard use only)
M027	27	Retry after 4 days (Mastercard use only)
M028	28	Retry after 6 days (Mastercard use only)
M029	29	Retry after 8 days (Mastercard use only)
M030	30	Retry after 10 days (Mastercard use only)

Table 83: Field 44.14 Response Code Formats and Descriptions

Code	Mastercard Code Data Element 48.84	Description
M040	40	Consumer non-reloadable prepaid card
M041	41	Consumer single-use virtual card number
M042	42	Sanctions Scoring Service: Score exceeds applicable threshold value
M043	43	Consumer multi-use virtual card number

Field 44.15 - Primary Account Number, Last Four Digits for Receipt

Field 44.15 - Attributes

4 ANS, EBCDIC

4 bytes

Field 44.15 - Description

This field contains the last four digits of the cardholder Primary Account Number (PAN).

Field 44.15 - Usage

Visa Token Service: For acquirers that have requested to receive field 44.15, this field contains the last four digits of the PAN.

This field is used in these messages:

- 0110/0130 authorization and advice responses
- 0410/0430 reversal, partial reversal, and reversal advice responses

Field 44.15 - Field Edits

There are no field edits for this field.

Field 44.15 - Reject Codes

There are no reject codes for this field.

Field 45 - Track 1 Data

Field 45 - Attributes

Variable length

1 byte, binary +

76 ANS, EBCDIC; maximum 77 bytes

Field 45 - Description

Field 45 contains the information encoded on Track 1 of the magnetic stripe, including field separators but excluding beginning and ending sentinels and LRC characters.

The Track 1 delimiter/separator character (^) must be encoded as X'5F' or '¬' in EBCDIC.

The length specifies the number of Track 1 data characters (including separators). See the *Payment Technology Standards Manual* or ISO 7813 for more information about Track 1 card location and content.

Field 45 - Usage

This field is used in original authorization requests but not in their responses. It is not used in reversal messages or advices.

This field is present only when Track 1 data has been read at the terminal. It is possible for Track 1 and Track 2 to be read at the point of service. If no Track 1 data is read, this field must be omitted.

This field can be used for magnetic stripe-based POS transactions and should contain the entire stripe content. For all card-present transactions, this field or Field 35-Track 2 Data, must contain the entire stripe when field 22 = **90**. Zero-filling the remainder of the field invalidates CVV processing.

Custom Payment Service: See the CPS/POS chapter in *V.I.P. System Overview and Services* and the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*. See "Field 62.3" for downgrade reason codes.

For ATM including PLUS, field 45 does not apply. If ATM acquirer submits Track 2 (field 35) and Track 1 (field 45) VisaNet ignores track 1 and passes it as received to issuers.

Other Card Programs: This field is used when Track 1 instead of Track 2 is read at the terminal. If present, the Track 1 data must be in its entirety even if it does not comply with ISO 7813. Note that this field is not included in the request if field 35 contains Track 2 data.

VSDC: If field 22 is **05** or **95**, this field must contain the track data from the chip image, not from the magnetic stripe. If Track 1 and Track 2 are present in a message, VisaNet Integrated Payment (V.I.P.) gives preference to Track 2.

Cashback Service (Australia): This field should contain the track data from the chip image when a VSDC chip card is used. If this field is present, the first digit of the Service Code subfield must contain one of the following values:

- **2** (International Card-Europay, MasterCard, Visa (EMV) chip, debit, or credit)
- **6** (National use only-Europay, MasterCard, Visa (EMV) chip, debit, or credit)

Although V.I.P. messages can contain field 45 or field 35, VSDC acquirers should send field 35.

Visa Fleet Cards: This field is used in authorizations requests. Issuers may specify POS prompts for the driver or vehicle identification, vehicle odometer, or both, based on the magnetic-stripe encoding of the Visa Fleet card.

If field 45 is present, Visa Fleet cards must contain instructions for POS prompts in the Visa Reserved subfield. Only the last two positions before the End Sentinel are used for Visa Fleet card. The following table lists the magnetic stripe encoding criteria for field 45.

These magnetic-stripe encoding requirements apply only to Visa Fleet cards.

Table 84: Magnetic-Stripe Encoding for Visa Fleet Cards

Field Position	Field Name	Encoding Edit Criteria
1	Reserved	Reserved for future use. The default value is 0 (zero).
2	Service Enhancement Indicator	Fleet managers may limit what their Visa Fleet cardholders can purchase at eligible POS locations. Values: <ul style="list-style-type: none"> • 0 = Fleet, no restriction (fuel, maintenance, and non-fuel purchases) • 1 = Fleet (fuel and maintenance only purchases) • 2 = Fleet (fuel only purchases) • 3-9 = Reserved
3	Service Prompt	Fleet managers may select the service options that drive data collection at the POS. Values: <ul style="list-style-type: none"> • 0 = Reserved (no prompt required) • 1 = Identification (ID) and odometer reading • 2 = Vehicle ID and odometer reading • 3 = Driver ID and odometer reading • 4 = Odometer reading • 5 = No prompt • 6 = ID (Cardholder enters the six-digit numeric vehicle, driver, or generic ID)
End Sentinel	n/a	n/a

Visa iCVV Convert: If a request is submitted to a participating issuer and chip data for Online Card Authentication Method (CAM) is present in the request message, V.I.P. performs Online CAM validation. If the transaction passes Online CAM validation, V.I.P. replaces the iCVV in the

track data of field 45 (or field 35) with a V.I.P.-generated CVV. In this instance, iCVV checking is not performed. However, if the transaction fails Online CAM validation, V.I.P. declines the transaction with response code **05**.

If chip data for Online CAM validation is not present in the request message, V.I.P. performs iCVV validation. If the transaction passes iCVV validation, V.I.P. replaces the iCVV in the track data of field 45 (or field 35) with a V.I.P.-generated CVV. However, if the transaction fails iCVV validation, V.I.P. declines the transaction with response code **05**.

If Track 1 data (field 45) and Track 2 data (field 35) are present in the request message, V.I.P. replaces only the iCVV in field 35 with the V.I.P.-generated CVV and drops field 45 from the message.

Visa Data Secure Platform With Point-to-Point Encryption (DSP/P2PE): If Standard P2PE is used, the following data elements in this field are obfuscated in authorization and full-financial POS requests:

- The Primary Account Number (PAN).
- All data elements between the service code and the end sentinel of Track 1 discretionary data.
- The cardholder name.

If Format Preserving Encryption (FPE) is used, all data elements between the service code and the end sentinel of Track 1 discretionary data are encrypted.

Visa Token Service: This field contains token data. Issuers can choose to receive track data instead of token data in this field. This field is required for Near Field Communication (NFC) Visa Contactless messages using the Visa Token Service.

Visa Cloud-Based Payment Token data elements are as follows:

- Token
- Token expiration date
- Service code
- Issuer discretionary data in the format **hhhhccaaaaxxx** where:
 - **hhhh** = timestamp received as part of the account parameter index
 - **cc** = counter received as part of the account parameter index
 - **aaaa** = application transaction counter
 - **xxx** = magnetic-stripe verification value

If a request is submitted with token data, participating issuers must support the following:

- iCVV Convert Service: This field contains the cardholder PAN, card expiration date and service code for magnetic stripe, and the CVV according to issuer configuration.
- Full and Early Chip: This field contains the token, token expiration date, and the dCVV or iCVV based on the token.

The dCVV and iCVV authentication data does not apply to non-Visa cards. The authentication data for non-Visa cards is based on the token. For more information, contact your regional Client Support representative.

Visa Token Convert Service: Visa-generated track data elements are as follows:

- PAN
- PAN expiry date
- Service code with the value assigned by Visa
- CVV
- Issuer discretionary data (contains all **zeros**)

The iCVV Convert Service does not support Interlink transactions initiated using non-Visa cards. Non-Visa card Interlink transactions are supported using early chip data and full chip data messages

The issuer discretionary data does not contain issuer-specific data if present in the magnetic-stripe or chip card.

Visa Token Convert Service: This field is required for NFC Visa Contactless messages using the Visa Token Convert Service.

Field 45 - Field Edits

If this field is present, the value in the length subfield must not exceed **76**.

If field 22 contains **90** and this field is present rather than field 35, this field must contain the exact, complete, unaltered track 1 data including trailing **blanks** or **spaces**.

If neither field 35 or field 45 is present when field 22 contains **02, 05, 07, 90**, or **91**, V.I.P. rejects the request:

- If field 22= **90** or F22.1 = **91** the transaction is rejected with reject code **142**
- If field 22 = **02** or F22.1 = **05** or F22.1 = **07**, the transaction is rejected with reject code **291**.

The account number in this field must agree with that in field 2.

If track data is present in reversals VIP reject the message with reject code **0699**.

Cashback Service (Australia): If this field is present in a cashback request and does not contain a value of **2** or **6** in the first digit of the Service Code subfield, Visa rejects the transaction with reject code **0106**.

Field 45 - Reject Codes

- **0102** = Invalid length
- **0142** = Magnetic stripe data missing if field 22 = **90** or **91**
- **0291** = Field missing

- **0591** = Account number in track 1 data does not agree with content of field 2
- **0699** = Presence of Personal Identification Number (PIN)/Track/Address Verification Service (AVS) data inconsistent with message type

Field 46 - Amounts, Fees

Field 46 - Attributes

Variable length

1 byte, binary +

216 bytes ANS, EBCDIC; maximum 217 bytes

Subfield format = 36 ANS, EBCDIC

Field 46 - Description

This ISO-defined field can be used for charges or fees applied to a transaction. Currently, VisaNet Integrated Payment (V.I.P.) uses Fee Type (Positions 1-2) in this field to carry the fixed monetary amount component of the total commission, commission currency, minimum total commission, and maximum total commission in transactions that qualify for the Flexible Commission Service.

The field layout displays how this field can be used for multiple fees. Positions 1-2 of each fee amount (for example, Fee Amount 1, Fee amount 2) specify the fee type to which the remaining positions apply. See "Field 46 - Usage" for fee types.

Table 85: Field 46 Layout

Bytes	Positions	Content
Byte 1	-	Length
Bytes 2-3	Positions 1-2	Fee type
Bytes 4-6	Positions 3-5	Currency code - amount, fee
Byte 7	Position 6	Minor unit - amount, fee
Byte 8	Position 7	Sign - amount, fee
Byte 9-16	Position 8-15	Value - amount, fee
Bytes 17-24	Positions 16-23	Unused. Contain zeros
Bytes 25-27	Positions 24-26	Unused. Contain zeros
Byte 28	Position 27	Unused. Contain zero
Byte 29	Position 28	Unused. Contain zero
Bytes 30-37	Positions 29-36	Unused. Contain zeros
Bytes 38-217	Positions 37- <i>nn</i>	Not Present

Length: This value contains the total length of the field, including all subfields.

Positions 1-2, Fee Type: This value is a 2-digit code identifying the fee type.

Positions 3-5, Currency Code-Amount, Fee: This value is a 3-digit code that defines the currency used in positions 8-15.

Position 6, Minor Unit-Amount, Fee: This 1-digit value indicates the implied decimal to the amount field in positions 8-15.

Position 7, Sign-Amount, Fee: This value is a one-digit code that defines whether the fee amount is credit or debit, where: **C** = credit; **D** = debit.

Positions 8-15, Value-Amount, Fee: This value is an 8-character amount that is right-justified and contains leading zeros. The amount also includes an implied decimal as specified in position 6.

Positions 16-23: These positions contain **zeros**.

Positions 24-26: These positions contain **zeros**.

Position 27: This position contains a **zero**.

Position 28: This position contains a **zero**.

Positions 29-36: These positions contain **zeros**.

Field 46 - Usage

Table 86: Fee Type

Value	Fee Type	Description
22	Internal transfer pricing	Fixed monetary amount component of the total commission
71	Minimum internal transfer pricing	Minimum total commission
72	Maximum internal transfer pricing	Maximum total commission

Table 87: Fee Type 22

Position Name	Position	Length	Format	Description
Fee Type	1-2	2	ANS	22
Currency code-Fixed Internal Transfer Pricing	3-5	3	ANS	Three-digit code that defines the currency used in positions 8-15.
Minor Unit-Fixed Internal Transfer Pricing	6	1	ANS	One-digit code that indicates the implied decimal to the amount field in positions 8-15.
Sign-Fixed Internal Transfer Pricing	7	1	ANS	C (Credit) D (Debit)

Table 87: Fee Type 22

Position Name	Position	Length	Format	Description
Value-Fixed Internal Transfer Pricing	8-15	8	ANS	Eight-character amount that is right-justified and contains leading zeros. The amount also includes an implied decimal as specified in position 6. These positions contain the optional fixed internal transfer-pricing amount applied to the transaction.
Reserved	16-36	21	ANS	Reserved for future use. Contains zeros.

Table 88: Fee Type 71

Position Name	Position	Length	Format	Description
Fee Type	1-2	2	ANS	71
Currency code-Minimum Internal Transfer Pricing	3-5	3	ANS	Three-digit code that defines the currency used in positions 8-15.
Minor Unit-Minimum Internal Transfer Pricing	6	1	ANS	One-digit code that indicates the implied decimal to the amount field in positions 8-15.
Sign-Minimum Internal Transfer Pricing	7	1	ANS	C (Credit) D (Debit)
Value-Minimum Internal Transfer Pricing	8-15	8	ANS	Eight-character amount that is right-justified and contains leading zeros. The amount also includes an implied decimal as specified in position 6. These positions contain the optional minimum internal transfer-pricing amount applied to the transaction.
Reserved	16-36	21	ANS	Reserved for future use. Contains zeros.

Table 89: Fee Type 72

Position Name	Position	Length	Format	Description
Fee Type	1-2	2	ANS	72
Currency code-Maximum Internal Transfer Pricing	3-5	3	ANS	Three-digit code that defines the currency used in positions 8-15.
Minor Unit-Maximum Internal Transfer Pricing	6	1	ANS	One-digit code that indicates the implied decimal to the amount field in positions 8-15.
Sign-Maximum Internal Transfer Pricing	7	1	ANS	C (Credit) D (Debit)
Value-Maximum Internal Transfer Pricing	8-15	8	ANS	Eight-character amount that is right-justified and contains leading zeros. The amount also includes an implied decimal as specified in position 6. These positions contain the optional maximum internal transfer-pricing amount applied to the transaction.
Reserved	16-36	21	ANS	Reserved for future use. Contains zeros.

Field 46 - Field Edits

There are no field edits for this field.

Field 46 - Reject Codes

There are no reject codes for this field.

Field 48 - Additional Data - Private

Field 48 - Attributes

Variable length

1 byte, binary +

255 bytes, variable by usage; maximum 256 bytes

Field 48 - Description

Field 48 is a private-use field containing information for miscellaneous purposes. Visa has defined multiple uses and field formats for different types of transactions and messages. Here is a list of usages, which are detailed on subsequent pages.

- [Field 48, Usage 1b - Error Codes in 0310/0312 Responses and 0322 Advices](#)
- [Field 48, Usage 1d - Result/Error Codes for File Maintenance Messages](#)
- [Field 48, Usage 2 - Unformatted Text in Authorization/Reversal Messages](#)
- [Field 48, Usage 9a - Text Messages](#)
- [Field 48, Usage 14 - Dynamic Key Exchange Working Key Check Value](#)
- [Field 48, Usage 26 - MasterCard Corporate Fleet Card Data](#)
- [Field 48, Usage 27 - Commercial Card Type Request](#)
- [Field 48, Usage 36 - Purchasing Card Data](#)
- [Field 48, Usage 37 - Original Credit Transaction \(OCT\)](#)
- [Field 48, Usage 38 - Additional Data for OCTs with BAI of MP](#)

Regardless of format, the length subfield specifies the number of bytes that follow the length subfield.

Field 48 - Usage

See individual field usages.

Field 48 - Field Edits

Acquirers must not submit any transaction with @ symbol in position 1 of any usage in field 48; otherwise, V.I.P. drops the field before sending the transaction to issuer.

Field 48 - Reject Codes

See individual field usages.

Field 48, Usage 1b - Error Codes in 0310/0312 Responses and 0322 Advices

Field 48, Usage 1b - Attributes

Variable length

1 byte, binary +

4 N, 4-bit BCD (unsigned packed); maximum 3 bytes

Field 48, Usage 1b - Description

Field 48, usage 1b, describes the first error that the VIC found in an 0300 or 0302 file maintenance request message. It occurs when the field 39 response code in an 0310 or 0312 response is **06**.

The field has one subfield following the length subfield.

Table 90: Field 48, Usage 1b Subfield

Byte 1	Bytes 2-3 Positions 1-4
Length	Error code

Length Subfield: The number of bytes following the length subfield.

Positions 1-4, Error Code: These positions comprise a 4-digit code describing the error in the 0300 or 0302 request or the 0110 authorization response. Possible error codes can be found in the File Maintenance Error Codes appendix.

Field 48, Usage 1b - Usage

Usage 1b is present in 0310 or 0312 responses (including Auto CDB responses) and 0322 advices generated by the VIC File Management Function.

Visa Stop Payment Service (VSPS): If multiple error conditions exist refer to Field 127.PF—Portfolio File, Dataset ID 69, Tag DF17. Field 48, Usage 1b, contains the first occurrence of Field 127.PF—Portfolio File, Dataset ID 69, Tag DF17.

Field 48, Usage 1b - Field Edits

There are no field edits for this field.

Field 48, Usage 1b - Reject Codes

There are no reject codes for this field.

Field 48, Usage 1c - Reserved

Field 48, Usage 1c - Attributes

Variable length

1 byte, binary +

2 AN, EBCDIC; maximum 3 bytes

Field 48, Usage 1c - Description

This field is reserved for future use.

Field 48, Usage 1c - Usage

This field is reserved for future use.

Field 48, Usage 1c - Field Edits

This field is reserved for future use.

Field 48, Usage 1c - Reject Codes

This field is reserved for future use.

Field 48, Usage 1d - Result/Error Codes for File Maintenance Messages

Field 48, Usage 1d - Attributes

Variable length

1 byte, binary +

4 N, 4-bit BCD (unsigned packed); maximum 256 bytes

Field 48, Usage 1d - Description

This field contains the result code VisaNet Integrated Payment (V.I.P.) sends in the 0312 file update response message. There can be multiple two-byte result codes occupying adjacent bytes with no separator.

The field has one subfield following the length subfield.

Table 91: Field 48, Usage 1d

Byte 1	Bytes 2-3 Positions 1-4	Bytes 4-256 Positions 5-255
Length	Error code	-

Length Subfield: The number of bytes following the length subfield.

Positions 1-4, Error Code: These positions comprise a 4-digit code describing the error.

Field 48, Usage 1d - Usage

Usage 1d is present in 0312 responses generated by the VIC File Management Function.

Table 92: Result Codes in Field 48, Usage 1d

Code	Definition	Comments
1001	VAU update successful	Visa Account Updater
1002	PAN TokenName replacement successful	Visa Token Vault
1003	VSPS update successful	Visa Stop Payment Service

Field 48, Usage 1d - Field Edits

There are no field edits for this field.

Field 48, Usage 1d - Reject Codes

There are no reject codes for this field.

Field 48, Usage 2 - Unformatted Text in Authorization/Reversal Messages

Field 48, Usage 2 - Attributes

Variable length

1 byte, binary +

255 ANS, EBCDIC; maximum 256 bytes

Field 48, Usage 2 - Description

Endpoints can use this field to send and receive comments. The field has two subfields following the length subfield as shown in this layout.

Table 93: Field 48, Usage 2 positions

Byte 1	Byte 2	Bytes 3-256
		Positions 2-255
Length	Identifier *	Unformatted text

Length Subfield: This value is the number of bytes following the length subfield.

Position 1, Field Identifier: This is a 1-position code, *(asterisk). This code indicates that this field contains unformatted, user-determined text for the destination acquirer or issuer.

Positions 2-255, Text: In authorization or reversal requests, the input consists of acquirer comments for the issuer. In authorization or reversal request responses, the input consists of issuer comments for the acquirer, such as a referral telephone number.

Stand-In Processing (STIP) ignores text comments when making authorization decisions on behalf of the issuer.

Field 48, Usage 2 - Usage

This usage applies to 0100/0110, 0400/0410, 0420/0430, and 0620/0630 messages.

Endpoints can optionally send this usage in Point of Sale (POS) and Automated Teller Machine (ATM) messages. VisaNet Integrated Payment (V.I.P.) passes the text value in this field from the sender to the receiver.

Visa recommends not using the percent sign (%) anywhere in the text-there are conditions when the VisaNet Interchange Center (VIC) truncates text following this character.

For responses, the issuer can optionally include new text in this field. If the issuer does not include the field, V.I.P. inserts the value from the request in the response to the acquirer.

V.I.P. Advices: Usage 2 is sent in 0120 authorization advice and 0420 reversal advice if present in corresponding 0100 original and 0400 reversals.

Visa Token Service: This field is used in advices for specific reason codes.

Europe Region Domestic processing rules for MCC 6012 - Additional Authorization Data: Europe domestic transactions for MCC 6012 (Financial Institutions - Merchandise and Services) are populated with additional information which is required in all original transactions including point of sale, account funding and debt repayments made with debit cards. This additional information relates to the recipient to whom the funds are transferred, and is retained for a minimum of two years from the date the transaction was requested. The additional data in original 0100 transactions is not required in subsequent reversals.

The following convention is applied to positions 2-225

Table 94: MCC 6012 - positions 2-255

Bytes 3-5	Bytes 6-13	Bytes 14-23	Bytes 24-29	Bytes 30-35	Bytes 36-256
Identifier: FIP	Date of Birth	PAN or account number	Partial postal code	Family name	Unformatted text

Bytes 3-5, Identifier, FIP: (Financial Institution Payment) Indicates the inclusion of additional data in fixed length format.

Bytes 6-13, Date of Birth: Primary recipient date of birth. (YYYYMMDD format).

See section 'Date Format' under "[Programming Rules](#)".

Bytes 14-23, PAN or Account Number: Recipients masked PAN or account number:

- Card to card payment: first 6 and last 4 characters of recipient PAN (no spaces).
- Card to non-card payments: up to 10 characters of recipient account number details. If the account number is under 10 characters, the remaining field locations are filled with asterisk's (*).

Bytes 24-29, Partial Postal Code: Partial postal code of the primary recipient account.

Comprises the first part of the postal code (district) which acquirers are required to populate. For example, in the United Kingdom postal code KA27 8AA would be KA27 only. If the first part of the postal code is only 2 characters, the remaining field locations must be blank.

Bytes 30-35, Family Name: Family name of the primary recipient. Only alphabetic characters can be used. If the surname is shorter than 6 characters, the remaining field locations must be filled with asterisk's(*)).

Bytes 36-256, Unformatted Text: Unformatted text for comments. In authorization or reversal requests, the input holds acquirer comments for the issuer. In authorization or reversal request responses, the input contains comments for the acquirer.

Field 48, Usage 2 - Field Edits

If this field is present, the length subfield value must not exceed **255**. When this field is generated by an acquirer or an issuer, position 1 must be an asterisk (*).

Field 48, Usage 2 - Reject Codes

- **0061** = Invalid value in position 1
- **0063** = Invalid length

Field 48, Usage 9a - Text Messages

Field 48, Usage 9a - Attributes

Variable length

1 byte, binary +

255 ANS, EBCDIC; maximum 256 bytes

Field 48, Usage 9a - Description

Endpoints can use this field to send and receive unformatted general information in certain types of messages. Two subfields are defined after the length subfield as shown in the following layout.

Table 95: Field 48, Usage 9a subfields

Byte 1	Byte 2 Position 1	Bytes 3-256 Positions 2-255
Length	Identifier #	Unformatted text

Length Subfield: This value is the number of bytes following the length subfield.

Position 1, Field Identifier: This 1-position code, number sign (#), identifies the type of information in this field. It also signifies that the content is passed to the destination center.

Positions 2-255, Text: This subfield contains the information the sender conveys to the recipient, which can be a client or V.I.P.

Field 48, Usage 9a - Usage

Endpoints can optionally send this usage in POS or ATM messages. V.I.P. passes the text value in this field from the sender to the receiver.

For responses, the issuer can optionally include new text in this field. If the issuer does not include the field, V.I.P. inserts the value from the request in the response to the acquirer.

V.I.P. Advices: This field is present in a 0620 advice if it was in the request.

Field 48, Usage 9a - Field Edits

If this field is present, the value in the length subfield must not exceed **255**. The field identifier must be the (#) character.

Field 48, Usage 9a - Reject Codes

- **0061** = Invalid value or field missing
- **0063** = Invalid length

Field 48, Usage 14 - Dynamic Key Exchange Working Key Check Value

Field 48, Usage 14 - Attributes

Fixed length

1 byte, binary + "&"

4 ANS, EBCDIC; maximum 5 bytes

Field 48, Usage 14 - Description

VisaNet generates this field when Dynamic Key Exchange Service participants request new acquirer/issuer working keys, or when VisaNet is instructed to automatically send new ones. It contains a four-digit check value used by clients to verify the receipt of a new working key. The format is:

Table 96: Field 48, Usage 14 subfields

Byte 1	Byte 2 Position 1	Byte 3-5 Positions 2-4
Length	Field identifier &	Working key check digits

Length: The number of bytes following the length subfield: 4.

Position 1, Field Identifier: This is a one-position code: **&**. It identifies the type of information in this field. The ampersand (**&**) means that this field contains the working key digits to be checked.

Positions 2-4, Working Key Digits: The first four hexadecimal digits of the output resulting from encrypting zeros with the newly issued key in Field 105-Double-Length DES Key(Triple DES).

Field 48, Usage 14 - Usage

This field is present in 0800 messages if Field 70-Network Management Information Code reflects a request for a new acquirer or issuer working key; Field 70 is **162** (deliver a new acquirer working key) or **163** (deliver a new issuer working key). If present in the request, it is not used in the 0810 response. Field 53-Security-Related Control Information indicates which key is being changed.

Clients should ensure that the check digits from their security module match those in the 0800 message. For mismatches, clients should return **06** (error) response code in field 39 of the 0810 response.

Field 48, Usage 14 - Field Edits

There are no field edits for this field.

Field 48, Usage 14 - Reject Codes

There are no reject codes for this field.

Field 48, Usage 26 - MasterCard Corporate Fleet Card Data

Field 48, Usage 26 - Attributes

Variable length

1 byte, binary +

34 ANS, EDCCDIC, maximum 35 bytes

Field 48, Usage 26 - Description

This usage is U.S.-only.

Acquirers use this field in 0100 authorization requests for Mastercard Corporate Fleet Card data. There are two subfields after the length subfield.

Table 97: Field 48, Usage 26 subfields

Byte 1	Byte 2 Position 1	Bytes 3-35 Positions 2-34
Length	Field identifier \$	Mastercard Corporate Fleet Card Data

Length Subfield: This value is the number of bytes following the length subfield.

Position 1, Field Identifier: This identifier is a 1-position code, \$(dollar sign). It means this field contains Mastercard Corporate Fleet Card data in positions 2 through 34.

Positions 2-34, Data: A maximum of two subfields may occur, each preceded by a dollar sign (\$). Subfield 1 contains a 16-numeric maximum bank ID or driver number. Position 18 = the separator, \$. Subfield 2 contains the 16-numeric maximum vehicle number. The first subfield may be empty, in which case the second dollar sign (\$) immediately follows the first, that is, \$\$.

Field 48, Usage 26 - Usage

Usage 26 applies only to 0100 authorization requests destined for Mastercard. These requests are acquired by Visa and contain certain authorization data entered at the point-of-sale or point of service, which is not necessary for other Mastercard card products.

Field 48, Usage 26 - Field Edits

The data must be numeric and be must be preceded by a dollar sign (\$). If two subfields occur, only the first may be empty.

Field 48, Usage 26 - Reject Codes

- **0061** = Invalid value

Field 48, Usage 27 - Commercial Card Type Request

Field 48, Usage 27 - Attributes

Fixed length

1 byte, binary +

4-19 ANS, EBCDIC; maximum 20 bytes

Field 48, Usage 27 - Description

Usage 27 is an indicator requesting the type of Visa commercial purchasing card being used at the point of service. In a response, this field contains a value indicating whether the card is Business, Corporate, or Purchasing. The field has two subfields after the length subfield.

Table 98: Field 48, Usage 27 subfields

Byte 1	Bytes 2-4 Positions 1-3	Bytes 5-20 Positions 4-19
Length	Field identifier !01	Commercial Card type request/response

Length Subfield: This value indicates the number of bytes following the length subfield.

Positions 1-3, Field Identifier: A 3-position code, **!01**, which signifies a request for the type of commercial card being used at the point of service. It also is present in authorization responses.

Position 4, Commercial Card Type Request/Response: Acquirers enter **0** in authorization requests. In authorization responses for commercial cards, the **zero** is replaced with **B, R, S, L** or **E**, where:

- **B** = Business card
- **R** = Corporate card
- **S** = Purchasing card
- **L** = Business to Business Amount Tolerance: clearing amount must be less than or equal authorization amount
- **E** = Business to Business Amount Tolerance: clearing amount must be equal authorization amount

Visa Purchasing cards are identified by issuing account ranges.

Field 48, Usage 27 - Usage

Usage 27 is used by merchants and acquirers and is optional in 0100 authorization requests; V.I.P. does not pass it to the issuer. If the card is a commercial card, V.I.P. replaces **zero** in position 4 with **B, R, S, L** or **E** in the 0110 response. If the card is not a commercial card, V.I.P. returns the **zero** in position 4 from the authorization request.

Acquirers in all regions can send in the authorization request with this field 48 usage and receive the commercial card type in the response. The commercial card type is present in the response even when the transaction is declined.

Field 48, Usage 27 - Field Edits

There are no field edits for this field.

Although there are no field edits for this usage, if the B2B value of L is received in the 0110 authorization response, Visa applies a settlement match edit to the subsequent clearing transaction (the Draft Data, TC 05). This edit ensures that the clearing transaction amount matches the authorized amount. Transactions that fail the edit are returned.

Field 48, Usage 27 - Reject Codes

There are no reject codes for this field.

Field 48, Usage 36 - Purchasing Card Data

Field 48, Usage 36 - Attributes

Variable length

1 byte, binary +

19 ANS, EBCDIC; maximum 20 bytes

Field 48, Usage 36 - Description

A supplemental data field used in requests from acquirers participating in the Purchasing Card-Visa Fleet Service.

The data is prompted from the cardholder at keypad-equipped, point-of-service or point-of-sale terminals when the Service Enhancement Indicator in the card's magnetic stripe is 1 (Fleet) or 2 (Fleet/fuel-only restriction). The field has two subfields after the length subfield.

Table 99: Field 48, Usage 36 subfields

Byte 1	Bytes 2-3 Positions 1-2	Bytes 4-20 Positions 3-19
Length	Field identifier \$\$	Visa Fleet Service-Enhanced Authorization Data

Length Subfield: This value is the number of bytes following the length subfield.

Position 1-2, Field Identifier: This field must contain the value of \$\$ (dollar signs), to indicate that the field contains driver or vehicle identification information for the issuer.

Position 3-19, Visa Fleet Service-Enhanced Authorization Data: This field must contain the driver or vehicle ID.

Due to current POS keypad limitations, issuers should use only numerics for driver or vehicle identification schemes. For example, 9\$\$4545454 would be the field's representation of driver ID 4545454.

Field 48, Usage 36 - Usage

When Visa Fleet cardholders are prompted at the POS to provide additional data, such as driver ID or vehicle ID, acquirers must provide the data in field 48, usage 36. Please see the *Visa Fleet Card 2.0 Implementation Guide* for details.

Field 48, Usage 36 - Field Edits

If present, the data must be numeric and be preceded by a field identifier of **\$\$**. If only one dollar sign (\$) is used, V.I.P. drops additional data if present.

Field 48, Usage 36 - Reject Codes

- **0061** = Invalid value

Field 48, Usage 37 - Original Credit Transaction (OCT)

Field 48, Usage 37 - Attributes

Variable length

1 byte, binary +

19 ANS, EBCDIC; maximum 20 bytes

Field 48, Usage 37 - Description

Field 48, usage 37, contains the results of velocity limit checking. Velocity limit checking results may be included in OCT requests received by issuers.

V.I.P. converts 0200 full-financial requests to 0100s for V.I.P. Authorization-Only issuers.

Visa includes velocity limit checking results in this field if the issuer participates in velocity limit checking and has requested to see the results.

In addition, velocity limit checking results can optionally be sent to the issuer in a STIP advice if Visa declines an OCT on the issuer's behalf.

Four subfields following the length subfield are defined as:

Table 100: Field 48, Usage 37 subfields

Byte 1	Bytes 2-4 Positions 1-3	Bytes 5-11 Positions 4-10	Byte 12 Position 11	Bytes 13-20 Positions 12-19
Length	Identifier OCT	Reserved (set to spaces)	OCT activity check result	Sender date of birth

In other documentation, the subfield containing the length byte is counted as the first position. In the V.I.P. System technical specifications, however, the first data byte is counted as position 1.

Length Subfield: This value is the number of bytes following the length subfield. If an acquirer or originator sends Field 48, Usage 37 with the sender date of birth, this subfield must have a binary value of **19**.

Positions 1-3, Identifier: This subfield contains a value of OCT.

Positions 4-10, Reserved: This field is not supported and is set to **spaces**.

Position 11, OCT Activity Check Result: This subfield contains OCT activity check results for:

- Recipient issuers that have elected to receive the transaction when a count or amount limit for velocity limit checking has been exceeded.
- Recipient issuers that have elected to receive a STIP advice when velocity limits have been exceeded. A STIP advice is sent only if the issuer has requested that Visa decline OCTs on its behalf when a count or amount limit has been exceeded.

Values:

- **1** = 1-day count or amount exceeded
- **2** = 7-day count or amount exceeded
- **3** = 30-day count or amount exceeded

V.I.P. populates this subfield with the priority order of 1, 2, 3.

This subfield is present when velocity limit checking has been performed. If an acquirer or originator sends field 48, usage 37, this subfield must be a **space**.

Position 12-19, Sender Date of Birth: This subfield contains the sender date of birth in **MMDDYYYY** format.

See section 'Date Format' under "[Programming Rules](#)".

Field 48, Usage 37 - Usage

The velocity limits option allows recipient issuers to designate the total volume and cumulative maximum amounts allowed for their accounts over certain periods of time for all incoming OCTs.

Acquirers and originators can send this field if they include the sender's date of birth subfield in domestic and cross-border OCTs.

Recipient issuers that do not participate in Velocity Limits can receive this field.

Recipient issuers should not include field 48, usage 37 in response messages.

Field 48, Usage 37 - Field Edits

There are no field edits for this field.

Field 48, Usage 37 - Reject Codes

There are no reject codes for this field.

Field 48, Usage 38 - Additional Data for OCTs with BAI of MP

Field 48, Usage 38 - Attributes

Variable length

1 byte, binary +

28 AN, EBCDIC; maximum 29 bytes

Field 48, Usage 38 - Description

Field 48, usage 38, contains the card acceptor terminal identification and card acceptor identification code.

Three subfields following the length subfield are defined as follows:

Table 101: Field 48, Usage 38 subfields

Byte 1	Bytes Positions 1-5	Bytes Positions 6-13	Bytes Positions 14-28
Length	Identifier MVISA	Card Acceptor Terminal Identification	Card Acceptor Identification Code

These values typically appear in field 41 and field 42. However, for cash-out OCT and Contact Information, the recipient must include this information in field 48, usage 38.

Length Subfield: This value is the number of bytes following the length subfield.

Positions 1-5, Identifier: This subfield contains a value of **MVISA**.

Positions 6-13, Card Acceptor Terminal Identification: This subfield contains the card acceptor terminal identification.

Position 14-28, Card Acceptor Identification Code: This subfield contains the card acceptor identification code.

Field 48, Usage 38 - Usage

Merchant payment and cash-out OCT transactions require the recipient to submit the card acceptor terminal identification and the card acceptor identification code in field 48, usage 38.

Field 48, Usage 38 - Field Edits

There are no field edits for this field.

Field 48, Usage 38 - Reject Codes

There are no reject codes for this field.

Field 49 - Currency Code, Transaction

Field 49 - Attributes

Fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 49 - Description

Field 49 contains a code that identifies the currency of these amount fields:

- Field 4 - Amount, Transaction
- Field 28 - Amount, Transaction Fee
- Field 61.1 - Other Amount, Transaction
- Field 95.1 - Actual Amount, Transaction

VisaNet Integrated Payment (V.I.P.) uses the 3-digit numeric code in field 49 to determine the number of decimal places in the above fields. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, and is not part of the currency code.

The currency code in this field must reflect the currency in field 4. The transaction amount is in the acquirer's currency or U.S. dollars.

Field 49 - Usage

Field 49 is used in messages related to a customer transaction that contains amount fields, even when the amount is **zero** (as in verification requests).

For currencies with 3 decimal places, the last digit of the amount in fields 4, 28, 61.1, and 95.1 must be **zero**; that is, the amount must be rounded to two decimal places with a trailing **zero**.

This rounding maintains compatibility with clearing messages, which do not support amounts with 3 decimals.

ATM and POS Balance Inquiries: This field is required even if field 4 is not present or if the requestor does not participate in multicurrency. (The currency code specifies the currency in which the acquirer wants the balance amount).

VSDC ATM PIN Change/Unblock Requests: This field is optional for 0100 messages, reversals, and their corresponding advice messages.

Multicurrency Participants: Message originators can use codes listed in the appendix titled "Country and Currency Codes." For multicurrency processing, the currency code and country code may not match.

Non-Multicurrency Participants: Message originators must use **840** (U.S. dollars).

Visa Smart Debit/Credit (VSDC): This field is required in 0620 issuer authentication failure or issuer script results advices.

V.I.P. Advices: This field appears in these advices if it is in the request:

- 0120 and 0420 advices

OCT with BAI of MP and CO: V.I.P. rejects these transactions with reject code **0731** if:

- Field does not match currency code in field 2 (primary account number).
- Field 104, Usage 2, Dataset ID 57 - Business Application Identifier, Tag 01 contains **CO** or **MP**.

Field 49 - Field Edits

This code must be **840** if the message originator does not participate in multicurrency processing. Other values must be one of the 3-digit numeric codes listed in the appendix titled "Country and Currency Codes."

Except as noted, field 49 is required in messages and message responses. If this field is not present, V.I.P. rejects the message with reject code **0315**.

Generally, field 49 is not required in advice responses containing the above criteria. However, in activation reversals of 0100 transactions, 0430 responses destined to the acquirer must include this field.

Field 49 - Reject Codes

- **0037** = Invalid value
- **0315** = Field missing

Field 51 - Currency Code, Cardholder Billing

Field 51 - Attributes

Fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 51 - Description

Field 51 is a multicurrency field. It contains a 3-digit numeric code identifying the currency used by the issuer to bill the cardholder's account (see the appendix titled "Country and Currency Codes," for codes). It also identifies the currency for these amount fields:

- [Field 6 - Amount, Cardholder Billing](#)
- [Field 61.2 - Other Amounts, Cardholder Billing](#)
- [Field 61.3 - Other Amounts, Replacement Billing](#)

V.I.P. uses this currency code to determine the number of decimal places in amount fields. A leading **zero** is required to pad the first unused half-byte of this field. The **zero** is a filler, and is not part of the currency code. If this field is present, these fields are also present:

- [Field 6 - Amount, Cardholder Billing](#)
- [Field 10 - Conversion Rate, Cardholder Billing](#)

Field 51 - Usage

Multicurrency Participants: Acquirers do not provide this field. V.I.P. adds this field in messages for issuers if the message contains one of these amount fields (see "Field 6", "Field 61.2" or Field 61.3 descriptions). Except as noted, multicurrency issuers do not return this field in responses.

Non Visa: Acquirers do not receive this field in responses except for Non Visa referrals. V.I.P. adds this field for participating acquirers if the POS request was referred to the issuer (field 39 response code is **01** or **02**).

Normally, this field is not required in responses. However, the issuer must return it for partial approvals when field 6 is included.

Visa Smart Debit/Visa Smart Credit: This field is present in 0120 POS offline decline advices and in 0620 issuer authentication failure or issuer script results advices.

V.I.P. Advices: Field 51 is present in 0120 or 0420 advices if it was in the request. It is not present in advice responses.

Account Verification: Issuers must be prepared to support multicurrency transactions containing a value of all **zeros** in this field.

Account verification includes token activation requests (TAR).

Field 51 - Field Edits

There are no field edits for this field.

Field 51 - Reject Codes

- **0037** = Invalid value

Field 52 - Personal Identification Number (PIN) Data

Field 52 - Attributes

Fixed length

64 N, bit string; 8 bytes

Field 52 - Description

Field 52 contains a Personal Identification Number (PIN), encrypted and formatted as a block of 16 hexadecimal digits. (A PIN is a number assigned to a cardholder for unique identification at the point of service or Automated Teller Machine (ATM).)

The format of this field in an outgoing request must be that indicated by the PIN Block Format Code in Field 53-Security-Related Control Information, of the request. In an incoming request or advice, the format conforms to the PIN Block Format of the issuer as specified by Visa.

Field 52 - Usage

This field is required for any transaction if the customer enters an online PIN at the terminal (POS or ATM).

VisaNet Integrated Payment (V.I.P.) forwards field 52 and field 53 to the issuer if V.I.P. only translates (but does not verify) the PIN. If the PIN Verification Service (PVS) successfully verifies a PIN, V.I.P. drops these fields from the message.

If applicable, a PIN is included only in an original request. If this field is present, Field 53-Security Related Control Information must also be present.

A customer PIN is never logged, even if it is in an encrypted form. The service provider should not store a customer-entered PIN.

This field is not used in acquirer-generated advices. It is not used in reversal requests or advices or responses.

ATM: This field and field 53 must be present for all ATM initiated transactions with MCC **6011** including the following messages:

- Cash disbursement
- Balance inquiry
- ATM Account transfer request

VSDC ATM PIN Change/Unblock Requests: This field and field 53 must be present with the current PIN information in PIN change and unblock requests. Field 152 contains the new PIN for the PIN change requests.

V.I.P. Advices: This field is not included in STIP advices.

Cashback Service (U.S.): Typically, transactions with a cashback amount are allowed only if the online PIN verification method is used, with the PIN in field 52 and the PIN security control information in field 53. However, a cashback transaction in the U.S. can be performed without field 52 if Offline PIN Verification is performed and does not fail. AP, CEMEA, Canada, and Europe regions require a PIN or consumer device cardholder verification method (CDCVM) for cardholder verification method on domestic POS transactions with cashback. See your Visa representative for details.

V.I.P. declines cashback transactions with response code **N3** if:

- Field 52 is not present and Offline PIN Verification was not performed, **or**
- Field 52 is not present, and Offline PIN Verification was performed but failed (per CVR).

Visa Data Secure Platform With Point-to-Point Encryption (DSP/P2PE): Merchant Direct Exchange (MDEX) endpoints that use Standard P2PE must not use this field.

Also see the field 53, usage 2 description.

Visa Token Service: This field contains token data. V.I.P. converts the PIN block from token to cardholder Primary Account Number (PAN) before forwarding request messages.

Chip-Initiated POS Transactions (Australia): Issuers must decline all domestically chip-initiated authorization transactions where the PIN has been bypassed, except:

- Transactions initiated with non-PIN-preferring chip cards to accommodate individual cardholder needs.
- Unattended transactions.
- Visa Easy Payment Service transactions, including Visa contactless transactions, that do not require a Cardholder Verification Method (CVM).

Chip-Initiated POS Transactions (New Zealand): Issuers must decline all domestic chip-CVM initiated transactions that require a PIN, where the PIN has been bypassed, except for:

- Domestic chip-initiated transactions with MCC in field 18 = **5812**(Eating places and restaurants).
- Transactions initiated with non-PIN-preferring chip cards to accommodate individual cardholder needs.
- Unattended transactions.
- Visa Easy Payment Service transactions, including Visa contactless transactions, that do not require a CVM.

Credit Voucher and Merchandise Return Authorizations: This field can be present in 0100 requests.

Field 52 - Field Edits

The VisaNet security module edits field content during PIN translation and PIN verification. If there is an error (typically an acquirer key problem), the request message is not rejected; instead, the response code in field 39 of the 0110 response is set to **81** or **86**.

This field must not be present if the POS entry mode in field 22, positions 1-2, = **01** (manual entry) or **10** (credential on file).

If field 18 of the original transaction is **6011** and the processing code in field 3 is **01, 30, 34**, or **40**, field 52 is required.

Visa Electron: This field must not be present when the Point of Sale (POS) entry mode (field 22) is manual entry (positions 1-2 = **01**).

If this field is present in an advice, reversal, or response, V.I.P. rejects the message with reject code **0752**.

Field 52 - Reject Codes

- **0295** = Field missing
- **0592** = Field present when not allowed
- **0752** = Consistency error-field 52 PIN not allowed on this transaction type

Field 53 - Security-Related Control Information

Field 53 - Attributes

Fixed length

16 N, 4-bit BCD (unsigned packed); 8 bytes

Field 53 - Description

Field 53 provides data needed by the issuer or the VisaNet Security Module to process PINs entered at the point of service.

Table 102: Field 53 subfields

Byte 1 Positions 1-2	Byte 2 Positions 3-4	Byte 3 Positions 5-6	Byte 4 Positions 7-8	Byte 5 Positions 9-10	Byte 6-8 Positions 11-16
Security format	Algorithm ID	PIN block format	Zone Key Index	PIN Data Type Not applicable	Visa reserved Not applicable

Positions 1-2, Security Format Code (field 53.1): This code defines the security technique used.

Positions 3-4, PIN Encryption Algorithm Identifier (field 53.2): This code defines the encryption technique used.

Positions 5-6, PIN Block Format Code (field 53.3): This code defines the format of field 52. In acquirer-initiated requests, this code describes the PIN block format used by the acquirer. In requests received by the issuer, it describes the PIN block format used by that issuer.

Positions 7-8, Zone Key Index (field 53.4): This index indicates which key was used to encrypt the PIN. In acquirer-to-VIC requests, the index points to the acquirer key used to encrypt the PIN block. In VIC-to-issuer requests, it points to the zone key the VIC used to encrypt the PIN block before it was forwarded. In Dynamic Key Exchange (DKE) messages, this subfield is used to indicate which key is being changed.

Positions 9-10, PIN Data Type (field 53.5): Not applicable.

Positions 11-16, Visa Reserved (field 53.6): Not applicable.

Field 53 - Usage

Field 53 is required in messages containing a PIN (field 52) or in a dynamic key exchange message; otherwise, it is not used. Acquirers must place **zeros** in positions 9-16. Issuers receive values set by the VisaNet.

V.I.P. forwards field 52 and field 53 to the issuer if V.I.P. only translates (but does not verify) the PIN. If the PIN Verification Service (PVS) successfully verifies a PIN, V.I.P. drops these fields from the message.

Position 1-2, Security Format Code: This subfield 53.1 code must be 20 (Zone Encryption) for PIN-based POS or ATM transactions.

Positions 5-6, PIN Block Format Code: If VisaNet validates the PIN as part of the PVS service, this field contains the original values inserted by the acquirer. PIN pads for VisaNet transactions must use ANSI format **0** to create the PIN block before encryption. American National Standards Institute (ANSI) PIN block format **0 (zero)** and Visa PIN block format **1** are identical.

Positions 7-8, Zone Key Index: If the PIN in field 52 is **zero-filled** before the request reaches the issuer, this code is the original for the acquirer's key.

Dynamic Key Exchange: Positions 1-8 are used for DKE requests. Positions 1-6 contents are not used for DKE processing. Positions 7-8 subfield indicates which of the two possible working keys is to be changed:

- **01** indicates Working Key 1.
- **02** indicates Working Key 2.

This subfield is required in all VisaNet-initiated or client-initiated 0800 DKE messages. Clients must indicate which key is to be changed in 0800 (request for key) messages. VisaNet also uses this subfield in outgoing 0800 (deliver new key) messages to indicate which key is to be updated. Field 53.4 is not used in 0810 responses.

VSDC ATM PIN Change/Unblock Requests: This field and field 52 must be present with the current PIN information in PIN change and unblock requests. Field 152 contains the new PIN for PIN change requests.

Cashback Service (U.S.): This field is required in all transactions that include a cashback amount and online PIN verification using data in field 52. Typically, transactions with a cashback

amount are allowed only if the online PIN verification method is used, with the PIN security control information in field 53 and the PIN in field 52. However, a cashback transaction in the U.S. can be performed without field 52 and field 53 if Offline PIN Verification is performed and does not fail. AP, CEMEA, Canada, and Europe regions require a PIN or consumer device cardholder verification method (CDCVM) for cardholder verification method on domestic POS transactions with cashback. See your Visa representative for details.

Field 53 is required in cashback transactions if field 52 contains an online PIN. See the Cashback Service section in field 52.

Credit Voucher and Merchandise Return Authorizations: This field can be present in 0100 requests.

Field 53 - Field Edits

Field 53 is required if field 52 is present in the message. Field 53 must contain the following subfield values.

- Positions 1-2 must be **20**
- Positions 3-4 are not edited
- Positions 5-6 must be **01, 02, or 03**
- Positions 7-8 must be **01 or 02**
- Positions 9-16 must be **zeros** in outgoing requests

Other Edits: Visa rejects a message with reject code **0753** if:

- An original request is submitted with field 53 but there is no PIN data in field 52.
- Field 53 is present in an advice, a reversal, or a response message.

Field 53 - Reject Codes

- **0088** = Invalid value
- **0384** = Field missing
- **0621** = Invalid value
- **0753** = Consistency error-invalid use of field 53

Field 53 - Valid Values

Field 53 Security Codes

Table 103: Positions 1-2, Security Format Code

Code	Definition
20	Zone encryption

Table 104: Positions 3-4, PIN Encryption Algorithm Identifier

Code	Definition
01	ANSI DES

Table 105: Positions 5-6, PIN Block Format Code (per ANSI 9.8)

Code	Definition
01	Format is based on the PIN, the PIN length, and selected rightmost digits of the account number; it is also based on the pad characters 0 and F-combined through an exclusive OR operation. Conforms to ISO Format 0.
02	Format is based on the PIN, the PIN length, and a user-specified numeric pad character (Docutel).
03	Format is based on the PIN and the F pad character (Diebold-IBM).

Table 106: Positions 7-8, PIN Zone Key Index

Code	Definition
00	Reserved for future use.
01	Working Key 1 is to be changed or used.
02	Working Key 2 is to be changed or used.

Positions 9-16 must be zero-filled by the acquirer.

Field 53, Usage 2 - Security-Related Control Information

Field 53, Usage 2 - Attributes

Variable length

1 byte, binary +

255 bytes; variable by usage; maximum 256 bytes

Field 53, Usage 2 - Description

This field is used by issuers and acquirers for encryption attributes and encrypted data.

Table 107: Field 53, Usage 2 subfields

Byte 1	Byte 2 Position 1	Bytes 3-4 Positions 2-3	Bytes 5-256 Positions 4-255
Length	Dataset ID	Dataset length	TLV sub-elements

Length Subfield: This is a one-byte binary subfield that contains the number of bytes in this field after the length subfield.

Position 1, Dataset ID: This is a one-byte binary identifier given to each dataset. The identifier is hexadecimal **01**.

Positions 2-3, Dataset Length: This is a 2-byte binary subfield that contains the total length of all Tag Length Value (TLV) elements that follow.

Positions 4-255, TLV Data Elements: This is a 252-maximum byte subfield that contains encryption data elements in Tag Length Value (TLV) format as follows.

Tag: The tag can be one or two bytes long. The number of bytes used for the tag is determined by the last five bits (bits 4-8) of the first byte of the tag position. If these five bits are all set to 1, the next byte is part of the tag. If all five bits are not set to 1, the tag is only 1 byte long.

Length: The length can be one or two bytes long. The number of bytes used to specify the length is determined by the first bit of the first byte of the length position. If the first bit of the length position is zero (0), the length is carried in the next seven bits of the first byte and the length position is only one byte long. The length of the data element is in the range of 1-127.

If the first bit of the length position is 1, the next seven bits contain the number of subsequent bytes used for the length. The length of the data element is in the range of 1-255.

Value: This is security-related control information data in hexadecimal format.

Field 53, Usage 2 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those that they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and should continue to process the field.

The usage of this field applies to Derived Unique Key per Transaction (DUKPT), Acquirer Working Key (AWK), and Issuer Working Key (IWK).

The usage definitions are:

- **DUKPT:** This option is used for point-of-sale transactions when no zone encryption translation has occurred.
- **AWK and IWK:** This option is used when zone encryption translation has been performed. It is applicable for PIN blocks in Point-of-Sale (POS) and Automated Teller Machine (ATM) environments.

Field 53, Usage 2 is not used for Dynamic Key Exchange (DKE) messages.

Acquirers must use Visa-provided AWK or endpoint-provided AWK for testing in VisaNet Certification Management Service (VCMS). Acquirers that use Visa Test System (VTS-V.I.P.) must use Visa-provided test encryption keys in their VTS-V.I.P. configuration.

Visa Token Service: This field is required for messages containing token data.

PIN block is based on the cardholder PAN for Visa cards and non-Visa cards.

Merchant Direct Exchange (MDEX) endpoints that participate in the Visa Data Secure Platform (DSP/P2PE) service must support this field.

Dataset ID 01, Encryption Data: This dataset contains VisaNet Integrated Payment (V.I.P.) tag processing requirements for encrypted data and encryption attributes.

This table displays the sub-element contents for encryption data. This field may contain one or more of the tags listed.

Table 108: Dataset ID 01, Encryption Data

Tag	Length	Value	Format	Content of Sub-Element
01	1	Key management	B	<p>Identifies key management scheme for encryption data in dataset.</p> <p>Values:</p> <ul style="list-style-type: none"> • 01= Fixed key (static key) • 05= Derived unique key per transaction (DUKPT) <p>Required for Personal Identification Number (PIN) data with AWK, IWK, and DUKPT encryption messages.</p>
02	3-6	Key Set Identifier	6-11 N, 4-bit BCD	<p>Specifies identifier for encryption key.</p> <p>Required for PIN data with DUKPT encryption.</p>

Table 108: Dataset ID 01, Encryption Data

Tag	Length	Value	Format	Content of Sub-Element
03	5	Device ID and Transaction Counter	B	<p>Contains 19-bit device ID and 21-bit transaction counter.</p> <p>Required for PIN data with DUKPT encryption.</p>
04	1	Algorithm	2 N, 4-bit BCD	<p>Identifies encryption algorithm used to encipher encrypted data elements in dataset or keys in associated key management data element.</p> <p>Values:</p> <ul style="list-style-type: none"> • 03 = Triple Digital Encryption Standard (DES) encryption algorithm Triple Data Encryption Algorithm (TDEA) <p>Optional when using TDEA.</p> <p>Required for PIN data with AWK, IWK, and DUKPT encryption messages.</p>
05	1	Zone Key Index	B	<p>Identifies zone key index. Values:</p> <ul style="list-style-type: none"> • 01 = Working key 1 to be changed or used • 02 = Working key 2 to be changed or used <p>Required for PIN data with AWK and IWK encryption messages.</p>

Table 108: Dataset ID 01, Encryption Data

Tag	Length	Value	Format	Content of Sub-Element
06	1	PIN Block Format Code	B	<p>Carries code defining encrypted PIN data format and describing PIN block format.</p> <p>Values:</p> <ul style="list-style-type: none"> • 01 = Format based on PIN, length, selected rightmost digits of account number, and pad characters 0 and F-combined through exclusive OR operation. Conforms to ISO Format 0. • 02 = Format based on PIN, PIN length, and user-specified numeric pad character (Docutel). • 03 = Format based on PIN and F pad character (Diebold-IBM). <p>Required for PIN data with AWK and IWK encryption.</p>
1F1F	8	Encrypted PIN Data	64 N, Bit string	Required for PIN data with AWK, IWK, and DUKPT encryption.
1F20	16	Encrypted PAN	B	Used in POS authorization requests.
1F21	16-40	Encrypted Cardholder Name	B	Used in POS authorization requests.
1F22	16-64	Encrypted Track 1 Discretionary Data	B	Used in POS authorization requests.

Table 108: Dataset ID 01, Encryption Data

Tag	Length	Value	Format	Content of Sub-Element
1F23	8-16	Encrypted Track 2 Discretionary Data	B	Used in POS authorization requests.
1F24	8	Replacement PIN	64 N, Bit String	Contains PIN change transactions for issuers not supporting field 55 or field 152. ATM only.

Encryption data can be submitted in these requests:

- 0100 authorization
- 0100 preauthorization
- 0800 dynamic key exchange

Acquirers must submit the encrypted PIN data, if present, in this field in VisaNet Integrated Payment (V.I.P.) request messages. Acquirers must no longer use Field 52-Personal Identification Number (PIN) Data to submit the encrypted PIN, if present.

Acquirers that use the 0800 Dynamic key exchange message to change working keys can use this field.

Issuers that choose to receive this field get it with the PIN block and PIN block attributes in V.I.P. request messages. These messages include the format that conforms to the issuer's PIN block format for the issuer key. Issuers no longer receive field 52 with the PIN block and PIN block attributes in this field.

Issuers using this field must also use this format for the 0800 Dynamic key exchange message to change working keys.

The processing rules for PIN data in field 52 and field 53 apply to the encrypted PIN data in this field.

Field 53, Usage 2 - Field Edits

V.I.P. edits the field length but does not change the content.

Field 53, Usage 2 - Reject Codes

- **0088** = Invalid value
- **0384** = Field missing
- **0621** = Invalid value
- **0753** = Consistency error-invalid use of field 53

Field 54 - Additional Amounts

Field 54 - Attributes

Variable length

1 byte, binary +

20 ANS, EBCDIC; 21 bytes total

or 40 ANS, EBCDIC; 41 bytes total

or 60 ANS, EBCDIC; 61 bytes total

or 80 ANS, EBCDIC; 81 bytes total

or 100 ANS, EBCDIC; 101 bytes total

or 120 ANS, EBCDIC; 121 bytes total

Maximum: 121 bytes

Field 54 - Description

This field is used in several types of transactions, each can have one or more unique codes. The codes are listed by transaction type in the Valid Values section.

- POS & ATM balance inquiry, POS balance return messages
- Anticipated Amount
- Activation and load
- Partial authorizations messages
- POS surcharge & ATM access fees, AFT foreign exchange & Client provided fees
- Visa Integrated Redemption platform (VIRP) response messages
- Enhanced Product & Healthcare Eligibility inquiry responses
- Mastercard Healthcare Substantiation request
- Auto-Substantiation request & Payment transactions (US only)
- Total cumulative amounts

The field can be used whether or not the issuer, acquirer, or both, are multicurrency participants.

After the length subfield, there are four possible sets of these subfields.

Table 109: Field 54 subfields

Byte 1	Bytes 2-3 Positions 1-2	Bytes 4-5 Positions 3 -4	Bytes 6-8 Positions 5-7	Byte 9 Position 8	Bytes 10-21 Positions 9-20
Length	Account type	Amount type	Currency code	Amount, sign	Amount

Length Subfield: This value is the number of bytes following the length subfield.

Positions 1-2, Account Type (Field 54.1): This 2-digit code identifies the account type.

Positions 3-4, Amount Type (Field 54.2): This 2-digit code describes the use of the amount. See the Valid Values section for codes.

Positions 5-7, Currency Code (Field 54.3): This 3-digit code defines the currency used in positions 9-20. See the appendix "Country and Currency Codes" for a currency code list.

For balance inquiries or POS balance returns, if an issuer provides spaces or zeros in field 54.3 of the response, Visa assumes the value of Field 51-Currency Code, Cardholder Billing, if present, or 840 if the issuer does not participate in multicurrency.

Position 8, Amount, Sign (Field 54.4): This 1-digit code defines the value of the amount as positive or negative, where:

- **C** = positive balance or fee amount
- **D** = negative balance or fee amount

Positions 9-20, Amount (Field 54.5): This 12-character amount is right-justified and contains leading zeros. The amount also includes an implied decimal relative to the currency code specified in positions 5-7.

Overflow Amount: If the field 54 converted amount in transaction currency overflows 12-Character Amount field in converted Set, the converted amount is shown as **999999999999**.

Field 54 - Usage

Field order is not guaranteed in field 54 sets for POS or ATM responses. If an acquirer receives a field 54 set in a transaction, the account type, amount type, and currency code subfields must be interrogated to determine set usage.

Using Multiple Sets: Six field 54 sets can be present in one transaction. If an issuer populates a field 54 set for a POS or ATM transaction, the first available set must be used; otherwise, the transaction is rejected back to the issuer. Rejected transactions can be authorized under issuer-specified STIP processing rules.

Balance Inquiry: Field 54 contains account balance information in approved ATM or POS balance inquiry messages.

Acquirers can use 0100/0110 message format for PIN and non-PIN based requests. For an 0110 response to a balance inquiry (field 3, positions 1-2 = **30**), field 38 is needed if the transaction is approved by the issuer (response code **00**). If field 38 is not provided by the issuer in an 0110 balance inquiry approval response, V.I.P. rejects the message with reject code **0293**. However, if

the transaction is not approved by the issuer (response code other than **00**), field 38 is not required in the 0110 balance inquiry response.

V.I.P. drops this field from the issuer's response message if the field 39 response code indicates a lost or stolen card (response code **41** or **43**) or requests that the card be surrendered (response code **04** or **07**).

Stand-in processing is not available for balance inquiries. For a request, if the issuer is not participating in the service, V.I.P. declines the transaction with response code of **57** (transaction not permitted to cardholder) in field 39. If the issuer is not available, the transaction is declined with response code **91** (issuer unavailable to the acquirer).

For a purchase, if the issuer is not available or issuer parameters indicate stand-in processing, V.I.P. processes the transaction using processing rules according to the transaction characteristics and issuer-specified parameters. V.I.P. does not add balance information to a STIP transaction.

This field is used with field 3 processing codes, as follows:

- Acquirers that support stand-alone balance inquiry requests should use **30** (available funds) in positions 1-2, Transaction Type.
- Acquirers submitting purchase transactions should use **00** (goods/services purchase) in positions 1-2.
- Acquirers can use in positions 3-4, Account Type "from." in stand-alone and purchase requests.

ATM Balance Inquiry service: This field can be used in a balance inquiry or part of an ATM cash disbursement.

Field 54 balances can be sent in 0110 cash disbursement responses regardless of whether the issuer participates in balance inquiry.

POS Balance Inquiries and POS Balance Returns: POS balance inquiries are used with debit, prepaid, or credit accounts. At the request of the cardholder, acquirers can submit stand-alone (balance inquiry) or part of a purchase authorization request (balance return). However, acquirers do not request balance information in purchase transactions.

POS balance returns, which are supported worldwide, provide cardholders with account balances in purchase transactions.

Participating issuers can return positive or negative balances in responses to stand-alone requests or purchase requests. For purchase transactions, balance information is optionally provided by the issuer on the cardholder's receipt.

Acquirers and issuers that choose to participate in this POS service must notify their Visa representatives and successfully complete testing. Acquirers must modify their systems to receive balance data in field 54.

Account Type Coding for Balance Inquiry and POS Return: These conditions apply:

- If the issuer provides two amounts in a balance inquiry or card transaction response, they must have the same account type.
- If the account type (field 3, positions 3-4) in a request is **00**, the account type for the responses may be **00** or it can be changed to the proper code for the amount being provided. The account type subfield code of every dataset in this field must be the account type code in field 3 of the response.
- If the account type in a request is (not **00**), that code must be used in the response in field 3 and every dataset of this field.

If only one balance is included, Visa recommends that it is the current account ledger balance. For credit card accounts, the current account ledger balance refers to the amount of credit remaining to the customer.

Because issuers can return negative balances, acquirers must be capable of receiving positive or negative balances.

Acquirers submitting requests containing an account type of **10** or **20** receives the value **40** from issuers in countries that do not support account selection.

If an issuer response contains balance return information, Visa forwards it to the acquirer, provided the acquirer can receive balance return information in this field.

Purchase Responses with Balance Information: If balance information is returned by issuers as part of an 0110 purchase transaction response, these points apply:

- Issuers can provide cardholder account balance information for Visa card products.
- For branded transactions, if balance return information is included in the issuer response, V.I.P. includes field 54 in the Visa response, provided the acquirer can receive balance return information in this field.

For cross-border purchase transactions, if the cardholder billing currency is not the same as the transaction currency, multicurrency issuers should first deduct the Visa Issuer FX Calculator amount from the balance amount on prepaid cards before sending the balance to the acquirer. V.I.P. does not deduct the Visa Issuer FX Calculator amount from the balance amount when it converts the balance from the cardholder billing currency to the transaction currency.

If the issuer is not participating in this optional service but includes a field 54 set containing balance information in a response, V.I.P. drops the set from the message.

Currency Processing for POS Balance Inquiry and POS Balance Return:

If the field in the issuer response contains:		The field in the response contains (along with account type, amount type, currency code, and positive/negative balance code):	
Number of balances supplied by issuer	Currency conversion required?	Subfield <i>n</i> (no restriction on exact subfield as long as there are no preceding blank subfields).	Subfield <i>n</i> (no restriction on exact subfield as long as there are no preceding blank subfields).

One	Does not matter	Issuer provides balance A amount in issuer billing currency. V.I.P. ensures that acquirer receives balance A amount in transaction currency.	Not populated with balance return information.
Two	Does not matter	Issuer provides balance A amount in issuer billing currency. V.I.P. ensures that acquirer receives balance A amount in transaction currency.	Issuer provides balance B amount in issuer billing currency. V.I.P. ensures that acquirer receives balance B amount in transaction currency.

Currency Processing for ATM Balance Inquiry: The issuer or customer financial institution responding to an ATM balance inquiry can provide one or two balance information sets. These table describes how ATM balances are populated in field 54. This structured format does not apply to the POS balance inquiry and POS balance return.

If the field in the issuer response contains:		The field in the response contains (along with account type, amount type, currency code, and positive/negative balance code):			
Number of balances supplied by issuer	Currency conversion required?	Subfield 1, positions 1-20 (54A)	Subfield 2, positions 21-40 (54B)	Subfield 3, positions 41-60 (54C)	Subfield 4, positions 61-80 (54D)
One	No	Balance A amount in cardholder billing currency	Not returned	Not returned	Not returned
One	Yes	Balance A amount in cardholder billing currency	Zero-filled	Balance A amount in acquirer transaction currency	Not returned
Two	No	Balance A amount in cardholder billing currency	Balance B amount in cardholder billing currency	Not returned	Not returned
Two	Yes	Balance A amount in cardholder billing currency	Balance B amount in cardholder billing currency	Balance A amount in acquirer transaction currency	Balance B amount in acquirer transaction currency

Multicurrency Processing: V.I.P. converts cardholder billing currency amounts provided by the issuer or customer financial institution to their transaction currency amounts before it forwards the response to the acquirer or service provider.

For ATM balance inquiry and ATM withdrawal with balance return: When currency conversion is required (because the transaction currency and cardholder billing currency are different), the

response message that Visa forwards to the acquirer contains balances expressed in both currencies.

For POS balance inquiry and POS balance return: The acquirer receives balances expressed in transaction currency, irrespective of whether the transaction currency is the same as the issuer-provided currency code.

Non-Multicurrency Participating Acquirer: For ATM balance inquiry: Visa replaces the balance amount in positions 1-20 (and positions 21-40, if present) with the equivalent transaction amounts. Non-Multicurrency acquirers do not receive positions 41-60 and 61-80.

For POS balance inquiry and POS balance return: The acquirer receives balances expressed in transaction currency, irrespective of whether the transaction currency is the same as the issuer-provided currency code.

Activation and Load Transactions: This field is optional in all response messages for all activation and load transactions. See "Valid Values" section, as well as Field 3 and Field 4.

Prepaid Load Original Credit Transactions (Non-U.S.): If this field is present, positions 1-2 must contain **28** (load transaction) in the response. Recipient issuers can optionally include field 54 with the updated prepaid card balance information in the response; however, in certain countries, the return of this information in responses may be required.

Partial Authorization: This field contains original amounts in 0110 responses. When an issuer receives an 0100 message that contains the purchase amount in field 4 and a value of **1** or **3** in field 60.10, position 12, the issuer may process the request and respond with an approved partial amount (indicated by a response code of **10** in field 39).

Field 54 contains the field 4 original amount from the request and field 49 currency code. If the original transaction amount is not present in field 54 for partial approval, V.I.P. inserts the original amount in field 54 before forwarding the response to the acquirer.

Non-multicurrency issuers return the approved partial amount in field 4.

Multicurrency issuers return the approved partial amount in field 6 in the cardholder billing currency (field 51).

For applicable field 54 edits, see "Field Edits." Also see related edits for fields 4, 6, and 39.

Acquirers that reverse a partial approval transaction must send an 0400/0420 reversal message with the partial approval amount and not the original amount from the 0100 request.

For field 54 values in partial authorizations, see "Valid Values" section.

POS Surcharge Amounts: For issuers that support multicurrency processing and choose to receive POS surcharge information in requests, V.I.P. calculates the surcharge amount in the cardholder's billing currency and includes it in this field. This processing applies to authorizations, full or partial reversals, merchandise returns and STIP advices. Issuers should not return surcharge data in response messages.

Also see the description for field 28.

ATM Access Fee Data: In ATM domestic and international messages issuers that choose to receive this field (and that process multicurrency transactions), Visa populates field 54 with an

amount set containing access fee data from field 28, in the cardholder billing currency. Issuers receive field 54 in 0100 authorizations and 0400/0420 full or partial reversals.

Acquirers do not receive this field 54 amount set in messages.

Account Funding Transaction (AFT) Foreign Exchange Fee: Visa supports optional AFT foreign exchange fees in 0100 authorization requests and 0400/0420 reversals.

If field 54 is present in an AFT request message, acquirers and originators include its value in field 4. If the issuer has chosen not to receive field 54 in AFTs, the issuer is unable to determine what portion of field 4 is for an AFT foreign exchange fee.

Issuers should not return field 54 in AFT 0110 authorization responses or 0410/0430 reversal response messages.

If field 54 is present in the request and the Currency Code subfield is not the same value as in field 49, V.I.P. declines the request message with a value of 12 (invalid transaction) in field 39.

Visa Integrated Redemption Platform (VIRP): V.I.P. includes this field in approved U.S. domestic 0110 responses to acquirers for transactions in which a POS discount was applied to field 4. In fully approved and partially approved responses, V.I.P. includes amount type **57** in this field. V.I.P. does not include this field in declined VIRP responses. See "Valid Values" section.

Also see the descriptions for field 4 and field 104, usage 2.

Auto-Substantiation Transactions: Only U.S. issuers can approve these transactions, which include various types of healthcare point-of-sale purchases that are covered in full or in part by cards associated with Flexible Spending Accounts (FSAs) and Healthcare Reimbursement Arrangements (HRAs). Point of sale transit purchases are also supported. Partial authorizations are available for FSA and HRA cards.

These transactions are identified by a market-specific data indicator (MSDI) in field 62.4 value of **M** (healthcare) or **T**(transit).

In a card-present, 0100 request message, this field contains the amount of a qualified healthcare or transit purchase. This field is also used in 0400/0420 reversals. This usage of field 54 is not present in original responses, reversal responses, or advice responses.

This usage of field 54 is included in 0120 STIP advices when it is present in the original request or reversal.

In original healthcare auto-substantiation requests with vision or optical amount, participating merchants must insert amount type **4V**. In other healthcare auto-substantiation requests, participating merchants must insert the total amount of qualified healthcare products as amount type **4S**, which may include one or more of these:

- An over-the-counter (OTC) amount only (**4S**)
- The total of all amounts from these healthcare categories:
- Prescription/Rx (amount type **4U**)
- Clinics or other qualified medical services (amount type **4W**)
- Dental (amount type **4X**)

Participating merchants must support amount type **4V** (Amount vision/optical) in original healthcare auto-substantiation requests. Amount type **4V** is not included in type **4S** (Total amount healthcare).

Value of **4V** can be used for Mastercard transactions that include a vision prescription total amount. Acquirers who submit this value, must also submit the value **4S** in this field.

Each amount type included in the request requires its own 20-byte set (starting with Account Type and ending with Amount). Thus, the field length can range from 20 bytes to 120 bytes, depending on the number of amount types in the field.

Acquirers must include this field in 0100 healthcare auto-substantiation requests. If V.I.P. receives an 0100 or 0400/0420 message that contains this usage of field 54 and field 62.20 does not include an MVV for a SIGIS-certified merchant, V.I.P. removes all field 54 amount sets from the request message. V.I.P. also resets the value in field 62.4 from **M** (healthcare) to **N** (failed market-specific data edit, or not applicable).

A field 54 set with healthcare information is not required for healthcare auto-substantiation 0400/0420 reversal messages, but if it is included, the acquirer should also include field 62.4 and field 62.20.

Payment Transactions (U.S. Only): A payment response message may contain balance information from the issuer in this field.

Additional requirements and related information can be found in the descriptions for fields 3, 62.1, 63.3, and field 104, usage 2.

Total Cumulative Amount: Acquirers optionally can use amount type **43** for the cumulative total amount for a series of incremental authorizations. This type can be used in 0100 authorization and 0120 advice messages.

STIP Available Balance Service: Field 54 supports balance information for STIP Available Balance Service. Issuers can send 0110/0210 authorization response message with the value of **05** in positions 3-4 and an amount in positions 9-20 of this field. V.I.P. uses this data to update cardholder available balance record in database. V.I.P. drops this field from responses before sending it to acquirers.

Total Discount Amount: Acquirers can use amount type **4G** for the total discount amount. For fleet fuel transactions, the amount in this field is the sum of all discount amounts in any occurrences of Tag 96 in Field 104, usage 2, Dataset ID 1A.

Additional Transaction Fee: Acquirers can optionally use these amount types in Positions 3-4 (field 54.2) for additional transaction fees charged to the cardholder:

- **4P** = Additional transaction fee 1
- **4Q** = Additional transaction fee 2

Employee Benefit Requests: This field is included in authorizations and reversals to indicate the type of employee benefit being used. See "Valid Values" section. This field is used with Field 3, Positions 3-4, Account Type (From), to indicate an employee benefit request.

Anticipated Amount Verification Transactions: Acquirers can send a 0100 Account Verification request with an anticipated amount in positions 9-20 of this field, they must send a

value of **44** (amount, anticipated) in positions 3-4 of this field. V.I.P. does not send this field to the acquirer in the 0110 response message.

Issuers must not hold funds if they receive anticipated amount in this field.

Anticipated Amount in Enhanced Product Eligibility Inquiries: The Visa Flexible Credential (VFC) Self Serve issuer can use the anticipated amount along with VFC eligibility indicators and use case IDs in field 56 dataset ID 01 in the 0100 Enhanced Product Eligibility Inquiry request message to determine if the transaction is eligible for a VFC secondary credential.

If the anticipated amount is required to determine secondary credential and is not present in 0100 Enhanced Product Eligibility Inquiry request messages, the issuer may send Field 39—Response Code 13 (Invalid amount) in the response message.

Anticipated Amount in Product Eligibility Inquiries: Acquirers can send an 0100 Product Eligibility Inquiry request with an anticipated amount in positions 9-20 and a value of **44** (amount, anticipated) in positions 3-4 of this field. Certain VFC issuer programs require an anticipated amount to determine the secondary credential the cardholder has selected for an eligible transaction. In such cases, if the anticipated amount is not present in 0100 Product Eligibility Inquiry request messages, and is necessary for the issuer program, the acquirer may receive Field 39—Response Code 13 (Invalid amount) in the response message. In this case, the response message does not contain the account funding source and product ID of the secondary credential.

Healthcare Eligibility Inquiries: This field is optional in 0110 responses. Issuers include an amount type of **3S** (amount co-payment) and an account type of **00**, along with other healthcare eligibility values specified in the "Valid Values" section. Related material appears in the descriptions for field 3 and field 104, usage 2.

Foreign Retailer Transactions: Acquirers can send **6S** (Foreign retailer transaction amount) in positions 3-4 of this field when tag 04 in Field 104, Usage 2, Dataset ID 56—Additional Acceptance Data contains **F** (Marketplace retailer is located in a different country) to assess the appropriate foreign retailer fee based on the full or partial amount. V.I.P. will not send this field in the request message to the issuer or the response message to the acquirer.

Domestic Fee Inquiry: Acquirers may optionally include **4E** (Fee amount) in Field 54, positions 3-4 in the 0100 Fee inquiry request message. When **4E** is used, Field 54, positions 9-20 will contain the amount that the cardholder requested. Visa forwards **4E** and the requested amount to the issuer and return the values in the response message.

Issuers must include **4D** (Requested amount) in Field 54, positions 3-4 in an approved 0110 Fee inquiry response message. When **4D** is used, Field 54, positions 9-20 will contain the amount that the issuer will deduct from the cardholder's account if the cardholder completes the transaction. If the fee inquiry message is not domestic, V.I.P. will decline it with Field 39 = **12**. Refer to Field 3 and Field 104, Usage 2, Dataset ID 57 for more information.

Field 54 - Field Edits

The values for a given service or capability must reflect those specified in the applicable table of the Valid Values section. Edits are described below.

Auto-Substantiation Transactions: Except as noted, transactions that fail the listed edits receive reject code **0150**.

In healthcare auto-substantiation requests, if the account type in field 54 is **00** or **40**, V.I.P. changes it to match the account type in field 3, positions 3-4, if the value is **00** or **40**. In this instance, no reject or reject code would apply.

- The account type must be **00** or **40** and match the account type in field 3, positions 3 and 4.
- The **4V, 4S** or **4T** amount type in field 54 must be recognizable and consistent with the value in field 62.4 (**M** or **T**), and field 62.4 must be present.
- When one or more of the healthcare amount types **4U, 4W**, and **4X** are present as optional field 54 occurrences in request messages, there must also be an occurrence with **4S**.

V.I.P. does not add all amounts in field 54 to ensure that they equal the total amount carried in the **4S** amount. However, V.I.P. ensures that the **4S** amount does not exceed the field 4 amount.

Except for a reversal of a partial approval, the field 54 amount cannot exceed the field 4 amount, the currency must be **840** (and match the field 49 transaction currency), and the amount sign must be positive. The field 54 amount can exceed the field 4 amount if the original request resulted in a partial approval.

Partial Authorization: These edits apply to 0110 responses when field 39 = **10**:

- If field 54 does not include a set containing the original transaction amount (amount type = **57**), V.I.P. rejects the response back to the issuer with reject code **0150** (invalid value).
- If field 54 is not present, V.I.P. rejects the response back to the issuer with reject code **0250** (field missing).

If a response is rejected, STIP accepts or declines the total transaction amount based on issuer-specified parameters.

If the acquirer does not elect to receive POS balance returns, neither field 54 balances nor original transaction amounts are returned to the acquirer. V.I.P. drops these amounts from the response message.

Also see Partial Authorization edits in the descriptions for fields 4, 6, and 39.

Empty Set Between Populated Sets: If an empty field 54 set exists between two populated sets, V.I.P. rejects the transaction back to the issuer with reject code **0150**.

Account Funding Transaction (AFT) Foreign Exchange Fee: If this field is present in an original request and the value in the Amount subfield is not correctly formatted, the message is rejected with reject code **0150**.

Balance Inquiries: If positions 1 and 2 of field 3 = **30**, field 54 is mandatory in the approval response from the issuer. If the response from the issuer does not contain field 54, V.I.P. rejects the response message with reject code **0250** (field missing).

ATM /POS balance inquiry; ATM Cash withdrawal with balance information; POS

Purchase with balance information: If field 54, positions 1-2, account type contains invalid values, V.I.P. rejects the transaction with reject code **0150**.

Employee Benefit Requests: Field 3, Positions 3-4, Account Type (From), must contain a value of **70** to indicate an employee benefit transaction. If Field 3, Positions 3-4, contains any value other than **70**, then supporting field 54 data is dropped from the request.

Domestic Fee Inquiry: If issuers approve the fee inquiry request and does not send the value of **4D** (Requested amount) in Field 54, positions 3-4 in the response message, V.I.P. rejects the transaction with reject code **0250** (Field missing).

If the issuer is unavailable, V.I.P. declines the transaction in stand-in processing (STIP) with STIP/switch reason code value of **9061** (The system detected an error condition) in Field 63.4—STIP/Switch Reason Code. An advice will not be sent to the issuer. If the fee inquiry message is not domestic, V.I.P. will decline it with Field 39 = **12**.

Field 54 - Reject Codes

0150 = Invalid value

0151 = Field is missing

0250 = Field is missing

0517 = Value for account type does not match value in field 3 *account* type. Value for account type is not consistent with field 3 *transaction* type.

Field 54 - Valid Values

Table 110: Field 54 ATM/POS Balance Inquiry and POS Balance Return: Account and Amount Type Codes

Position	Name	Description
1-2	Account Type	00 = Not applicable or not specified 10 = Savings account 20 = Checking account 30 = Credit card account 40 = Universal account
3-4	Amount Type	01 = Deposit Accounts: Current ledger (posted) balance or Credit Card Accounts: Credit amount remaining for customer (open to buy) 02 = Deposit Accounts: Current available balance (typically, ledger balance less outstanding authorizations. Some depository institutions also include pending deposits and the credit or overdraft line associated with the account.) Or Credit Card Accounts: Customer's credit limit. 4P = Additional transaction fee 1. 4Q = Additional transaction fee 2.

I Table 111: Field 54 Values for Activation and Load

Position	Name	Description
1-2	Account Type	28 = Load transaction 72 = Activation transaction
3-4	Amount Type	00 = Code for payment transactions.
5-7	Currency Code	This position contains the alpha currency code of the transaction.
8	Amount, Sign	C = Positive balance.
9-20	Amount	This position contains the card balance.

Table 112: Field 54 Partial Authorization Values

Position	Name	Description
1-2	Account Type	00 = Not applicable or not specified
3-4	Amount Type	57 = Original amount
5-7	Currency Code	Contains the currency code of the transaction from field 49 of the request message

Table 112: Field 54 Partial Authorization Values

Position	Name	Description
8	Amount, Sign	C = Positive balance.
9-20	Amount	Contains the original transaction amount in the transaction currency from field 4 of the request message

Table 113: POS Surcharge Information

Position	Name	Description
1-2	Account Type	This subfield can contain a current value.
3-4	Amount Type	42 = Amount surcharge
5-7	Currency Code	This subfield contains the cardholder's billing currency code, from Field 51-Currency Code, Cardholder Billing of the request message.
8	Amount, Sign	C = Credit to cardholder D = Debit to cardholder
9-20	Amount	This subfield contains the surcharge amount in the cardholder's billing currency.

Table 114: Field 54 ATM Access Fee Data

Position	Name	Description
1-2	Account Type	Account type is not applicable and is set to zeros (0).
3-4	Amount Type	These positions contain the value: 42 = Amount surcharge
5-7	Currency Code	Contain a currency code for the cardholder billing currency.
8	Amount, Sign	Contains one of these values: D = Negative fee amount C = Positive fee amount
9-20	Amount	Contain the access fee amount. The amount includes an implied decimal relative to the currency code specified in positions 5-7. Right-justified leading zeros (0).

Table 115: Field 54 Domestic Fee Inquiry Transactions

Position	Name	Description
1-2	Account Type	Contains account type, with value: 00 = Not applicable or not specified
3-4	Amount Type	Contains amount type, with value: 4D = Fee Amount 4E = Requested Amount
5-7	Currency Code	Contains currency code of the transaction from Field 49.
8	Amount, Sign	Contains D (debit to cardholder) or C (credit to cardholder)
9-20	Amount	Amount type 4E: Contains the amount requested by the cardholder. Amount type 4D: Contains the fee amount in the issuer response message.

Table 116: Field 54 Values for AFT Foreign Exchange Fees

Position	Name	Description
1-2	Account Type	This subfield must contain a value of 00 (not applicable or not specified).
3-4	Amount Type	This subfield must contain a value of 95 for Visa Money Transfer (VMT).
5-7	Currency Code	This subfield must contain the same currency code value as in field 49.
8	Amount, Sign	This subfield must contain a value of C (positive fee amount) or D (negative fee amount). <i>For AFT foreign exchange fees, this field should contain a value of D, which is a debit to the cardholder.</i>
9-20	Amount	This subfield contains an optional AFT foreign exchange fee. This subfield must be right-justified, with leading zeros, and include an implied decimal relative to the currency code specified in field 49.

Table 117: Client-Provided Fees

Position	Name	Description
1-2	Account Type	Must be 00 . This 2-digit code identifies the account type.
3-4	Amount Type	Must be 56 . This 2-digit code indicates client-provided fee. <i>Visa converts the acquirer fee to the issuer currency.</i>
5-7	Currency Code	Must be a numeric ISO currency code. This 3-digit code defines the currency used in positions 9-20 of this field.
8	Amount, Sign	Must be D . This 1-digit code defines the value of the client-provided fee as a negative value to indicate a debit.
9-20	Amount	This 12-character amount is right-justified and contains leading zeros. The amount also includes an implied decimal relative to the currency code specified in positions 5-7 of this field.

Table 118: Visa Integrated Redemption Platform (VIRP): Account and Amount Type Codes

Position	Name	Description
1-2	Account type	00 = Not applicable or not specified
3-4	Amount type	57 = Original Transaction Amount: The original transaction amount sent by the acquirer

Table 119: Field 54 Values in 0110 Healthcare Eligibility Inquiry Responses

Position	Name	Description
1-2	Account Type	Must be 00 .
3-4	Amount Type	3S = Amount co-payment
5-7	Currency Code	This position contains the currency code of the amount in positions 9-20.
8	Amount, Sign	C = Positive balance
9-20	Amount	This position contains the amount specified by the amount type.

Table 120: Mastercard: Healthcare Real-Time Substantiation Request Values

Position	Name	Description
1-2	Account Type	Indicates the type of account being used. A value of 00 or 40 indicating non-specified type is used for real-time substantiation transactions.
3-4	Amount Type	4S or 4S and 4U , where: 4S = Total eligible amount healthcare 4U = Amount prescription/Rx If the value of 4T (Amount transit) is submitted in the request message, V.I.P. drops field 54 before sending the authorization request to Mastercard. The value in this field is mapped to Mastercard DE 54 as follows: 4S = 10 ; 4U = 11 .
5-7	Currency Code	This position contains the currency code of the amount in positions 9-20. For U.S. dollars, this value is 840 .
8	Amount, Sign	C = Positive balance
9-20	Amount	This position contains the qualified healthcare amount.

Table 121: Auto-Substantiation Request Values

Position	Name	Description
1-2	Account Type	Must be 00 or 40 and match the account type in field 3, positions 3 and 4.
3-4	Amount Type	Any of these values: 4S = Total Amount Healthcare 4T = Amount Transit (not applicable to healthcare auto-substantiation transactions) 4V = Amount Vision/Optical If 4S is present, one of these may also be present: 4U = Amount Prescription/RX 4W = Amount Clinic/Other Qualified Medical 4X = Amount Dental
5-7	Currency Code	This position contains the currency code of the amount in positions 9-20. Must be 840 .
8	Amount, Sign	C = Positive balance
9-20	Amount	This position contains the amount of the qualified expense type.

Table 122: Total Cumulative Amount

Position	Name	Description
1-2	Account Type	Can contain current value.
3-4	Amount Type	43: Total cumulative amount.
5-7	Currency Code	Contains currency code from Field 49–Currency Code, Transaction. <i>If value in positions 5-7 doesn't match transaction currency code in field 49, V.I.P. rejects message with Reject Code 0150-Invalid Value.</i>
8	Amount, Sign	C: Positive balance D: Negative balance
9-20	Amount	Contains total cumulative amount for series of incremental authorization transactions.

Table 123: Total Discount Amount

Position	Name	Description
1-2	Account Type	Contains same value as in field 3, positions 3-4.
3-4	Amount Type	4G: Total discount amount
5-7	Currency Code	Contains currency code from Field 49–Currency Code, Transaction.
8	Amount, Sign	C: Credit to cardholder
9-20	Amount	Contains total discount amount. For fleet fuel transactions, the amount is the sum of all discount amounts in any occurrences of tag 96 in field 104, usage 2, dataset ID 1A.

Table 124: STIP Available Balance Service

Position	Name	Description
1-2	Account Type	Contains a valid value.
3-4	Amount Type	05: Cardholder available balance
5-7	Currency Code	Contains existing currency code value 840 (U.S.)
8	Amount, Sign	C = Positive balance
9-20	Amount	Contains cardholder balance amount.

Table 125: Pre-Currency Conversion Amounts (for OCTs with Recipient Issuers in India)

Position	Name	Description
1-2	Account Type	Must be 00 .
3-4	Amount Type	Must be 45 = Amount, pre-currency conversion.

Table 125: Pre-Currency Conversion Amounts (for OCTs with Recipient Issuers in India)

Position	Name	Description
5-7	Currency Code	Contains the numeric currency code of the amount in positions 9-20.
8	Amount, Sign	C = Positive balance.
9-20	Amount	Contains amount in positions 3-4 in the currency specified.

Table 126: Visa Prepaid Healthcare/Workplace Benefits

Position	Name	Description
1-2	Account Type	Must be 00 or 40 and match the account type in field 3, positions 3 and 4.
3-4	Amount Type	Any of these values: 4T = Transportation/Transit 52 = General Benefit 53 = Meal Voucher 54 = Fuel 55 = Ecological/Sustainability 58 = Philanthropy/Patronage/Consumption 59 = Gift 5S = Sports/Culture 5T = Book/Education
5-7	Currency Code	This position contains the currency code of the amount in positions 9-20.
8	Amount, Sign	C = Positive balance
9-20	Amount	This position contains the amount of benefit requested

Table 127: Anticipated Amount Verification & Enhanced Product Eligibility Inquiries

Position	Name	Description
1-2	Account Type	Contains any of these codes to identify account type: 00 = Not applicable or not specified 10 = Savings Account 20 = Checking Account 30 = Credit Card Account 35 = Deferred Debit Account 36 = Charge Account 60 = Prepaid Account Value must match the account type in Field 3, positions 3-4.
3-4	Amount Type	Contains value of 44 (Amount, anticipated)
5-7	Currency Code	This position contains the currency code of the amount in positions 9-20.

Table 127: Anticipated Amount Verification & Enhanced Product Eligibility Inquiries

Position	Name	Description
8	Amount, Sign	D = Debit to cardholder
9-20	Amount	Contains anticipated amount. This 12-character amount is right-justified and contains leading zeros. Amount includes implied decimal relative to currency code specified in positions 5-7.

Table 128: Foreign Retailer Transaction Amount Values

Position	Name	Description
1-2	Account Type	Contains the same value as in Field 3—Processing Code, positions 3-4, Account Type (From) or 00 (Not applicable or not specified).
3-4	Amount Type	Contains value of 6S (Foreign retailer transaction amount).
5-7	Currency Code	Contains the same currency code as in Field 49—Currency Code, Transaction.
8	Amount, Sign	Contains D (Debit to cardholder) or C (Credit)
9-20	Amount	Contains transaction amount from the foreign retailer. This 12-character amount is right-justified and contains leading zeros. Amount includes implied decimal relative to currency code specified in positions 5-7.

Field 55 - Integrated Circuit Card (ICC)-Related Data

Field 55 - Attributes

Variable length

1 byte binary +

255 bytes, variable by usage; maximum 256 bytes

Field 55 - Description

This field contains integrated circuit card (ICC)-related data that is transmitted from the ICC to the card issuer and from the card issuer to the ICC. The format of the field is a special form of a composite data element that uses three subfields after the length subfield.

Field 55 - Usage

Field 55 usages and formats are described in the respective field descriptions.

- [Field 55, Usage 1 - VSDC Chip Data](#)
- [Field 55, Usage 2 - Chip Card Data](#)

Field 55 - Field Edits

Field edits vary depending on the usage.

Field 55 - Reject Codes

Reject codes vary depending on the usage.

Field 55, Usage 1 - VSDC Chip Data

Field 55, Usage 1 - Attributes

Variable length

1 byte binary +

255 bytes, variable by usage; maximum 256 bytes

Field 55, Usage 1 - Description

This field is carried in contact and contactless VSDC transactions and supports ICC data in TLV format. Depending on the tag, some of the data elements are used by VisaNet for processing the transaction and other data elements contain issuer proprietary information. Data elements that are used by VisaNet have a corresponding field in the third bitmap. The tags for data elements that contain issuer proprietary information cannot be mapped into third bitmap and are handled by VisaNet as supplemental data that can be included in the message depending on client options.

VSDC full data acquirers and issuers can choose to use field 55 or the third bitmap fields to exchange chip data. Acquirers and issuers that use the third bitmap can also use field 55 for supplemental data to send and receive issuer proprietary information.

Issuers of Generic EMV cards must use field 55.

Non-VSDC full data acquirers and issuers that support chip data in contactless transactions must use field 55.

Acquirers and issuers that use field 55 to exchange all chip data should be aware that the usage rules for the equivalent third bitmap fields also apply to the TLV data elements in field 55, but the field 55 data must not be replicated in the equivalent third bitmap fields. That is, if field 55 is being used to transport the VSDC data, the equivalent of all mandatory third bitmap fields must be in field 55.

This field 55 VSDC chip data usage contains three subfields after the length subfield.

Table 129: Field 55, Usage 1 subfields

Byte 1	Byte 2	Bytes 3-4	Bytes 5-256
Position 1	Positions 2-3	Positions 4-255	
Length	Dataset ID	Dataset length	Chip Card TLV data elements

Length Subfield: This is a one-byte binary subfield that contains the number of bytes in this field after the length subfield.

Position 1, Dataset ID: This is a one-byte binary identifier given to each dataset. The identifier is hexadecimal **01**.

Positions 2-3, Dataset Length: This is a 2-byte binary subfield that contains the total length of all TLV elements that follow.

Positions 4-255, Chip Card TLV Data Elements: This is a 252-maximum byte subfield that contains chip data elements in TLV format as follows.

Tag: The tag can be one or two bytes long. The number of bytes used for the tag is determined by the last five bits (bits 4-8) of the first byte of the tag position. If these five bits are all set to 1, the next byte is part of the tag. If all five bits are not set to 1, the tag is only 1 byte long.

Length: The length can be one or two bytes long. The number of bytes used to specify the length is determined by the first bit of the first byte of the length position. If the first bit of the length position is zero (0), the length is carried in the next seven bits of the first byte and the length position is only one byte long. The length of the data element is in the range of 1-127.

If the first bit of the length position is 1, the next seven bits contain the number of subsequent bytes used for the length. The length of the data element is in the range of 1-255.

Value: Chip card data in hexadecimal format.

This table displays the tags that are recognized by VisaNet and can be mapped into third bitmap fields. See the equivalent third bitmap field about the information and construction of the value component carried in each of the data elements.

Table 130: Field 55 Tags and Mappings

Tag	Data Element	Attributes	Description
71	Issuer Script Template 1	Variable length 1 byte + 510 hexadecimal digits, maximum 256 bytes	These tags map to Field 142-Issuer Script See Appendix H-VSDC Fields-Additional Information for the layout of these data elements in Field 55. Although these data elements map to Field 142, the format of these data elements varies slightly from the layout provided in the description of Field 142.
72	Issuer Script Template 2		
82	Application Interchange Profile	Fixed length 16 bit string; 2 bytes	This tag maps to Field 138-Application Interchange Profile
84	Dedicated File Name	Variable length, 5 bytes to maximum 16 bytes	This tag contains the Application ID (AID) that was selected. Europe and U.S. acquirers must submit the selected Application ID in 0100 authorization requests and in 0200 full-financial requests for VSDC EMV contact chip and qVSDC contactless transactions.

Table 130: Field 55 Tags and Mappings

Tag	Data Element	Attributes	Description
91	Issuer Authentication Data	Variable length 1 byte binary + 16 bytes, maximum 17 bytes	<p>The tag value must be formatted as expected by the card according to the CVN used in the corresponding authorization request. These formats are described in field 140.</p> <p>Acquirers must pass tag 91 to the terminal unchanged.</p> <p>Note: V.I.P. converts the ARPC response code in field 139, format 1 from EBCDIC to ASCII before sending to the acquirer in field 140 and field 55, tag 91.</p>
95	Terminal Verification Results	Fixed length 40 bit string; 5 bytes	This tag maps to Field 131-Terminal Verification Results
9A	Transaction Date	Fixed length 6N, 4 bit BCD; 3 bytes	This tag maps to Field 146-Terminal Transaction Date
9C	Transaction Type	Fixed length 2N, 4 bit BCD (unsigned packed); 1 byte	This tag maps to Field 144-Cryptogram Transaction Type
C0	Secondary PIN Block	8 bytes	This tag maps to Field 152-Secondary PIN Block
5F2A	Transaction Currency Code	Fixed length 3N, 4 bit BCD, 2 bytes	This tag maps to Field 148-Cryptogram Currency Code
9F02	Amount, Authorized	Fixed length 12 N, 4 bit BCD (unsigned packed) 6 bytes	This tag maps to Field 147-Cryptogram Amount
9F03	Amount, Other	Fixed length 12 N, 4 bit BCD (unsigned packed); 6 bytes	This tag maps to Field 149-Cryptogram Cashback Amount

Table 130: Field 55 Tags and Mappings

Tag	Data Element	Attributes	Description
9F10	Issuer Application Data	Variable length 1 byte binary + 32 bytes; maximum 33 bytes	<p>This tag maps to various formats of Field 134-Visa Discretionary Data and Field 135-Issuer Discretionary Data, depending on the client preference of the recipient of the transactions as follows:</p> <ul style="list-style-type: none"> • Acquirer Option: <ul style="list-style-type: none"> – Field 134, standard format + Field 135 or – Field 134, expanded format • Issuer Option: <ul style="list-style-type: none"> – Field 134, standard format + Field 135 <p>See Appendix in this manual for additional information.</p>
9F1A	Terminal Country Code	Fixed length 3N, 4 bit BCD; 2 bytes	This tag maps to Field 145-Terminal Country Code
9F26	Application Cryptogram	Fixed length 16 hexadecimal digits; 8 bytes	This tag maps to Field 136-Cryptogram
9F33	Terminal Capability Profile	Fixed length 24 bit string; 3 bytes	This tag maps to Field 130-Terminal Capability Profile
9F34	CVM Results (CVMR)	Fixed length, 6 hexadecimal digits; 3 bytes	This tag must be present for all contact chip transactions in Europe. It is created by the terminal and describes the Cardholder Verification Method (CVM) that was used for the transaction, and whether it was successful.
9F36	Application Transaction Counter	Fixed length 4 hexadecimal digits, 2 byte binary value	This tag maps to Field 137-Application Transaction Counter

Table 130: Field 55 Tags and Mappings

Tag	Data Element	Attributes	Description
9F37	Unpredictable Number	Fixed length 8 hexadecimal digits; 4 bytes	This tag maps to Field 132-Unpredictable Number
9F5B	Issuer Script Results	Variable length 1 byte binary + 40 hexadecimal; 21 bytes	This tag maps to Field 143-Issuer Script Results

Tags Without Third Bitmap Equivalents: This field may contain tags that are processed by V.I.P. for which there are no equivalent fields defined in the third bitmap. Details about these tags are documented in the respective VSDC and VCPS program documentation.

- **Tag 9F6E, Form Factor:** This tag is fixed length, 4 bytes, and is personalized on the card or device and carries additional information about the contactless device, its security features, and the technology used to acquire the transaction. Acquirers who process contactless transactions must support this tag.

See the *Visa Contactless Payment Specification (VCPS)* manual for details.

In tap-to-phone contactless transactions, byte 4, bit 8, is set to one of these values:

- **0** = The transaction did not originate from a tap-to-phone acceptance device.
- **1** = The transaction originated from a tap-to-phone acceptance device.

- **Tag 9F7C, Customer Exclusive Data (U.S. Only):** This tag is variable length 1 byte binary to 32 bytes hexadecimal with a maximum 33 bytes and can be contained in U.S. contactless transactions and contains issuer proprietary information in TLV format. The tag is personalized on the card or device. If present in an interregional transaction, the tag is treated as supplemental data.

Exclusion of Sensitive Cardholder Information: Although Visa allows non-Visa, non-EMV tags to be sent in field 55, there are tags that must not be sent in this field because they include sensitive cardholder information that may be inadvertently logged by systems that do not expect field 55 to contain sensitive cardholder information.

Acquirers and issuers must **not** include these tags in field 55:

Tag	Chip Data	Equivalent Data Sent in:
56 ¹	Track 1 Equivalent Data	Not sent in chip transactions
57	Track 2 Equivalent Data	Field 35
5A	Application PAN	Field 2
5F20	Cardholder Name	Not sent in chip transactions
5F24	Application Expiration Date	Field 14
99	Transaction PIN	Field 52

Tag	Chip Data	Equivalent Data Sent in:
9F0B	Cardholder Name-Extended	Not sent in chip transactions
9F1F	Track 1 Discretionary Data	Not sent in chip transactions
9F20 ²	Track 2 Discretionary Data	Field 35

¹This is an ISO tag (not an EMV tag) and is not personalized on Visa card applications. It is included in the above list for completeness.

²This is an EMV tag and is not personalized on Visa card applications. It is included in the list for completeness.

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Field 55, Usage 1 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

VSDC Full Transactions: For acquirers and issuers that use field 55 to carry full chip data, this field should be included in these messages:

- 0100 authorization and account verification requests.
- 0100 cash disbursement and ATM balance inquiries.
- 0120 STIP advices.
- ATM account transfers
- ATM mini statements
- ATM PIN/Change Unblock
- 0120 advices
- Balance inquiries
- If Issuer Authentication failed, 0400 reversal requests and 0420 reversal advices.

Contactless Transactions:

This field can be used in these messages:

- Authorizations and reversals
- 0120 and 0420 advices
- If Issuer Authentication failed, 0400 reversal requests and 0420 reversal advices.

See the latest version of the *VSDC System Technical Manual*.

Cashback Service: This field is supported in all V.I.P. transactions initiated with VSDC chip cards at chip-enabled terminals that include a cashback amount.

Visa Fleet Card: Chip participants must be prepared to submit and receive data in this field.

Visa Token Service: Acquirers must submit this field when token data is present.

Early Data Issuers: V.I.P. removes this field before forwarding chip-based requests to Early Data issuers.

Visa iCVV Convert Service: V.I.P. removes this field before forwarding chip-based requests to issuers participating in the iCVV Convert Service.

Field 55, Usage 1 - Field Edits

Field edits vary depending on the usage and the tag. See the corresponding third bitmap field.

Field 55, Usage 1 - Reject Codes

The reject codes vary depending on the usage and the tag. See the corresponding third bitmap field.

- **0192** = Invalid value

Field 55, Usage 2 - Chip Card Data

Field 55, Usage 2 - Attributes

Variable length

1 byte, binary +

255 bytes; variable by usage; maximum 256 bytes

Field 55, Usage 2 - Description

Field 55, Usage 2 supports chip card data in ISO-based TLV format. This field usage contains three subfields after the length subfield.

Table 131: Field 55, Usgae 2 subfields

Byte 1	Byte 2	Bytes 3-4	Bytes 5-256
Position 1	Positions 2-3	Positions 4-255	
Length	Dataset ID	Dataset length	Chip Card TLV elements

Length Subfield: This is a one-byte binary subfield that contains the number of bytes in this field after the length subfield.

Position 1, Dataset ID: This is a one-byte binary identifier given to each dataset. The identifier is **00** (hexadecimal).

Positions 2-3, Dataset Length: This is a two-byte binary subfield that contains the total length of the subsequent chip datasets.

Position 4-255, Chip Card TLV elements: This is a 252-maximum byte subfield that contains chip datasets. It is composed of the following three data elements:

Tag: This one-byte binary value should be **01**.

Length: This one-byte binary value indicates how many bytes of data constitute the value; for example, a TLV format length of **05** means that 5 bytes of data resides in the TLV format's value field.

Value: Chip card data in hexadecimal form.

Field 55, Usage 2 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those that they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Acquirers and issuers must successfully complete testing to use this field in the following messages:

- 0100 authorization and 0120 advices.
- 0400 reversal requests and related advices if Issuer Authentication failed.

Visa Token Service: This field must be present in authorization messages containing token data.

Visa Token Convert Service: VisaNet Integrated Payment (V.I.P.) removes this field before forwarding requests to participating issuers.

Field 55, Usage 2 - Field Edits

If the field length exceeds the maximum, V.I.P. drops the field from the message.

Field 55, Usage 2 - Reject Codes

- **0192** = Invalid value

Field 56 - Customer Related Data

Field 56 - Attributes

variable length

1 byte, binary +

255 ANS, EBCDIC; maximum: 256 bytes

or

variable length

2 byte, binary +

1535 bytes, variable by usage, maximum 1537 bytes

Note: ISO definition supports 9999 bytes in two-byte format.

Field 56 - Description

This field description contains transaction-datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

This dataset contains customer data in one-byte format.

Table 132: Field 56 - Customer Related Data in One-byte format

Byte 1 Position 1	Byte 2 Position 1	Bytes 3-4 Positions 2-3	Bytes 5-256 Positions 4-255
Length	Dataset ID	Dataset length	TLV subfields

or

This dataset contains customer data in two-byte format.

Table 133: Field 56 - Customer Related Data in One-byte format

Bytes 1-2 Position 1	Byte 3 Position 1	Bytes 4-5 Positions 2-3	Bytes 6-1537 Positions 4-1535
Length	Dataset ID	Dataset length	TLV subfields

Length Subfield (One-Byte Format): One-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

or

Length Subfield (Two-Byte Format): Two-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 1535.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data.

- Dataset ID 01, Account Data
- Dataset ID 02, Contact Information

- Dataset ID 03, Customer Identification Data
- Dataset ID 05, Account Owner Data

Positions 2-3, Dataset Length: This two-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data (One-Byte Format): Each subfield of a data set has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

or

Positions 4-1535, TLV Data (Two-Byte Format): Each subfield of a data set has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

Field 56 - Usage

These subsections (in hex number order) describe the usages for this field.

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those that they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

- [Field 56 – Field 56 Dataset ID 01](#)
- [Field 56 – Field 56 Dataset ID 02](#)
- [Field 56 – Field 56 Dataset ID 03](#)
- [Field 56 – Field 56 Dataset ID 05](#)

Field 56 - Field Edits

TLV Format: The field must be correctly formatted.

Field 56 - Reject Codes

There are no reject codes for this field.

Field 56 - Field 56 Dataset ID 01

Table 134: Dataset ID 01, Account Data

Tag	Length	Value	Format	Content of Sub-Element
01	29	Payment account reference	AN	<p>Payment account reference:</p> <ul style="list-style-type: none"> • Positions 1-4 contain the BIN controller identifier. A four-character - registered value assigned by EMVCo • Positions 5-29 contain a 25-alphanumeric character uppercase unique value linked to a PAN <p>Positions 5-7 contain 001 if Visa generates this value, otherwise, the value is provided to the issuer that generated the PAR by Visa product.</p>
02	5	Payment account reference creation date	N	Julian date in YYDDD format.
82	2	Account Identifier Reference Code	N	<p>Contains values to identify if the account belongs to the sender or recipient.</p> <ul style="list-style-type: none"> • 05 = Payer (sender) • 06 = Payee (recipient) <p>In an AFT message, if this tag contains 06, V.I.P. sends it to the recipient issuer. If this tag contains 05, V.I.P. does not send it to the recipient issuer.</p>
83	34	Account Identifier Value	ANS	Contains account identifier value of the sender or the recipient. V.I.P. sends tag 83 to recipient issuer only if tag 82 contains 06 .
84	2	Account Identifier Type Code	AN	<p>Contains account identifier type.</p> <ul style="list-style-type: none"> • 00 = Other • 01 = Routing transit number (RTN) and bank account • 02 = IBAN • 03 = Card account • 04 = Email • 05 = Phone number • 06 = Bank account number (BAN) and bank identification code (BIC) • 07 = Wallet ID • 08 = Social network ID <p>V.I.P. sends tag 84 to recipient issuer only if tag 82 contains 06.</p>

Table 134: Dataset ID 01, Account Data

Tag	Length	Value	Format	Content of Sub-Element
C0	19	VFC Payment Credential	N	<p>Payment Credential used for Visa Flexible Credential (VFC) transactions, containing:</p> <ul style="list-style-type: none"> Primary credential sent to issuers on managed requests. Secondary credential sent by issuers on self-serve responses. <p>This tag is used in Authorization-Only POS transactions.</p> <p>Acquirers may receive multiple datasets in the same TLV Field 56 and must ignore any dataset IDs or tags that they do not recognize while continuing to process the field.</p>
C1	45	Account Rule Identifier	ANS	<p>Identifier assigned by Visa Flexible Credential (VFC) to manage VFC rules.</p> <p>This tag is used in Authorization-Only POS transactions.</p>
C3	1	Flex Eligibility Indicator	AN	<p>Assigned by V.I.P. in the request message and contains an indicator of whether the transaction is eligible for Visa Flexible Credential (VFC) - Self-Serve. Valid values are:</p> <ul style="list-style-type: none"> 0 = not eligible 1 = eligible for VFC Self-Serve <p>This tag is used in Authorization-Only POS transactions.</p>
C4	1 - 24	Eligible Flex Use Case IDs	ANS	<p>This tag is sent by Visa in the request message and contains up to three use case IDs. Issuers can use this information to identify the VFC Self-Serve use cases for which the transaction is eligible. This tag is variable length as follows:</p> <ul style="list-style-type: none"> 8 bytes when it contains one use case 16 bytes when it contains two use cases 24 bytes when it contains three use cases <p>Valid values are: 10000000, 20000000, 30000000, 40000000, 50000000, and/or 60000000.</p> <p>This tag is used in Authorization-Only POS transactions.</p>
C5	8	Selected Flex use Case ID	ANS	<p>This tag is sent by the issuer in the response message and contains one use case ID for the secondary credential sent in TLV Field 56, Dataset ID 01, Tag C0 - VFC Payment Credential.</p> <p>Valid values are: 10000000, 20000000, 30000000, 40000000, 50000000, or 60000000.</p> <p>This tag is used in Authorization-Only POS transactions.</p>

Visa Flexible Credential (VFC) Self-Serve transactions: If the VFC Self Serve issuer returns a secondary credential in Tag C0 in the response message when the eligibility indicator is set to not eligible, or not present in the request message, V.I.P. drops the secondary credential and processes the transaction using the primary credential. If the issuer is unavailable, the transaction is processed in STIP using the primary credential to complete the transaction. The

secondary credential, eligibility indicator, and the use case IDs are not present in STIP advices or STIP reversals.

Transactions eligible for VFC include POS Purchases, Merchandise Returns, Quasi Cash, and Enhanced Product Eligibility Inquiries.

When the transaction is not eligible for VFC, V.I.P. sets the Flex Eligibility Indicator in tag C3 to **0** (not eligible). This includes instances where the transaction contains an:

- Excluded VFC Merchant Category Code in Field 18, or
- When the transaction is identified as MIT installments with an 'I' indicator, or
- When the message type is either AV (Account Verification) or AAV (Anticipated Amount Verification).

When a secondary credential is received in DSID 01 Tag C0 from the issuer, V.I.P. ensures the product ID and account funding source match. If not, V.I.P. rejects the response message back to the issuer with reject code **0002** (invalid length) and the transaction is declined to the acquirer with decline reason code **05** (do not honor) in field 39.

Field 56 - Field 56 Dataset ID 02

Table 135: Dataset ID 02, Contact Information

Tag	Length	Value	Format	Content of Sub-Element
83	16	Other phone number	ANS	Contains phone number.
86	99	Other email address	ANS	Contains email address.
87	2	Account Reference Code	ANS	Contains any of these values to identify if account or entity belongs to the sender or the recipient: <ul style="list-style-type: none"> • 05 = Payer (Sender) • 06 = Payee (Recipient)
C0	2	Entity Type	ANS	Contains any of these values to identify if account or entity belongs to a business or an individual: <ul style="list-style-type: none"> • 0B = Payer (Sender) • 0I = Individual

Field 56 - Field 56 Dataset ID 03

Table 136: Dataset ID 03, Customer Identification Data

Tag	Length	Value	Format	Content of Sub-Element
9F1F	2	Customer Reference Number	ANS	<p>Customer identification data is for sender or recipient:</p> <ul style="list-style-type: none"> • 05 = Payer (sender) • 06 = Payee (recipient) <p>If tag 9F1F is present, these tags must be present:</p> <ul style="list-style-type: none"> • 9F20 • 9F22 <p>Tag 9F21 is optional. Tag 9F24 is conditional depending on contents of tag 9F20.</p>
9F20	4	Identification Type Code	A	<ul style="list-style-type: none"> • BTHD = Date of birth • CUID = Customer identification (unspecified) • NTID = National identification • PASN = Passport number • DRLN = Driver license • TXIN = Tax identification • CPNY = Company registration number • PRXY = Proxy identification • SSNB = Social security number • ARNB = Alien registration number • LAWE = Law enforcement identification • MILI = Military identification • TRVL = Travel identification (non-passport) • EMAL = Email • PHON = Phone number
9F21	2	Identification Subtype	ANS	<p>Contains Business or individual tax ID:</p> <ul style="list-style-type: none"> • 0B = Business • 0I = Individual
9F22	35	Identification Value	ANS	<p>Acquirer-populated value associated with the identification type code in 9F20. If tag 9F20 contains BTHD (date of birth), tag 9F22 must contain a date of birth in the format CCYYMMDD.</p> <p>See section 'Date Format' under "Programming Rules".</p>
9F24	3	Identification Issuing Country	A	Alpha-3 ISO country code of the issuing country if tag 9F20 contains an applicable value.

Table 136: Dataset ID 03, Customer Identification Data

Tag	Length	Value	Format	Content of Sub-Element
80	99	Customer Identification (unspecified)	ANS	Contains market-specific customer identification.
82	35	National Identification	ANS	Contains country-issued national ID number.
85	35	Passport Number	ANS	Contains country-issued passport number.
86	35	Driver License	ANS	Contains country-issued driver's license number.
8A	35	Tax Identification	ANS	Contains country-issued tax ID number.

Additional information:

- **9F20** and **9F22** - In these tags **BTHD** (Date of birth) does not apply to OCTs.
- **9F1F, 9F20, 9F21, 9F22 and 9F24** - If these tags are received in one-byte format for an OCT or AFT transaction, V.I.P. drops dataset ID 03.
- **9F1F, 9F20, 9F21, 9F22 and 9F24** - If these tags are received in a one or two-byte format for a non-OCT or AFT transaction, V.I.P. drops dataset ID 03.
- Tag **9F21** must contain either **0B** or **0I** if tag **9F20** contains **TXIN**, otherwise, V.I.P. drops this tag.

Usage of Customer Identification Data varies by region. For details, contact your Visa representative.

For Brazil domestic transactions, issuers must include tags in this dataset in the response message per regulatory requirements. For details, contact your Visa representative.

Field 56 - Field 56 Dataset ID 05

Table 137: Dataset ID 05, Account Owner Data

Tag	Length	Value	Format	Content of Sub-Element
C0	2	Entity Type	ANS	<p>Contains any of these values to identify if entity belongs to a business or an individual:</p> <ul style="list-style-type: none"> • 0B = Business • 0I = Individual
80	2	Account Reference Code	N	<p>Identifies the account or entity that owns the name data. Contains either:</p> <ul style="list-style-type: none"> • 05 = Sender name • 06 = Recipient name <p>If 05 and 06 are sent, they must each be in different Dataset ID 05.</p> <p>Acquirers can send and issuers can receive multiple instances of Dataset ID 05 based on the value in this tag.</p>
81	2	Account Owner Type	ANS	<p>Identifies the account owner type, in an Account Name Inquiry response, that the issuer populates in the 0110 account verification response.</p> <p>Values are:</p> <ul style="list-style-type: none"> • 01 (Primary account owner) • 02 (Secondary account owner) <p>The issuer may respond with up to two complete names using Tags 83, 84, and 85 for each name.</p> <p>If the issuer responds with only one name, the value 01 should be populated. If the issuer responds with an additional second name, the value 02 should be populated for that name. The value 02 should only be sent if 01 is also sent.</p>
83	35	Account Owner Name, Given	ANS	<p>Identifies first name of account or entity. Must not contain:</p> <ul style="list-style-type: none"> • All spaces • All zeros • All numeric • Any question mark

Table 137: Dataset ID 05, Account Owner Data

Tag	Length	Value	Format	Content of Sub-Element
84	35	Account Owner Name, Middle	ANS	Identifies middle name of account or entity. Must not contain: <ul style="list-style-type: none">• All spaces• All zeros• All numeric• Any question mark
85	35	Account Owner Name, Last	ANS	Identifies last name of account or entity. Must not contain: <ul style="list-style-type: none">• All spaces• All zeros• All numeric• Any question mark
86	99	Account Owner Address Line 1	ANS	Contains the first line of the recipient address.
87	99	Account Owner Address Line 2	ANS	Contains the second line of the recipient address.
88	99	Account Owner Street Name	ANS	Contains the street name of the recipient address.
89	16	Account Owner Building Number	ANS	Contains the house or building number of the recipient address.
8A	16	Account Owner Postal Code	ANS	Contains the postal code of the recipient address.
8B	25	Account Owner City Name	ANS	Contains the city name of the recipient address.
8C	16	Account Owner Country Subdivision Code, Minor	ANS	Contains the country ISO subdivision code of the recipient address.
8D	3	Account Owner Country Subdivision Code, Major	ANS	Contains the state or province ISO subdivision code of the recipient address. For Canadian Account Owner Data cross-border OCTs this tag is required if tag 8E contains the value of CAN or USA.
8E	3	Account Owner Country Code	A	Contains the fixed length alpha-3 ISO country code of the recipient address.
8F	3	Account Owner Nationality	A, EBCDIC	Contains alpha country code for account owner's nationality.
90	3	Account Owner Country of Birth	A, EBCDIC	Contains alpha country code for account owner's country of birth.

Table 137: Dataset ID 05, Account Owner Data

Tag	Length	Value	Format	Content of Sub-Element
91	1-35	Account Owner Occupation	ANS, EBCDIC	Contains account owner's occupation.
92	8	Account Owner Date of Birth	N, EBCDIC	Contains account owner's date of birth in <i>CCYYMMDD</i> format. See section 'Date Format' under " Programming Rules ".
97	1-99	Account Owner Email Address Personal	ANS, EBCDIC	Contains account owner's personal email address.

Additional Information:

- **86, 8E** - These tags are required to comply with applicable law.
- **87, 88, 89, 8A, 8C** - These tags are optional.
- **86, 87, 88, 89, 8A, 8B, 8C** - If these tags are received in one-byte format, V.I.P. drops the concerned tag only.

TLV Field 56, Dataset ID 05 can be sent alone or in addition to existing TLV Field 104, Usage 2, Dataset ID 5F - Sender Data. If both fields are present, V.I.P. maps sender and recipient name data from TLV Field 56, Dataset ID 05, Tags 83, 84, and 85 to TLV Field 104, Usage 2, Dataset ID 5F, Tags 03 and 0A, and forwards both the fields.

A separate TLV Field 56, Dataset ID 05 for sender and recipient data must be present for mapping to occur.

In TLV Field 104, Usage 2, Dataset ID 5F, maximum length of Tag 03 and 0A is 30 alphanumeric characters. If mapped, data from TLV Field 56, Dataset ID 05 tags 83, 84, and 85 is truncated to the first 30 alphanumeric characters. Data is formatted in order of last name, space, first name, space, followed by middle name.

OCTs and AFTs: Acquirers must submit account owner data in this dataset in a two-byte length format. If acquirer submits account owner data in one-byte length format, V.I.P. ignores and drops this dataset for AFT and OCT requests.

For all Canadian cross-border OCTs, acquirers must submit account owner data in two-byte format, otherwise, V.I.P. declines the transaction with response code **64** (Transaction does not fulfill AML requirement).

Canadian issuer recipients of cross-border Canadian OCTs must support two-byte length; otherwise, V.I.P. declines the transaction with response code **57** (Transaction not permitted to cardholder).

Account Verification: Acquirers sending Account Name Inquiry requests in Account Verification messages can send account owner data in either a one-byte or two-byte length format. Issuers have the option to support either the one-byte or two-byte length format to receive account owner data in Account Verification messages.

For Brazil domestic transactions, issuers must include tags in this dataset in the response message per regulatory requirements. For details, contact your Visa representative.

Field 59 - National Point-of-Service Geographic Data

Field 59 - Attributes

variable length

1 byte, binary +

14 ANS, EBCDIC; maximum 15 bytes

Field 59 - Description

Field 59 is a national-use field for identifying the location of a customer transaction within the country of the card acceptor. Field 19 – Acquiring Institution Country Code or Field 43 – Card Acceptor Name/Location determines the card acceptor country.

- For U.S. card acceptors, the value must be a numeric state code (except for U.S. embassies and consulates), or numeric ZIP Code, or both.
- For Canadian card acceptors, the value must be a numeric province code, or alphanumeric postal code, or both.
- For Brazilian card acceptors, if this field is sent, the value must be a numeric postal code in positions 6-13 without dashes. The first 5 positions contain **00000** (zeros).
- For card acceptors physically located in the Republic of Ireland, and processing POS card-present transactions, eircode (postal code) must be included in positions 6-12 of this field.
- For card acceptors from other countries, if this field is sent, the value must be an alphanumeric postal code in positions 1-14, left-justified, and truncated with no padding. For AFTs the value must be left-justified and padded.

If the card acceptor is located in the U.S. or in Canada (field 19 is **840** or **124**, respectively, or the country in field 43 is **US** or **CA**, respectively), field 59 conforms to the ANSI X9A2 definition of U.S. and Canadian geographic data.

CA is the V.I.P. internal code for Canada. Elsewhere, the abbreviation used for Canada is CAN.

Field 59 has three subfields after the length subfield.

Table 138: Field 59 subfields

Byte 1	Bytes 2-3 Positions 1-2	Bytes 4-6 Positions 3-5	Bytes 7-15 Positions 6-10, -11, -12, -13, or -14
Length	Card acceptor state or province code	Card acceptor county code	Card acceptor postal or ZIP code

Length Subfield: The value is the number of bytes following the length subfield.

Card Acceptor State or Province Code (Positions 1-2): This subfield contains zeros if not applicable. For a U.S. card acceptor, it contains a 2-digit numeric state code defined by ANSI X3.38 (1972, revised 1977).

U.S. Card Acceptor County Code (Positions 3-5): This subfield is omitted if not applicable and no ZIP code is present. The subfield is present if:

- It contains a county code and a ZIP or postal code is present.
- It contains zeros if not applicable and a postal or ZIP code is present.
- For a U.S. card acceptor, it contains a 3-digit numeric county code as defined in FIPS PUB 6.3, 1979 (Federal Information Processing Standards Publication-Counties and County Equivalents of the States of the United States).

For the U.S. overseas military bases, embassies and consulates, and traveling merchants, the code in positions 1-2 is **99**. If **99** is used, field 19 must be **840**, and if present, field 43, positions 39-40, must be a country code.

The VisaNet Integrated Payment (V.I.P.) numeric state code **99** corresponds with its clearing counterpart, **XX**.

This subfield does not apply to Canadian transactions. It must be zero-filled by Canadian card acceptors that are providing a postal code.

U.S. or Canadian Card Acceptor Postal Code or ZIP, Brazil or Republic of Ireland Postal Code (Positions 6-10, 6-11, 6-12, 6-13, or 6-14): This subfield is omitted if not applicable.

If it is present in a U.S. transaction, this subfield contains the 5-digit or 9-digit ZIP code (5-digit ZIP code plus 4-digit extension) for the location of this customer transaction.

If it is present in a Canadian transaction, this subfield contains the 6- or 9-character alphanumeric postal code (the 9-character alphanumeric Canadian postal code is the 6-character alphanumeric postal code followed by three zeros). Typical field uses are as follows.

State/Province Code only:	Length = 2	State/Province Code = NN
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State Code and 5-digit ZIP Code:	Length = 10	State Code = NN	000	ZIP Code = NNNNN
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State Code and 9-digit ZIP Code:	Length = 14	State Code = NN	000	ZIP Code = NNNNNNNNNN
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5-digit ZIP Code only:	Length = 10	00	000	ZIP Code = NNNNN
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9-digit ZIP Code only:	Length = 14	00	000	ZIP Code = NNNNNNNNNN
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Province Code and 6-digit Postal Code:	Length = 11	Prov. Code = NN	000	ZIP Code = NNNNNN
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Province Code and 9-digit Postal Code:	Length = 14	Prov. Code = NN	000	ZIP Code = NNNNNNN000
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US Territories: If it is present in a transaction where card acceptor location is one of these US territories - American Samoa (country code 016), Guam (country code 316), Northern Mariana Islands(country code 580), Puerto Rico (country code 630). or United States Virgin Islands (country code 850), the subfield contains 5 or 9 numeric zip code. Typical field uses are as follows:

5-digit ZIP Code only:	Length = 10	00	000	ZIP Code = NNNNN
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9-digit ZIP Code only:	Length = 14	00	000	ZIP Code = NNNNNNNNNN
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Brazil Postal Code: If it is present in a Brazilian transaction, this subfield contains the 8-character numeric postal code in positions 6-13. Typical field uses are as follows:

8-digit Postal Code:	Length = 13	Postal Code = NNNNNNNN
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Ireland Postal Code:

7-character Eircode (Postal Code):	Length = 12	Eircode = NNNNNNN
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Account Funding Transactions and Original Credit Transactions: If it is present in international AFTs and OCTs destined to Australia or Canada originating from a country other than Brazil, Canada, or the U.S and USA territories (American Samoa, Guam, Northern Mariana Islands, Puerto Rico, United States Virgin Islands), this field has two subfields after the length subfield:

Table 139: Field 59 subfields for AFT and OCTs

Byte 1	Bytes 2-9 Positions 1-8	Bytes 10-15 Positions 9-14
Length	Card acceptor postal code	Card acceptor state or province code

Length Subfield: Number of bytes following the length subfield.

Card Acceptor Postal Code (Positions 1-8): This subfield contains the merchant postal code, it is left-justified and space-filled.

Card Acceptor State or Province Code (Positions 9-14): This subfield contains major and minor geographical division codes in a country, where applicable, according to the country's standard format. It is left justified and must be space-filled if minor and/or major division codes are not applicable.

Field 59 - Usage

This field is required in US, Canada, Brazil-initiated transactions and Ireland.

Card acceptors in U.S. and Canada:

Field 59 is required in 0100 authorization requests when field 43 is also present and contains a United States (**US**) or Canada country code (**CA**.)

Note that positions 3-5 are used for a county code, not a country code; that is, country code **840** is not allowed in these positions.

The ZIP Code may be 5 or 9 digits, that is, the total field length must be 10 or 14. The first five ZIP Code subfield positions must not be all spaces or all **zeros**, and cannot have embedded **spaces**. The ZIP Code extension can be **0000**.

The Canadian postal code may be 6 or 9 alphanumeric characters, that is, the total field length must be 11 or 14. The 9-character alphanumeric version is the 6-character alphanumeric code followed by three **zeros**. The county code subfield (positions 3-5) should be zero-filled.

Plus: If field 59 is present in requests from Plus acquirers with 00 in the first two positions, and if field 43.3 (positions 39-40) is not **US** or **CA**, V.I.P. replaces the zeros with spaces.

CPS: This field requires a state code and a ZIP Code in all U.S. -domestic POS authorization requests. For Canadian or U.S. domestic Automated Teller Machine (ATM) authorization requests the province, postal or ZIP, and state codes are required. See the CPS ATM and CPS POS chapters in *V.I.P. System Overview and Services*, and the latest edition of the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*.

For non-CPS 0100 authorization requests, state or province and county codes are not required. Acquirers can optionally provide these subfields. If the state or province and county codes are not provided but the postal or ZIP Code is, the state or province and county code subfields must be zero-filled.

Card acceptors in Brazil:

This field must:

- Be left-justified.
- Contain **zeros** in Positions 1-5.
- Contain numeric post code *NNNNNNNN* in positions 6-13, and without dashes.
- Be truncated without padding of **zeros** or **spaces**.

Card acceptors in the Republic of Ireland:

For POS card-present transactions, this field must:

- Be left-justified.
- Begin in the first position.
- Contain postcode *NNNNNNNN* in positions 6-12.

- Be truncated after last character.
- Contain no filled in **zeros** or **spaces**.

Card acceptors in other countries:

This field must:

- Be left-justified.
- Begin in position 1, up to position 14
- Be truncated after last character.
- Contain no padding of **zeros** or **spaces**.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: In U.S. AFD transactions, the 0100 status check request must contain a U.S. state.

Mastercard Transactions: For Mastercard transactions outside the U.S. or Canada regions, gateway clients must send Field 59 with the subdivision code required by Mastercard in this format:

- Bytes 2-9: Left-justified, populate with Postal Code.
- Bytes 10-12: Left-justified and zero-filled (per ISO 3166), populate with ROW Subdivision code.
- Bytes 13-15: Not used.

Field 59 - Field Edits

The length subfield value must be **2, 5, 10, 11, or 14**.

If field 59 is **99**, indicating the U.S. military bases and embassies and travelling merchants (for example, non-storefront merchants doing business inside a military base), field 19 must be **840** and field 43, positions 39-40, must be a country code.

When an international AFT is destined for Australia or Canada issuer without field 59, VIP rejects the transaction with reject code **0302**.

When an international AFT is destined to Australia or Canada issuers without field 59, VIP rejects the transaction with reject code **0302**.

Field 59 - Reject Codes

- **0028** = Invalid length
- **0302** = Field missing
- **0643** = Invalid national POS geographic code
- **0644** = Invalid national POS ZIP code

Field 59 - Valid Values

The ANSI codes for U.S. territories such as Puerto Rico, Guam, the Virgin Islands, and others, are not used in field 59. These entities are coded as countries in field 19 or in field 43 or in both.

Table 140: U.S. State Codes

State Name	Code
Alabama	01
Alaska	02
Arizona	04
Arkansas	05
California	06
Colorado	08
Connecticut	09
Delaware	10
District of Columbia	11
Florida	12
Georgia	13
Hawaii	15
Idaho	16
Illinois	17
Indiana	18
Iowa	19
Kansas	20
Kentucky	21
Louisiana	22
Maine	23
Maryland	24
Massachusetts	25
Michigan	26
Minnesota	27
Mississippi	28
Missouri	29
Montana	30
Nebraska	31
Nevada	32

Table 140: U.S. State Codes

State Name	Code
New Hampshire	33
New Jersey	34
New Mexico	35
New York	36
North Carolina	37
North Dakota	38
Ohio	39
Oklahoma	40
Oregon	41
Pennsylvania	42
Rhode Island	44
South Carolina	45
South Dakota	46
Tennessee	47
Texas	48
Utah	49
Vermont	50
Virginia	51
Washington	53
West Virginia	54
Wisconsin	55
Wyoming	56
U.S. military base, embassies, traveling merchants	99

Table 141: Canada Province Codes

Province Name	Code
Alberta	60
British Columbia	61
Manitoba	62
New Brunswick	63
Newfoundland and Labrador	64
Northwest Territories	65
Nova Scotia	66

Table 141: Canada Province Codes

Province Name	Code
Ontario	67
Prince Edward Island	68
Quebec	69
Saskatchewan	70
Yukon	71
Nunavut	72

Field 60 - Additional POS Information

Field 60 - Attributes

variable length

1 byte, binary +

12 N, 4-bit BCD (unsigned packed), 7 bytes total

Field 60 - Description

Field 60 is a private-use field defined by Visa to provide additional information about the point-of-sale or point of service. See "Valid Values" for subfield codes.

Field 60 Subfield Layout					
Subfield Positions: 1-12					
Byte 1	Byte 2		Byte 3		Byte 4
length	F60.1 terminal type	F60.2 terminal entry capability	F60.3 chip condition code	F60.4 special condition indicator	F60.5 not applicable
Byte 1	Byte 2		Byte 3		Byte 4
Subfield Positions: 7-12					
F60.6 chip transaction indicator		F60.7 chip card authentication reliability indicator	F60.8 mail/ phone/ electronic commerce and payment indicator	F60.9 cardholder ID method indicator	F60.10 additional authorization indicators
Byte 5			Byte 6	Byte 7	

Length Subfield: The value in the length subfield indicates the number of bytes that are to follow the length subfield.

Position 1, Terminal Type (Field 60.1): This is a 1-digit code identifying the basic point-of-service electronic terminal. This field is also used for identifying ATM transactions.

Position 2, Terminal Entry Capability (Field 60.2): This is a 1-digit code identifying the terminal's capability to electronically read account numbers and expiration dates from cards.

Position 3, Chip Condition Code (Field 60.3): This field contains a 1-digit code that provides information about fallback transactions, which are initiated from the magnetic-stripe of VSDC cards at VSDC terminals. Although a value of **0** in the field indicates that the transaction is not a fallback transaction, it may be excluded from VSDC transactions where the chip is read.

Position 4, Special Condition Indicator-(Field 60.4): This subfield describes selected special conditions at the point-of-sale.

Positions 5-6, Merchant Group Indicator (Field 60.5): Not applicable.

Position 7, Chip Transaction Indicator (Field 60.6): This 1-digit code is set by full VSDC data acquirers if they receive a message from the terminal that indicates a chip-based transaction.

Position 8, Chip Card Authentication Reliability Indicator (Field 60.7): This is a 1-digit code field sent in by the full data VSDC acquirer or set by VisaNet Integrated Payment (V.I.P.) when the acquirer or issuer is inactive for Card Authentication.

Position 9-10, Mail/Phone/Electronic Commerce and Payment Indicator (Field 60.8): This is a 2-digit code. For mail order or telephone order transactions (field 25 = **08**), it identifies the type of mail/telephone order. For e-commerce transactions (field 25 = **59**), it identifies the level of security used in an e-commerce transaction over an open network (for example, the Internet). Indicator values are supplied by acquirers and forwarded by V.I.P. in requests and advices to issuers that have successfully completed testing to receive them. The field is dropped if issuers have not successfully completed testing or choose not to receive it.

In U.S. bill payment transactions, MOTO indicators are not limited to MOTO transactions; however, ECI indicators used in U.S. bill payments require the transaction to be electronic commerce.

Position 11, Cardholder ID Method Indicator (Field 60.9): This 1-digit V.I.P. supplied code identifies the cardholder identification method indicator used for a transaction. Optional for issuers.

Position 12, Additional Authorization Indicators (Field 60.10): This 1-digit code identifies:

- Terminal support for partial authorizations.
- Request for POS authorization of estimated amount.

Field 60 - Usage

Field 60 is used in POS and ATM 0100 requests and 0400/0420 reversals. Field 60 is present in 0120 and 0420 advices if it was in the request or was added to the request by V.I.P. Unused field 60 fields that precede ones that are used, are **zero-filled**; otherwise, field 60 is truncated to the last field. Issuers should not edit these fields or use them for purposes not sanctioned by Visa.

ATM: Field 60 is required in 0100 ATM cash disbursements, balance inquiries, account transfers and reversals.

POS: Field presence requirements in a request are described below.

VIP Advices: This field is present if it was in the original request or was added to the request by VisaNet.

For chip-based transaction details, see "Visa Smart Debit/Visa Smart Credit (VSDC)" under "Usage."

Visa iCVV Convert: V.I.P. masks each of these fields with zero to fill the position if the fields are present, or drops the fields if no subsequent field 60 fields are present.

- Field 60.3 (Chip Condition Code)
- Field 60.6 (Chip Transaction Indicator)
- Field 60.7 (Chip Authentication Reliability Indicator)

Field usage varies by subfield (field 60.1, field 60.2, and so on). Field 60 can be used in all requests and advices related to a customer transaction, except as noted in discussions of subfields.

Positions 1-2 (fields 60.1 and 60.2)

These fields are required in a POS 0100 authorization request *if* an electronic terminal was used—the fields are otherwise optional for requests involving other terminal types. If fields 60.1 and 60.2 were present in the authorization request, they must be present in the reversal.

CPS: The acquirer must provide field 60.1 and field 60.2 in an 0100 transaction (or a related reversal or advice) submitted under CPS rules. See the CPS POS chapter in *V.I.P. System Overview and Services*, and the latest edition of the U.S. Interchange Reimbursement Fee Rate Qualification Guide. See the "Field 62.3" description for a list of possible downgrade reason codes.

VSDC: Code **5** in field 60.2 indicates that the terminal has been enabled to read a chip card. The terminal should reflect the highest level of capability. For example, if the terminal is chip and magnetic stripe read capable, it should be identified as a chip-capable terminal.

For all chip transactions processed by chip-capable devices, acquirers must send the value of **5**, along with other necessary chip data, in request messages. V.I.P. adds field 60.2, value **5**, if not present, or converts **0** to **5** in field 60.2 when field 22 contains **05** or **95**.

Acquirers must use **5** only if the device is capable of reading, processing, and sending the chip data on a VSDC card.

Visa Contactless Transactions: Field 60.2 must contain a value of **5** or **8**. If contact chip is supported, a **5** should be used regardless of whether Visa contactless is also supported. An **8** should be used only if Visa contactless is supported and contact chip is not.

Unattended Cardholder-Activated Transactions (UCATs): To identify UCATs, acquirers should submit a value of **3** in field 60.1. The value can be present in authorizations and financial requests, reversals, and related advices.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The status check request must contain a terminal type of **3** in field 60.1, and a value of **2**, **5**, or **8** in field 60.2. The 0120 confirmation advice must contain a value of **3** in field 60.1.

Visa Token Service: **3, 5 or 8** is required in field 60.2 for messages with token data.

mPOS: Field 60.1 must contain **9** if a mobile acceptance solution is supported.

Position 3 (field 60.3)

VSDC: Field 60.3 applies to magnetic stripe read transactions where the card and terminal are chip capable. It is provided by the acquirer, and is optional in 0100 authorization and account verification requests, cash disbursements, balance inquiries, account transfers, and 0120 stand-in advices. The field does not apply to VSDC transactions where the chip is read. It is used only when the chip card's magnetic stripe is read instead of the chip.

- When the transaction is initiated from the magnetic stripe of a VSDC card, the value is **1** or **2**, depending on whether it was preceded by a chip read failure.
- When the transaction is not initiated from the magnetic stripe of a VSDC card, the value in this field, if present, should be **0**. This is the case when the transaction contains chip data from a VSDC card or when the transaction was initiated from a magnetic-stripe-only card.

If this field is present and the value is invalid, or if the issuer does not participate in the VSDC Service, V.I.P. converts it to zero to fill the position if field 60.4 is present, or drops the field if no other subsequent field 60 fields are present.

This field is included in a magnetic stripe-based request that originates from a VSDC card at a VSDC terminal. See the *Visa Smart Debit/Visa Smart Credit System Technical Manual*.

Visa POS Magnetic Stripe Transactions: If not set by the acquirer, V.I.P. sets field 60.3 to **1** in 01xx original transactions when a card's magnetic stripe is used at a chip-capable terminal. This subfield is included in STIP advices when present in the original transaction.

Visa Token Convert Service: V.I.P. removes field 60.3 before forwarding requests to participating issuers.

Position 4 (field 60.4)

The default value in field 60.4 is **0**.

Purchase of Digital Currency or Tokenized Deposits: This field contains a value of **1** for the purchase of Central Bank Digital Currency (CBDC) or tokenized deposits.

Purchase of Stablecoin: This field contains a value of **2** for the purchase of Stablecoin (Fiat-backed.)

Purchase of Blockchain: This field contains a value of **3** for the purchase of Blockchain Native Token/Coin.

Purchase of Cryptocurrency: This field must contain a value of **7**. For OCT and AFT this also includes sale or conversion of crypto currency to fiat currency.

Quasi-Cash: This field should contain an **8** for Quasi-Cash transactions

Special Condition Indicator-Existing Debt: A value of **9** indicates the cardholder is making a payment on a debt. This field is maybe present in authorizations and related advices.

Non-Fungible Token (NFT) Transactions: This field must contain **4** (Purchase of non-fungible token (NFT)).

Table 142: Global Debt Repayment Product Eligibility for Domestic, Regional, and International Transactions

Product	Account Funding Source	Domestic	International
Consumer Debit	D (Debit)	Yes	Yes
Consumer Prepaid	P (Prepaid)	Yes	Yes
Consumer Credit	C (Credit)	No	No
Business Debit	D (Debit)	Yes	Yes
Business Prepaid	P (Prepaid)	Yes	Yes
Business Credit	C (Credit)	No	No
All Corporate and Purchasing Product Debit	D (Debit)	Yes	Yes
All Corporate and Purchasing Product Prepaid	P (Prepaid)	Yes	Yes
All Corporate and Purchasing Product Credit	C (Credit)	No	No
All Products Charge	H (Charge)	No	No
Deferred Debit	R (Deferred Debit)	No	No

Domestic debt repayment product eligibility can vary for specific countries, please contact a Visa representative for details.

A *domestic* transaction is defined as the merchant and issuer located in the same country. All other transactions are defined as *international*.

V.I.P. declines transactions with response code **57** (Transaction not permitted to cardholder) for a debt transaction with an invalid account funding source or invalid card type.

V.I.P. processes debt repayment authorizations as a purchase if issuer is not available.

If the issuer does not support this field, V.I.P. drops it from the request before forwarding it.

Positions 5-6 (field 60.5)-Not applicable.

Position 7 (field 60.6)

The value that acquirers place in field 60.6 must be consistent with the format used for chip data. The value **1** indicates that the acquirer used the standard format of the third bitmap or field 55 to submit the chip data. The value **2** indicates that the acquirer submitted the chip data using the expanded third bitmap format. Acquirers must not populate the field with the value **3**.

When the chip card type is CCD or Generic EMV Transport and the acquirer is still using the standard third bitmap format to submit chip data, V.I.P. changes the value to **3** in transactions sent to issuers. V.I.P. rejects the transaction if the acquirer populated field 60.6 with the value **3**.

Visa Token Service: V.I.P. inserts a value of **4** in field 60.6 for token based transactions.

Authorizations messages using iCVV convert service, early chip data or full chip data must include field 60.6 in requests containing token data.

This field is required for E-Commerce authorization messages containing token data.

Field 60.6 is required for application-based and NFC Visa contactless messages if using the Visa Token Convert Service.

If field 60.6 is not provided and the transaction contains chip data in field 55 V.I.P. populates field 60.6 with the value of **1**.

Mastercard Digital Secure Remote Payment: Field 60.6 is required with a value of **4** in requests containing token data.

Position 8 (field 60.7)

VSDC: Field 60.7 is required for full VSDC transactions in 0100 authorization and account verification requests, cash disbursements, balance inquiries, ATM account transfers, and 0120 stand-in advices.

Visa Token Convert Service: V.I.P. removes field 60.7 before forwarding requests to participating issuers.

Positions 9-10 (field 60.8)

Mail/Phone/Electronic Commerce and Payment Indicator: This field is optional in MOTO 0100 authorization and related 0400 reversal requests. The allowable MOTO codes are **01** through **04**.

E-Commerce Transactions: Subfield 60.8 (positions 9-10) is required in 0100 electronic commerce authorization requests and related 0400 reversal requests. It is not used in responses. Subfield 60.8 is required when Field 25 – Point-of Service Condition code is **59** for e-commerce transactions, or **51** for non-payment authentication CAVV transactions (account verifications). For any other codes in field 25, V.I.P. drops subfield 60.8. If CAVV data is not present, V.I.P. replaces **05** (secure electronic commerce transaction) and **06** (non-authenticated security transaction at a 3DS capable merchant) with **07** (non-authenticated security transaction) for interregional application-based e-commerce authorization from SE (secure element) payment token request messages, and for Visa Secure (VbV) transactions.

Acquirers that receive MOTO/ECI **07** (non-authenticated security transaction) in field 60.8 of the 0110 Authorization response must submit **07** (non-authenticated security transaction) in the original clearing transaction.

The code usages for this field are as follows:

- Code **05** is used for fully authenticated CAVV Verification submissions.
- Code **06** is used for non-authenticated security transactions at a 3-D Secure-capable merchant. The merchant attempted to authenticate the cardholder using 3-D Secure.
- Code **07** is used for non-authenticated security submissions.
- Code **08** is used for nonsecure submissions.

If the issuer has not successfully tested to receive a POS condition code of **59** in field 25, the code is changed from **59** to **08** and 60.8 is not sent to the issuer. If none of the field 60 subfields before subfield 60.8 are used in a request, positions 1 through 8 must be **zero-filled**.

Although field 60.8 can be included in a 3-D Secure authorization request in which a VSDC card was used for authentication purposes, field 60.8 is not considered a VSDC field, and therefore is not shown in the VSDC message format tables.

Bill Payment Transactions (U.S. Only): When an 0100 authorization or 0400 reversal has a processing code of **50** in field 3, acquirers must use subfield 60.8 to specify the type of bill payment transaction. Bill payment transactions can be conducted by mail, online, or in person. MOTO indicators **01**, **02**, and **03** can apply to MOTO transactions and also to card-present transactions, where field 25 contains **08** or **00**, respectively. For instance, a recurring bill payment can be a MOTO transaction (field 25 = **08**) or a card-present transaction (field 25 = **00**). However, ECI indicators **05** through **08** require the transaction to be electronic commerce. If the transaction is electronic commerce, field 25 must be **59**.

Bill payment transactions are categorized as follows:

- Manual-one-time, single payment initiated by the cardholder (code **01**).
- Recurring-multiple, ongoing payments for an indefinite term, until the cardholder or biller cancels the recurring payment arrangement (code **02**).
- Installment-multiple payments for a specified term, usually until payment has been satisfied (code **03**).
- Electronic commerce:
 - Secure electronic commerce transaction (code **05**).
 - Non-authenticated security transaction at a 3-D secure-capable merchant, and merchant attempted to authenticate the cardholder using 3-D secure (code **06**).
 - Non-authenticated security transaction (code **07**)
 - Non-secure transaction (code **08**)

Recurring Payment: Field 60.8 is conditional in 01xx authorization requests and related 04xx reversal requests. It is not returned in 0110 and 0410/0420 responses.

US CPS Recurring Transactions: A value of **02** in field 60.8 (positions 9 and 10) is mandatory for recurring payment transactions acquired in the US region to meet CPS qualification criteria. It is optional for non-US regions. A value of **R** in field 126.13 is required for recurring payment transactions from all regions.

See field 126.13 for recurring payment indicator requirements.

US CPS Installment Transactions: A value of **03** in field 60.8 (positions 9 and 10) must be included for installment payment transactions acquired in the US region to meet CPS qualification criteria. It is optional for non-US regions. A value of **I** in field 126.13 is required for installment payment transactions from all regions.

See field 126.13 for installment payment indicator requirements.

For issuers certified to receive, if field 60.8 is not present in recurring or installment payment transaction, and the transaction includes field 126.13, V.I.P. inserts in field 60.8 (positions 9 and 10) the value of:

- **02** if the transaction includes field 126.13 = **R** or
- **03** if the transaction includes field 126.13 = **I**.

If none of the previous field 60 subfields is used in a request but this subfield is present, positions 1 through 8 must be **zero-filled**.

Visa Token Service: For acquirers V.I.P. replaces **5** (Secure electronic commerce transaction) with **7** (Non-authenticated security transaction) in international application-based e-commerce authorization requests from SE (Secure element) payment token request messages.

V.I.P. downgrades the MOTO/ECI in this field to **7** or **07** (non-authenticated security transaction) and sends the acquirer a **0** in Field 44.13-CAVV Results Code if Field 126.9-CAVV Data does not contain a CAVV or attempted CAVV data.

Authorization Gateway Transactions-Mastercard: Field 60.8 is a key field in Mastercard telephone orders.

Position 11 (field 60.9)

Cardholder ID Method Indicator: This 1-digit code identifies the cardholder identification method used for a transaction. This field contains **2** if an Online PIN was used in the original transaction.

These field 60.9 processing rules apply:

- V.I.P. supplies a value representing the Cardholder ID Method Indicator in field 60.9 of authorization and reversal requests. Acquirers are not required to submit this value.
- V.I.P. forwards the Cardholder ID Method value to issuers that have chosen to receive it.
- V.I.P. does not return the Cardholder ID Method value to acquirers in responses.

Position 12 (field 60.10)

Partial Authorization: This field is optional for acquirers. Only acquirers that participate in the service may submit this field. This field is sent only to participating issuers. Participating acquirers must submit an 0100 authorization request message with a value of **1** or **3** in field 60.10 for terminals that have been programmed to accept partial amount in responses.

Acquirers must support this field for designated MCCs and transaction types. See Visa Core Rules and Visa Product and Service Rules.

When the sale amount exceeds the available balance in the account, or the request is for an AFD status check, issuers that support partial authorizations can respond with field 39 = **10** (partial approval) to indicate that partial amount approval was provided. When the issuer does not participate in multicurrency, the issuer provides the partial approved amount in field 4. When the issuer participates in multicurrency, the issuer provides the partial amount in field 6. The acquirer receives the partial approved amount in field 4. The original amount is in field 54.

If the acquirer submits a preauthorization or authorization request that does not contain **1** or **3** in field 60.10, and the issuer returns a partial authorization response (field 39 = **10**), V.I.P.

rejects the response message to the issuer with reject code **0733** and processes the transaction in STIP to the acquirer using the issuer's STIP parameters.

Participating acquirers must support partial approval amounts and response code **10** from issuers, and the submission of **1** in field 60.10.

Issuers can provide partial approval amounts and response code **10** in authorization responses.

Field 60.10 is used for partial authorization processing in consumer-initiated transactions. This field maybe used for partial authorization processing in merchant-initiated transactions, including incremental authorizations depending on applicability of local laws and regulations governing the transaction.

Account Funding Transactions: Acquirers that send AFTs in the AP, CEMEA, LAC, Canada, and U.S. regions must send the value of **1** (Terminal accepts partial authorization responses) or **3** (Estimated amount and terminal accepts partial authorization responses) in this field on all domestic and cross-border AFTs.

Estimated Authorization: Participating acquirers may submit a **2** or **3** in this field to advise issuers that an authorization request contains an estimated authorization amount. These values are supported in 0100 authorization, 0120 advice, 0400 reversal, and 0420 reversal advice messages.

U.S. and Canada prepaid issuers are required to participate in the Partial Authorization Service. V.I.P. sends this field to all issuers even if they do not participate in the service.

Field 60.10 is used in estimated authorizations for consumer-initiated transactions. Estimated authorization indicators are not intended for use in merchant-initiated transactions.

American Express Estimated Authorization: Visa identifies the transaction as an amount estimated authorization if Field 60.10 contains a value of **2** or **3**.

Field 60 - Field Edits

The value in the length subfield may not exceed **6**.

ATM: If 60.1 = **2**, field 52 must be present except in the case of reversals.

VSDC: If an acquirer uses a value of **3** in field 60.6, V.I.P. rejects the transaction with reject code **0105**.

Card Absent transactions E-Commerce: The value in subfield 60.8 must be 05, 06, 07, or 08 for e-commerce authorization transactions.

E-Commerce: If field 25 contains **59** and subfield 60.8 is missing or invalid in an 01xx or 04xx request, the message is rejected with reject code **0360** or **0185** respectively. The value in subfield 60.8 must be **05, 06, 07, or 08** for e-commerce authorization transactions.

Bill Payment Transactions (U.S. Only): Authorization request messages submitted with a field 3 processing code of **50** and subfield 60.8 values other than **01, 02, 03, 05, 06, 07, or 08** is rejected with reject code **0614**.

If field 60.8 is missing on a bill payment authorization request, it is rejected with reject code **0360** or reject code **0488**.

Partial Authorization: If the acquirer does not participate in partial authorization, responses from issuers that contain a partial authorization value (field 39 = **10**) are rejected back to the issuer with reject code **0733**.

Field 60 - Reject Codes

0105 = Invalid value

0185 = Invalid values in positions 9-10 for e-commerce transactions

0360 = Field missing

0488 = ECI (positions 9-10) is missing

0614 = Invalid or missing indicator with bill payment processing code

0733 = Acquirer does not support partial authorization

Field 60 - Valid Values

Table 143: Field 60 Additional POS Information Values

Code	Definition
Field 60.1/ Position 1: Terminal Type	
0	Unspecified
1	Unattended cardholder-activated, no authorization, below-floor-limit transaction (not for zero floor markets) Should not be used in an authorization
2	ATM Europe region only: 2 is used to identify an authorization transaction with chip and PIN capability from an ATM or from an unattended cardholder activated terminal (UCAT)
3	Unattended cardholder-activated, authorized transaction Used to indicate that the transaction has all these characteristics: Occurs in an unattended cardholder-activated environment Is authorized online or approved offline Examples are: Movie and game rentals Automated retail
4	Electronic cash register
5	Unattended customer terminal
7	Telephone device
8	Reserved
9	Use to identify that an mPOS device is used to originate a transaction on an open network.

Table 143: Field 60 Additional POS Information Values

Code	Definition
Field 60.2/ Position 2: Terminal Entry Capability	
0	Unknown codes
1	Terminal not used
2	Magnetic stripe read capability
3	QR code
4	OCR read capability
5	Contact chip, magnetic-stripe, or proximity-capable terminal, indicating that the terminal can read the chip and the magnetic stripe on the card If contact chip is supported, a 5 should be used regardless of whether Visa contactless is also supported
6	Reserved for future use
7	Reserved for future use
8	Proximity-read-capable, indicating that the terminal can read a proximity chip using a Visa contactless specification but cannot read a contact chip on a card For Visa contactless, an 8 should be used only if Visa contactless is supported and contact chip is not
9	Terminal does not read card data
Field 60.3/ Position 3: Chip Condition Codes	
0	Not applicable to fall back transactions Not applicable; subsequent field 60 fields are present. For VSDC transactions, field 60.3 must contain a 0 or be excluded from the message
1	This value applies to fall back transactions Transaction was initiated from a magnetic stripe with a service code beginning with 2 or 6 and the last read at VSDC terminal was a successful chip read or was not a chip transaction
2	This value applies to fall back transactions Transaction was initiated at a chip-capable terminal from a magnetic stripe that contains service code 2 or 6 , and the previous transaction initiated by that terminal was an unsuccessful chip read
Field 60.4/ Position 4: Special Condition Indicator	
0	Default value
1	Purchase of Central Bank Digital Currency (CBDC) or tokenized deposits
2	Purchase of Stablecoin (Fiat-backed)
3	Purchase of Blockchain Native Token/Coin

Table 143: Field 60 Additional POS Information Values

Code	Definition
4	Purchase of non-fungible token (NFT)
7¹	Purchase of Cryptocurrency
8	Quasi-Cash
9	Payment on existing debt

Field 60.5/Positions 5-6: Not Applicable

Field 60.6/Position 7: Chip Transaction Indicator

0	Not applicable; subsequent subfields are present When an Early Data option acquirer, or a Full Data option acquirer, submits Early Data, field 60.6 must contain zero (0) or be excluded from the message.
1	This value is sent by acquirers using the standard third bitmap or field 55 to submit chip data.
2	This value is sent by acquirers using the expanded third bitmap for their chip data. The value 2 applies only to acquirers; V.I.P. changes it to 1 before the request is forwarded to the issuer.
3	V.I.P. (not the acquirer) inserts this code and also downgrades the transaction by dropping chip data section.
4	V.I.P. inserts this code based on the presence of a token-based transaction.

Field 60.7/Position 8: Chip Card Authentication Reliability Indicator

0	Fill for field 60.7 present, or subsequent subfields that are present.
1	Acquirer indicates that Card Authentication may not be reliable.
2	V.I.P. indicates acquirer inactive for Card Authentication.
3	V.I.P. indicates issuer inactive for Card Authentication.

Field 60.8/Positions 9-10: Mail/Phone/Electronic Commerce and Payment Indicator

00	Not applicable: Use to indicate that the mail order, telephone order, electronic commerce indicator is not relevant for the transaction.
01	Single transaction of a mail/phone order: Used to indicate that the transaction is a mail/phone order purchase, not a recurring transaction or installment payment. For domestic transactions in the US region, this value may also indicate one bill payment transaction in the card-present or card absent environments.
02	Recurring transaction: Payment indicator used to indicate a recurring transaction that originates from an acquirer in the US region. Transactions that originate from acquirers in all regions must use Field 126.13 - POS Environment with a value of R (recurring payment indicator) to identify a recurring transaction.

Table 143: Field 60 Additional POS Information Values

Code	Definition
03	Installment payment: Payment indicator used to indicate one purchase of goods or services that is billed to the account in multiple charges over a period of time agreed upon by the cardholder and merchant from transactions that originate from an acquirer in the US region. Transactions that originate from acquirers in all regions must use Field 126.13 - POS Environment with a value of I (installment payment indicator) to identify an installment transaction.
04	Unknown classification: other mail order: Use to indicate that the type of mail/telephone order is unknown.
05	Secure electronic commerce transaction: Use to indicate that the electronic commerce transaction has been authenticated using a Visa-approved protocol, such as 3-D Secure.
06	Non-authenticated security transaction at a 3-D Secure-capable merchant, and merchant attempted to authenticate the cardholder using 3-D Secure: Use to identify an electronic commerce transaction where the merchant attempted to authenticate the cardholder using 3-D Secure, but was unable to complete the authentication because the issuer or cardholder does not participate in the 3-D Secure program.
07	Non-authenticated security transaction: Use to identify an electronic commerce transaction that uses data encryption for security however, cardholder authentication is not performed using a Visa approved protocol, such as 3-D Secure.
08	Non-secure transaction: Use to identify an electronic commerce transaction that has no data protection. (This value is not allowed in Europe region.)
09	Reserved: This value is not for authorization requests.

Field 60.9/Position 11: Cardholder ID Method Indicator

0	Not specified
1	Signature
2	Online PIN
3	Unattended terminal, no PIN pad
4	Mail/Telephone/Electronic Commerce

Field 60.10/Position 12: Additional Authorization Indicators

0	Not applicable: Indicators not set in current transaction or field is not applicable Issuers that are not activated to receive field 60.10 may receive a 0 in this field if field 60.9 is present in request message
1	Terminal accepts partial authorization responses
2	Estimated amount: Terminal does not support partial authorization responses
3	Estimated amount and terminal accepts partial authorization responses

¹ For OCT and AFT this also includes sale or conversion of crypto currency to fiat currency.

Field 61 - Other Amounts

Field 61 - Attributes

variable length

1 byte, binary +

12 N, 4-bit BCD (unsigned packed), 7 bytes total

or 24 N, 4-bit BCD (unsigned packed), 13 bytes total

or 36 N, 4-bit BCD (unsigned packed), 19 bytes total

Field 61 - Description

Field 61 is a private-use field used by Visa for one or more amounts related to a customer transaction. This field has one length subfield followed by three subfields.

Table 144: Field 61 subfields

Byte 1	Bytes 2-7 Positions 1-12	Bytes 8-13 Positions 13-24	Bytes 14-19 Positions 25-36
Length	Other amount, transaction (field 61.1)	Other amount, cardholder billing (field 61.2)	Other amount, replacement billing (field 61.3)

Length Subfield: Number of bytes following the length subfield; the value does not include the length subfield.

Field 61.1, Positions 1-12-Other Amount, Transaction: Field 61.1 contains the purchase cashback amount expressed in the acquirer transaction currency.

The currency of the amount shown is identified in Field 49-Currency Code, Transaction. The location of the implied decimal point in this value depends on the currency (see the appendix titled "Country and Currency Codes").

Field 61.2, Positions 13- 24-Other Amount, Cardholder Billing: Field 61.2 is used only by multicurrency participants and added by VIP, if currency conversion is required and an amount is present in 61.1. This field contains the cashback amount in field 61.1 expressed in the cardholder billing currency. The value placed in this subfield is the value from field 61.1 converted to cardholder billing currency, plus the proportional Visa Issuer FX Calculator amount. The currency code is identified in Field 51-Currency Code, Cardholder Billing. The location of the implied decimal point in this value depends on the currency.

VisaNet uses a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. VisaNet uses U.S. dollar-based buy/sell rate pairs and also selected buy/sell cross rate pairs of currencies other than the U.S. dollar. See the Multicurrency Service description in *V.I.P. System Overview and Services*.

I Field 61.3, Positions 25-36: This field is for multicurrency participants and is added by V.I.P. in 0400/0420 partial reversals for participating issuers. If present, field 61.3 contains the field 95.1 amount in cardholder billing currency. The value includes the Visa Issuer FX Calculator amount. The currency code is identified in Field 51-Currency Code, Cardholder Billing. Multicurrency participants receive an amount in this field even if the billing currency and transaction currency are the same. The location of the implied decimal point in this value depends on the currency.

Each amount is right-justified with lead zero-fill within its own subfield.

Field 61 - Usage

Visa Cashback Service: Field 61.1 is used in authorization and reversal requests and advices by acquirers when a customer purchase transaction involves cash back. This service applies to Visa POS domestic transactions, field 61.1 must be present. It is not used in responses.

Balances received with ATM withdrawal responses are in field 54.

V.I.P. cashback edits may vary by region, for specific domestic cashback processing and edits please contact your Visa representative. For regions that do not participate in the service, cashback processing is not applied and the transaction is processed as non-cashback, field 61.1 is sent to the issuer.

The cashback amount in a clearing transaction must contain the same cashback amount that was present in the authorization request.

Additional requirements are specified in the descriptions for fields 22, 35, 39, 52, 53, 55, and 60. This service also uses chip fields 130, 131, 138, 143, 147, and 149.

Cashback Reversal: A full reversal of the entire transaction amount, including the cashback portion is required. A partial reversal should not be processed for cashback transactions at the Point of Sale (POS). If necessary, the cashback transaction can be processed again as a separate transaction, or discontinued, as circumstances require.

Cashback Partial Approval: Issuers are not permitted to partially approve cashback amounts requested by the cardholder as part of a purchase transaction. If, during authorization processing, the issuer determines that a cardholder has sufficient available funds to approve the purchase amount, but not sufficient available funds to fully approve a requested cashback amount, issuers must approve only the amount of merchandise purchased with a partial authorization response and not include portions of the cashback amount.

Cashback Multicurrency: If the acquirer participates in online multicurrency processing, it places the cashback amount in field 61.1 expressed in transaction currency. The multicurrency issuer receives field 61.1 and the amount in field 61.2 expressed in the billing currency.

Nonparticipating issuers receive the amount in field 61.1 in U.S. dollars, converted if necessary. Converted cashback amounts include the proportional Visa Issuer FX Calculator amount.

If the acquirer does not participate in online multicurrency processing, it places the cashback amount in field 61.1 in U.S. dollars. Multicurrency issuers receive the amount in field 61.2, which has been converted to billing currency, including its part of the fees if necessary.

Nonparticipating issuers receive the amount in field 61.1 in U.S. dollars.

This field is included in the 0400/0420 reversal if present in the request being reversed. It is not required in the response. If multicurrency processing is applicable when reversing a transaction, this field is handled the same as a purchase request.

V.I.P. Advices: This field is present in these advices if it was in the request:

- 0120 & 0420 advice

Other Amount, Replacement Billing (Field 61.3): The value is added at the VIC for participating multicurrency issuers only when field 95.1 is present in partial reversals . If field 61.3 must be added, but fields 61.1 and 61.2 are absent, positions 1-12 and 13-24 are zero-filled. For partial reversals, the field 61.3 cardholder billing currency value is derived from the amount in field 95.1 even if currencies are the same.

AFT Transactions: Issuers do not receive Field 61.3 for a partial reversal.

Field 61 - Field Edits

If field 61 is present in the message, the length and amounts must be numeric.

If the acquirer includes field 61.1, the value in the length subfield must be **6**. (If field 61.2 is added by itself, the length is **12**. If field 61.3 is added, the length is **18**.)

If a currency is defined with 3 decimal places, the last digit of the amount must be **zero**.

If other amount is present in response, it must be equal to the requested amount.

Cashback Service: Participating markets that do not allow cashback without a purchase present, the cashback amount must be less than the amount in field 4, otherwise VIP rejects the message with reject code **0106**.

For participating markets that do allow cashback without a purchase amount, the cashback amount must be less than or equal to the amount in field 4, otherwise VIP rejects the message with reject code **0106**.

V.I.P. cashback edits may vary by region, for specific domestic cashback processing and edits please contact your Visa representative.

Field 61.1 Positions 1-12-Other Amount, Transaction: If this field is present, field 49 must also be present. When field 61.2 is present, this field must contain a lead-zero-filled value.

Field 61.2 Positions 13-24-Other Amount, Cardholder Billing: If this field is present, field 51 must also be present.

Field 61 - Reject Codes

- **0026** = Invalid length
- **0106** = Invalid value. Field 61.1 amount greater than amount in field 4. Field 61.1 amount also in field 63.13 as three decimals but ends in non-zero or field is non-numeric
- **0595** = Invalid amount. Other amount in issuer response was not equal to the requested amount.

Field 62 - Custom Payment Service Fields (Bitmap Format)

Field 62 - Attributes

1 byte, binary +

variable by subfield

maximum: 255 bytes

Field 62 - Description

Visa has defined field 62 for private use with CPS transactions-and some non-CPS transactions as well. CPS participants must have successfully completed testing to receive field 62.

Field 62 in fixed-format is no longer supported.

Table 145: Field 62 subfields (Authorization-Only)

Bytes	Description	No. of Positions	Field Attributes
1	Length Subfield	-	Binary
8	<u>Field 62.0 - Field 62 Bitmap</u>	64	Bit String
1	<u>Field 62.1 - Authorization Characteristics Indicator</u>	1	AN
8	<u>Field 62.2 - Transaction Identifier</u>	15	N, BCD
4	<u>Field 62.3 - Validation Code</u>	4	AN
1	<u>Field 62.4 - Market-Specific Data Identifier</u>	1	AN
1	<u>Field 62.5 - Duration</u>	2	N, BCD
26	<u>Field 62.7 - Purchase Identifier</u>	26	AN
15	<u>Field 62.17 - Gateway Transaction Identifier</u>	15	EBCDIC
5	<u>Field 62.20 - Merchant Verification Value</u>	10	AN, BCD
4	<u>Field 62.21 - Online Risk Assessment Risk Score and Reason Codes</u>	4	AN, EBCDIC
6	<u>Field 62.22 - Online Risk Assessment Condition Codes</u>	6	AN, EBCDIC
2	<u>Field 62.23 - Product ID</u>	2	AN, EBCDIC
6	<u>Field 62.24 - Program Identifier</u>	6	AN, EBCDIC
1	<u>Field 62.25 - Spend Qualified Indicator</u>	1	AN, EBCDIC
1	<u>Field 62.26 - Account Status</u>	1	AN, EBCDIC

See the CPS chapters in *V.I.P. System Overview and Services* and the latest edition of the U.S. Interchange Reimbursement Fee Rate Qualification Guide. See the “Field 62.3” description for a list of possible downgrade reason codes.

Field 62 - Usage

All field 62 subfields are in bitmap format and require a value of **2** or x'**1A**' in header field 3. Although the field 62 subfields are used extensively in CPS processing, a number of subfields are used in non-CPS processing, as noted in the descriptions of individual subfields.

CPS POS authorization requests and reversals use subfields 62.0 through 62.6.

CPS ATM authorization requests and reversals use subfields 62.0 through 62.3.

Acquirers must have successfully completed testing for bitmapped field 62 to receive the Downgrade Reason Code in field 62.3 of a downgraded authorization response.

Visa Advanced Authorization: V.I.P. inserts field 62.21 in authorization requests destined for participating issuers. V.I.P. also inserts field 62.22 in authorization requests for participating issuers only if they elect to receive it. Neither field is returned in responses, nor are they used in reversals.

Authorization Gateway Transactions-Mastercard: Subfield 62.17 is used for Mastercard responses coming from Banknet through Visa to successfully tested acquirer processors.

Field 62 - Field Edits

The value in the length subfield must correlate with the subfields present in the message.

The length subfield specifies the number of bytes that follow it.

The value in the length subfield must be **9**, **17**, or **21**.

Field 62 - Reject Codes

0151 = Invalid length

Field 62.0 - Field 62 Bitmap

Field 62.0 - Attributes

64 N, bit string, 8 bytes

Field 62.0 - Description

Field 62.0 is a bitmap specifying which field 62 subfields are present. Bytes 1, 3, and 4 are applicable to authorization-only. Byte 3, bit 1, is used for Mastercard Interchange Compliance Information.

Table 146: Field 62.0, Byte 1

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.1 Authorization Characteristics Indicator (Not applicable in Interlink)	62.2 Transaction Identifier	62.3 Validation Code (Not applicable in ATM and Interlink)	62.4 Market-Specific Data Identifier (Not applicable in ATM)	62.5 Duration (Not applicable in ATM)	62.6 Reserved for future use (Not applicable in ATM and Interlink)	62.7 Purchase Identifier (Not applicable in ATM)	62.8 Service Date (Not applicable in ATM and Auth-Only)

Table 147: Field 62.0, Byte 2

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.9 No Show Indicator (Not applicable in ATM and Auth-Only)	62.10 Extra Charges (Not applicable in ATM and Auth-Only)	62.11 Multiple Clearing Sequence Number (Not applicable in ATM and Auth-Only)	62.12 Multiple Clearing Sequence Count (Not applicable in ATM and Auth-Only)	62.13 Restricted Ticket Indicator (Not applicable in ATM and Auth-Only)	62.14 Total Amount Authorized (Not applicable in ATM and Auth-Only)	62.15 Requested Payment Service (Not applicable in ATM, Interlink and Auth-Only)	62.16 Reserved for future use (Not applicable in ATM, Interlink and Auth-Only)

Table 148: Field 62.0, Byte 3

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.17 Mastercard Interchange Compliance Info (01xx, authorization only) (Not applicable in ATM and Interlink)	62.18 Excluded Transaction Identifier Reason Code (Not applicable in ATM, Interlink and Auth-Only)	62.19 Electronic Commerce Goods Indicator (Not applicable in ATM and Auth-Only)	62.20 Merchant Verification Value (Not applicable in ATM)	62.21 Online Risk Assessment Risk Score and Reason Codes	62.22 Online Risk Assessment Condition Codes	62.23 Product ID	62.24 Program Identifier (Not applicable in Interlink)

Table 149: Field 62.0, Byte 4

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.25 Spend Qualified Indicator (Not applicable in ATM and Interlink)	62.26 Account Status (Not applicable in ATM)	62.27 ATM Routing Table Unique Identifier (ATM only, not applicable for others)	62.28 Reserved for future use	62.29 Reserved for future use	62.30 Reserved for future use	62.31 Reserved for future use	62.32 Reserved for future use

Table 150: Field 62.0, Byte 5

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.33 Reserved for future use	62.34 Reserved for future use	62.35 Reserved for future use	62.36 Reserved for future use	62.37 Reserved for future use	62.38 Reserved for future use	62.39 Reserved for future use	62.40 Reserved for future use

Table 151: Field 62.0, Byte 6

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.41 Reserved for future use	62.42 Reserved for future use	62.43 Reserved for future use	62.44 Reserved for future use	62.45 Reserved for future use	62.46 Reserved for future use	62.47 Reserved for future use	62.48 Reserved for future use

Table 152: Field 62.0, Byte 7

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.49 Reserved for future use	62.50 Reserved for future use	62.51 Reserved for future use	62.52 Reserved for future use	62.53 Reserved for future use	62.54 Reserved for future use	62.55 Reserved for future use	62.56 Reserved for future use

Table 153: Field 62.0, Byte 8

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
62.57 Reserved for future use	62.58 Reserved for future use	62.59 Reserved for future use	62.60 Reserved for future use	62.61 Reserved for future use	62.62 Reserved for future use	62.63 Reserved for future use	62.64 Reserved for future use

Field 62.0 - Usage

Field 62.0 must be present if any of its subsequent subfields are present.

Not all “Field 62” fields apply only to Custom Payment Services. Some apply to non-CPS applications as well.

To include bitmapped field 62 in requests or advices or receive 62.xx subfields in related responses, originators must use **2** or **x'1A'** in header field 3 of the request or advice.

For an endpoint that is receiving a request or advice, V.I.P. determines which format to send by the option the endpoint has specified in its PCR setup.

Visa Advanced Authorization: V.I.P. inserts field 62.21 in authorization requests destined for participating issuers. V.I.P. also inserts field 62.22 in authorization requests destined for participating issuers only if they elect to receive it. Neither field is returned in responses, nor are they used in reversals.

Field 62.0 - Field Edits

There are no field edits for this field.

Field 62.0 - Reject Codes

There are no reject codes for this field.

Field 62.1 - Authorization Characteristics Indicator (Bitmap Format)

Field 62.1 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 62.1 - Description

The Authorization Characteristics Indicator (ACI) in subfield 62.1 is a code used by the acquirer to request CPS qualification. If applicable, V.I.P. changes the code to reflect the results of its CPS evaluation.

Table 154: CPS Authorization Characteristics Indicator (Bitmap Format)

Acquirer Sends ACI (CPS Code)	Acquirer Receives (if Qualified)	Acquirer Receives (if Not Qualified)	Reason
Y (Transaction requests participation)	A	N or T	Card present; magnetic stripe read and sent or, for Retail 2 (key entered) or Commercial Card submissions, the magnetic stripe is not included but other submission requirements are met; signature obtained; CVV requested if magnetic stripe is present: All CPS market segments.
Y (Transaction requests participation)	C	N or T	Meets requirements for A, plus merchant name, location present, and UCAT indicator set, but no signature required: AFD.
Y (Transaction requests participation)	E	N or T	Meets requirements for A, plus merchant/ATM owner name and location (enriched name and location data) present; also for Retail 2 (key-entered), Commercial Card and Visa Cashback submissions.
Y (Transaction requests participation)	F	N or T	Meets CPS/Account Funding requirements.
Y (Transaction requests participation)	J	N or T	Meets requirements for CPS/Recurring Bill Payment Program: U.S. Only.
Y (Transaction requests participation)	K	N or T	Card present with key entry.
Y (Transaction requests participation)	M	N or T	Meets national payment service requirements with no address verification: Direct Marketing.
Y (Transaction requests participation)	S	N or T	Meets requirements for a 3-D Secure CAVV attempt transaction.
Y (Transaction requests participation)	U	N or T	Meets basic CPS/E-Commerce requirements and 3-D Secure CAVV data is present.
Y (Transaction requests participation)	V	N or T	Meets address verification requirements; verification requested for card-not-present transactions (Direct Marketing, Transport market segments). For the CPS/card-not-present program, AVS data is not required for bill payment transactions to receive ACI of V.
Y (Transaction requests participation)	W	N or T	Meets basic CPS/E-Commerce requirements but transmission was nonverified 3-D Secure CAVV transmission.

Table 154: CPS Authorization Characteristics Indicator (Bitmap Format)

Acquirer Sends ACI (CPS Code)	Acquirer Receives (if Qualified)	Acquirer Receives (if Not Qualified)	Reason
R (Recurring payment)	R	N or T	<p>Meets Direct Marketing recurring payment qualification without address verification request. U.S. only.</p> <p>Healthcare and select developing market MCCs may submit the ACI of R to bypass AVS requirements.</p>
I (Increment to previously approved transaction)	I	N or T	Incremental authorization qualified for CPS, card may or may not be present: Hotel/Auto Rental.
P (Preferred Customer)	P	N or T	Meets requirements for Preferred Customer, Card Not Present: Hotel/Auto Rental and Transport.

- **T** applies to U.S. transactions only, including those from non-U.S. acquirers to U.S. issuers.
- **I** and **P** are passed to participating issuers and returned to acquirers if not downgraded.

Table 155: Acquirer Enabled for EDQP/Transaction Eligible for EDQP

Acquirer Receives (if Qualified)	Acquirer Receives (if Not Qualified)	Reason
I D	N or T	<ul style="list-style-type: none"> If the acquirer requests CPS but doesn't qualify, and the transaction is eligible for EDQP, they receive response code D. If the acquirer doesn't request CPS, and the transaction is eligible for EDQP, they still receive response code D. If the transaction isn't eligible for EDQP, the acquirer receives response code N or T (for U.S. transactions), regardless of CPS request.

- If an acquirer sends ACI of **D** in the request message, VIP ignores or drops the value and continues processing the transaction.
- **T** applies to U.S. transactions only, including those from non-U.S. acquirers to U.S. issuers.

Field 62.1 - Usage

For CPS POS qualification, the acquirer must place the value **Y**, **P**, **I**, or **R** (depending on the payment service requested) in an 0100 authorization request . The value is returned to the acquirer in the response when the transaction meets CPS qualification criteria. When the original response is CPS qualified, subfield 62.1 must be included in subsequent related messages, and the value must match the original response.

International Only: For international transactions, if the transaction does not meet CPS qualification criteria, the transaction is returned with an **N**. If the request qualifies and is approved, V.I.P. sends the ACI value to the acquirer in the 0110 response.

U.S. Region Only: U.S. issuers receive an ACI in 0100 *non-CPS* requests and CPS requests. If the original request does not qualify for CPS, V.I.P. returns **N** or **T**. V.I.P. sends **N** to acquirers in responses if the original request is declined by the issuer or fails the edits for a CPS program but is not declined.

T indicates that no CPS program is available. V.I.P. assigns this if V.I.P. determines that an authorization message meets one or more conditions:

- The MCC is not qualified for CPS.
- The transaction was for manual cash or account funding, or it was a CPS-ineligible quasi-cash transaction. (Some quasi-cash transactions are eligible for certain CPS programs. See "Quasi-Cash.")
- The ACI was not submitted or invalid in the transaction

Quasi-Cash (U.S. Only): In the U.S. region, quasi-cash transactions that involve consumer debit, consumer prepaid, commercial prepaid, and Business debit cards are eligible to request and qualify for CPS participation and CPS rates in certain programs.

Quasi-cash transactions that involve consumer credit and commercial credit cards continue to be ineligible for CPS qualification and interchange fee assessment.

To qualify for CPS, the transaction must have code **11** in Field 3—Processing Code, **Y** in field 62.1, and meet CPS requirements for a card-present authorization. Approved transactions receive ACI code **A** or **E** in the response.

Quasi-cash transactions that do not meet CPS requirements for a card-present authorization receive an ACI of **T** in the response.

CPS/Retail 2 (Key-Entered) Submissions: The value in 0100 authorization requests must be **Y**. Key-entered commercial card submissions must have a merchant category code in field 18.

CPS/E-Commerce: Authorization requests must be submitted with ACI = **Y** or **P**. Otherwise, the request is reclassified as a non-CPS transaction. The ACI in the response for qualified e-commerce T&E submissions can be **P** (hotel/auto rental) or **V** (passenger transport).

CPS/Account Funding: The ACI in Account Funding authorization requests must be **Y**. The acquirer receives an **F** in the response if the transaction qualifies. CPS program requirements for e-commerce transactions using stored-value cards include a CVV2 value. For stored-value cards that are to be refilled more than once, the CVV2 is required only in the initial funding

request for the authorization request to qualify; subsequent transactions can also qualify for the CPS program without the CVV2 being present.

Non-U.S.-Acquired Direct Marketing Submissions: Acquirers must include a **Y** in this subfield. The acquirer country must not be **840**, field 25 must be **08** or **59**, and AVS cannot be requested (field 123 must not be present). The acquirer receives an **M** in the response if the transaction qualifies.

Visa Cashback: U.S. cashback submissions must contain a **Y** in this subfield to qualify for CPS/Retail Check. Qualified transactions contain an **E** in the 0110 response to indicate enhanced merchant data.

Healthcare Submissions: Except for U.S.-only bill payment messages, healthcare transactions must contain **R** when AVS is not being requested. Qualified transaction responses without address verification contain an **R** in this subfield. Qualified transaction responses with address verification contain a **V** in this subfield.

U.S.-only bill payment messages must not include the ACI of **R**.

VisaNet Authorization-Only Online Messages – Technical Specifications
Data Field Descriptions

Condition	Processing Rule
0100 authorization message with: <ul style="list-style-type: none"> • ACI contains a valid value • Processing code = 00, 10, 01, or 50 • MCC is eligible for CPS See the <i>U.S. Interchange Reimbursement Fee Rate Qualification Guide</i> about CPS qualification.	If CPS qualifications are met, V.I.P. sends the issuer the ACI and TID <ul style="list-style-type: none"> • If approved, V.I.P. sends the assigned ACI, the TID, and validation code to acquirer • If declined, V.I.P. sends ACI code N, the TID, and downgrade reason code NA (transaction not approved) to acquirer If CPS qualifications are not met, V.I.P. sends the issuer ACI = N and the TID <ul style="list-style-type: none"> • If approved, V.I.P. sends ACI = N, the TID and validation code to acquirer (downgrade reason codes are not sent on approved transactions) • If declined, V.I.P. sends ACI code N, the TID, and downgrade reason code NA (transaction not approved)
An 0100 authorization message is submitted with these characteristics: <ul style="list-style-type: none"> • ACI contains a valid value • Processing code = 00, 10, 01, or 50 • MCC is not eligible for CPS or, • ACI contains a valid value • Processing code is 11 (quasi-cash), but the transaction does not involve a consumer debit, consumer prepaid, or business debit card. 	CPS programs do not apply to transactions with high risk or ineligible MCCs, or to ineligible quasi-cash programs. For transactions with these characteristics, V.I.P. sends the issuer the ACI = T and the TID <ul style="list-style-type: none"> • If approved, V.I.P. sends ACI = T, the TID and validation code to acquirer • If declined, V.I.P. sends the ACI code N, the TID, and downgrade reason code NA (transaction not approved) to acquirer
An 0100 authorization message is submitted with these characteristics: <ul style="list-style-type: none"> • ACI is not present or is invalid • Processing code is 00, 10, 01, or 50 	CPS programs do not apply to authorization transactions without an ACI in the request. For transactions with these characteristics - <ul style="list-style-type: none"> • V.I.P. sends the issuer the ACI = T and the TID. • V.I.P. sends the acquirer the TID. If approved or declined, only the TID is assigned.

U.S. and International: For original requests that qualify for CPS, the response must contain the same value received in the request.

For 0100 authorization requests, the response value must be **Y, P, I, or R**. For 0100 Hotel/Auto Rental incremental authorization requests, the ACI must be **I**.

U.S. and International: The subfield 62.1 value in a CPS-qualified response must be used in 0400 reversals. The reversal must not include subfield 62.1 if the 0100 request was reversed before receiving the 0110 response.

V.I.P. Advices: Subfield 62.1 is present in 0120 or 0420 advices, if it was in the request and the issuer has successfully tested to receive it.

Payment Transactions (U.S. only): These transactions are not CPS-qualified. Acquirers should supply a **T** (no CPS program available) in this field but are not required to. If the field is not present or is not a **T**, V.I.P. automatically downgrades it to a **T**.

Additional requirements and related information can be found in the descriptions for fields 3, 54, 63.3, and field 104, usage 2.

Credit Voucher and Merchandise Return Authorizations: Although these transactions do not qualify for CPS programs, acquirers should send a value of **Y** in this field. V.I.P. overlays the **Y** with **T** before forwarding the message to issuers.

Automated Fuel Dispenser (AFD) Authorization and Acquirer Confirmation: The 0100 status check request must contain a value of **Y**.

Acquirer Authorization Advices: V.I.P. assigns an ACI default value of **T** (no CPS program available) in 0120 acquirer authorization advices.

Bill Payment Transactions (U.S. Only): Requests must contain an ACI of **Y**. Requests submitted with anything other than **Y** is downgraded with reason code **RV**.

Visa Token Service: Authorization requests must be submitted with a value of **Y** or **P**. For token-based e-commerce transactions, V.I.P. inserts a value of **P**, **U**, or **W** in the request to the issuer and response to the acquirer.

Transactions that do not meet token processing requirements but qualify for CPS processing receive the ACI value corresponding to the qualifying CPS program. Transactions that do not qualify for CPS processing receive ACI values **N** or **T**.

Field 62.1 - Field Edits

This subfield must be present (as described in the "Usage" information above).

If the value is invalid in the 0100 authorization, but the message content is not, the request is downgraded and processing continues.

Field 62.1 - Reject Codes

- **0152** = Invalid value
- **0483** = Field missing

Field 62.1 - Valid Values

See "Field 62.1 - Description" and "Field 62.1 - Usage" sections.

Field 62.2 - Transaction Identifier (Bitmap Format)

Field 62.2 - Attributes

Fixed length

15 N, 4-bit BCD (unsigned packed); 8 bytes

Field 62.2 - Description

Field 62.2 contains a right-justified, Visa-generated Transaction Identifier (TID) that is unique for each original authorization and financial request. The identifier links original messages to subsequent messages, such as those for exception item processing and clearing records. The TID is a key element in Visa processing.

Field 62.2 - Usage

This field is used in these messages:

- 0100/0110/0120/0130 authorizations, responses, and advices
- 0302/0312 VSPS requests and responses
- 0400/0410/0420/0430 reversals and reversal responses

VisaNet Integrated Payment (V.I.P.) populates this field in all original authorization request and response messages. Acquirers and issuers must successfully complete testing to receive this field.

The transaction identifier from the original 01xx authorization message must be submitted in 0400/0420 reversal requests and advices.

This field is optional in 0110 and 0410/0430 response messages. If an issuer does not include this field in a response, V.I.P. inserts it in the response message sent to the acquirer.

V.I.P. Advices: This field is present in these advices if it was in the corresponding request:

- 0120 or 0420 advice

Reversals: Acquirers must save the TID to provide into the 0400/0420 reversal request from the 0110 response, if an 0110 response is received. The value must be from the original request response.

Issuer's receive this subfield in 0400/0420 requests. It is optional in the 0410/0430 issuer response.

Account Verification: V.I.P assigns a TID value to account verification 0100 requests and 0110 authorization response messages.

Merchandise Return: V.I.P. optionally assigns a transaction ID (TID) to a merchandise return transaction unless the acquirer sends a TID. If a value is received from the acquirer, it must be the TID from the original purchase and in valid format.

Visa Stop Payment Service (VSPS): For 0302 add, delete, and replace requests. V.I.P. generates this field and returns it in 0312 responses. Field 62.2 is not provided by issuers in VSPS inquiry messages.

Money Transfer OCTs: The value optionally can be used to link an AFT to a corresponding Original Credit Transaction (OCT).

Merchant Initiated Transactions (MIT): Acquirers can send the original transaction identifier in field 62.2 or field 125. V.I.P. places the original transaction identifier in field 125 and – except for incremental transactions – assigns a new transaction identifier in field 62.2, which is then forwarded in the request to the issuer. If the issuer cannot accept field 125, the original transaction identifier is dropped.

Merchant-Initiated Account Funding Transactions (AFTs): Subsequent Merchant-Initiated (MIT) AFTs after the initial cardholder AFT must include Field 62.2-Transaction Identifier (Bitmap Format) or Field 125, Usage 2-Supporting Information (TLV Format), Dataset ID 03-Additional Original Data Elements, Tag 03-Original Transaction Identifier with the transaction ID from the cardholder-initiated AFT or the last merchant-initiated AFT in the series.

Visa Network Merchant Initiated Transaction Service: Participating acquirers can provide transaction ID service instructions in 0100 and 0200 request messages. If the acquirer sends both Field 62.2 and Field 125, Usage 2, Dataset ID 03, Tag 03 in the request message, V.I.P. uses Field 125, Usage 2, Dataset ID 03, Tag 03 to process the transaction, and ignores Field 62.2. Acquirers that cannot support Field 125, Usage 2, Dataset ID 03, Tag 03, are recommended to only use Field 62.2. V.I.P. drops the service instruction before forwarding the request to the issuer.

Incremental Authorization Transactions: In incremental 0100 authorization messages and their reversals, this field must contain the value from the original authorization request message.

For incremental authorizations, V.I.P. places the original transaction identifier from field 62.2 or field 125 in both field 62.2 and field 125 and forwards the request to the issuer. If the issuer cannot accept field 125, the original transaction identifier is only sent in field 62.2. V.I.P. does not assign a new transaction identifier.

Participating CPS POS Acquirers must include the TID from the initial authorization in any subsequent incremental authorization request or reversal; otherwise, it is downgraded with CPS POS downgrade reason code **TI**.

Automated Fuel Dispenser (AFD) Initial Authorization and Acquirer Confirmation: The 0120 acquirer confirmation advice must contain the same value provided by V.I.P. in the associated status check/estimated authorization response message.

Visa generates new values in field 62.2 and field 38 when the acquirer does not send these fields in the 0120 acquirer confirmation advice, and V.I.P. cannot find the original status check/estimated authorization in the transaction history. If this happens, these fields in the advice may not match the values in the original 0100 request message.

Field 62.2 - Field Edits

For the TID to be present, the CPS fields bitmap in field 62.0 must be present as well, with byte 1, bit 2, set to **1**.

If present in the original, the transaction identifier should be copied into the reversals. The value must be from the original request response, values in this subfield that do not match the original is rejected by V.I.P with reject code **0153** – invalid value.

Incremental authorizations with message reason code **3900** in field 63.3 must have Transaction ID (TID) present in either Field 62.2-Transaction Identifier or Field 125 Usage 2-Supporting Information (TLV Format), Dataset ID 03, Tag 03, otherwise V.I.P. rejects the transaction with reject code **0483**.

If the acquirer is unable to provide the TID in the 0400/0420 reversal request V.I.P. populates this field.

Field 62.2 - Reject Codes

- **0153** = Invalid value
- **0483** = Field missing

Field 62.2 - File Edits

If 62.2 is invalid (all zeros) in a PPCS transaction identifier (TID) based inquiry, V.I.P. returns the transaction with error code **0590**.

Field 62.2 - File Maintenance Error Codes

- **0590** = Field 62.2 is invalid (all zeros)

Field 62.3 - Validation Code (Bitmap Format)

Field 62.3 - Attributes

Fixed length

4 AN, EBCDIC; 4 bytes

Field 62.3 - Description

VisaNet Integrated Payment (V.I.P.) calculates the validation code to ensure that key fields in the 0100 authorization messages match their respective fields in the clearing transaction. Field 62.3 also can contain a downgrade reason code for authorization requests that fail CPS qualification.

Table 156: Fields Protected by CPS/POS Validation Code

Field	Name	Default
2	Primary Account No.	None
4	Amount, Transaction	None
18	Merchant Type	None
22, Positions 1-2	POS Entry Mode Code	None
38	Authorization ID Response	None
39	Response Code	None
49	Currency Code, Transaction	None
61.1	Other Amount, Transaction, Cash Back	Zeros
62.1	Authorization Characteristics Indicator	None
62.2	Transaction Identifier	None
62.4	Market-Specific Data Identifier	Blank
62.23	Product ID	Blank
111, DSID 56, Tag 80	Account Funding Source	None

- If Field 61.1 - Other Amount, Transaction) or Field 62.4 - Market-Specific Data Identifier is not present, V.I.P. substitutes the default value, which must be provided in the clearing transaction sent to BASE II.
- Field 111, DSID 56, Tag 80 - Account Funding Source, is incorporated into the Enhanced Validation Code when a market enters the 'enforced' phase of the Electronic Data Quality Program (EDQP).

Fields Protected by International CPS/ATM Validation Code

Table 157: Fields Protected by International CPS/ATM Validation Code

Field	Name	Default
2	Primary Account No.	None
3, Positions 3-4	Processing Code, Account Type (from)	None
4	Amount, Transaction	None
28	Amount, Transaction Fee	None
32	Acquiring Institution Identification Code	None
43	Card Acceptor Name/Location, positions 39-40, Country Code	None
49	Currency Code, Transaction	None
62.1	Authorization Characteristics Indicator	None
62.2	Transaction Identifier	None

Field 62.3 - Usage

Field 62.3 – Validation Code Usage

This subfield is generated for all CPS-validated 0100 authorization requests that are approved by the issuer except incremental authorizations.

The acquirer receives this subfield in 0110 responses to CPS authorization requests.

This subfield's code in an 0110 response must be saved for the clearing transaction.

This subfield is not used in incremental authorization requests and advices, or other V.I.P. messages.

CPS/ATM: If field 18 = **6011** the validation code is based on the protected fields in table 2.

All non-Visa programs except PLUS: Not applicable to subfield 62.3.

Field 62.3 – Downgrade Reason Code Usage

For downgraded authorization requests outside the US region (see below for U.S. only processing), this subfield contains a 2 digit downgrade reason code.

For authorization requests that qualify for CPS but are not approved, field 62.3 contains a downgrade reason code **NA** (Transaction is not Approved).

The downgrade reason code is left-justified and blank-filled. For downgraded 0100 authorization requests, the acquirer must set this subfield to spaces in the clearing transaction.

To receive subfield 62.3, the acquirer must accept bitmapped field 62.

U.S. Only: For 0100 POS authorization transactions that are downgraded but not declined, field 62.3 contains a validation code rather than a downgrade reason code.

Although V.I.P. uses the downgrade reason code to set the value of the ACI in field 62.1, the downgrade reason code itself is not sent to the acquirer. Nevertheless, the code is logged. For a list of related processing rules that apply to fields 62.1, 62.2, and 62.3, see "Usage" in "Field 62.1."

Gateway—Mastercard CVC1 and CVC3: The Authorization Gateway Service uses Field 62.3 to send the Mastercard data for unsuccessful CVC1 or CVC3 validations. The result codes are:

- **E** = length of unpredictable number was not a valid length (CVC3)
- **P** = cannot verify (CVC3)
- **Y** = Invalid (CVC1, CVC3).

Y is used only if Track 1 or Track 2 data is present in the 0100 request.

Please direct questions to your Visa or Mastercard representative.

See "Field 62.3 - Valid Values" for CPS Downgrade Reason Codes.

Field 62.3 - Field Edits

There are no field edits for this field.

Field 62.3 - Reject Codes

There are no reject codes for this field.

Field 62.3 - Valid Values

This table defines the CPS downgrade reason codes for transactions intended for CPS qualification but failing to make the applicable validation criteria. These codes appear in the CPS downgrade reports; they are returned in field 62.3 in responses only if acquirers use the field 62 bitmap.

Table 158: CPS Downgrade Reason Codes

Code	Reason	ACI	National Market	Applicable CPS	Affected Fields
AN	Account number is missing in track data.	Y	All	All card present	2, 35, 45
AV	Address verification is not requested.	Y	U.S.	Direct Marketing	44.2, 123
CD	Transaction must be key-entered and track data cannot be present.	Y, P	U.S.	Retail Key Entry, Direct Marketing	22, 35, 45
CK	Key-entered field requirements invalid for the field in question.	Y	All	Key-entered, card present, non-commercial	18, 19, 43, 44.2, 60.1, 60.2, 60.8, 62.1, 123
CN	Cash is not qualified for CPS/Retail.	Y, P	All	All except ATM	3
CV	Acquirer is not in CVV or iCVV full participation mode.	Y	All	All	22
CX	Not monitored by or participating in CVV (in the temporary exception list).	Y	All	All	22
ED	Expiration date is missing in track data.	Y	All	All card present	14, 35, 45
EM	Enriched Merchant Name and Location are not present.	Y	U.S.	All	43
I2	CVV2 result code not U , M , or P .	Y	All	Account Funding	44.10
IC	Invalid Country Code.	Y	All	All	43
IM	Invalid MCC.	Y	All	All	18
IP	Invalid Purchase Identifier.	Y	U.S.	Direct Marketing (Financial request only)	62.7
IS	Invalid State Code.	Y	U.S.	AFD, ATM	59, pos.1 and 2
MC	Not participating in multicurrency.	Y	non-U.S.	All non-U.S.	5, 9, 16, 19, 43, 50
NA	Transaction is not approved.	Y, P	All	All	39

Table 158: CPS Downgrade Reason Codes

Code	Reason	ACI	National Market	Applicable CPS	Affected Fields
NE	Ecommerce transaction did not qualify.	Y, P	U.S.	Card Not Present	60.8
NP	Acquirer is not participating in CPS.	Y, P	All	All	62
NS	Non-secure electronic commerce transaction.	Y	U.S.	Card Not Present	60, pos. 9 and 10, 60.8
NT	Not participating in CPS/ATM. Client is not set up to participate or header field 3 is not 2 for field 62 bitmap format.	Y	U.S.	ATM	41, 62
NV	The transaction is not a Visa card transaction.	Y, P	All	All	2
PI	CVV2 Authorization Request Data is not 1, 2, or 9 .	Y	All	Account Funding	126.10
RV	Invalid ACI for this service.	Y	All	Electronic Commerce; Account Funding; U.S. Bill Payment	62.1
TA	Account number does not match track data.	Y	All	All Card Present	2, 35, 45
TD	Expiration date does not match track data.	Y	All	All Card Present	14, 35, 45
TI	Transaction identifier invalid.	I	U.S.	Hotel/Car Rental Card Not Present and Card Present Incrementals	62.2
TI	Transaction identifier invalid.	I	All	All reversals	62.2
02	Primary Account Number missing.	Y, P	All	All	2
18	Merchant category code (MCC) is missing (field 18).	Y, P	All	All	18
22	POS Entry Mode is not 90, 01, 02, 05 or 95 .	Y	All	All Card Present	22, pos. 1 and 2
42	Field 42—Card Acceptor ID Code is not present.	Y, P	All	All except ATM	42
59	Merchant ZIP Code is missing or zero for the U.S. acquirer (field 59).	Y, P	U.S.	All except ATM	59

Field 62.4 - Market-Specific Data Identifier

Field 62.4 - Attributes

1 AN, EBCDIC, 1 byte

Field 62.4 - Description

Field 62.4 identifies the industry for which market-specific data has been provided in other field 62 subfields; however, the use of this subfield is not confined to CPS. Except where noted, the subfield is used only in authorization requests and responses.

Field 62.4 - Usage

Subfield 62.4 is required in all initial CPS/Hotel or Auto Rental 0100 authorization requests and their responses. It is also required in U.S. bill payment transactions and auto-substantiation requests destined for U.S. issuers.

For CPS/Hotel or Auto Rental requests, the acquirer inserts **A** (Auto Rental) or **H** (Hotel) if Subfield 62.5 - Duration, is present.

V.I.P. substitutes an **N** (Failed Market-Specific Data edit) for the acquirer-supplied codes if this subfield or field 62.5 is invalid. If invalid, they are not forwarded to the issuer in the authorization.

V.I.P. does not forward field 62.4 and field 62.5 to non-US issuers for POS transactions unless field 62.4 contains the value **J** (B2B Invoice Payments).

This subfield's value is used in the clearing record. Clearing recognizes its presence in the authorization by the authorization's validation code (subfield 62.3). This subfield's value in the authorization must match that in the clearing record. If the subfield is omitted in the authorization, it must be spaces in the clearing message.

Subfield 62.4 is optional on incremental authorizations. It is not used in reversals or responses. It is present in 0120 advices if it was present in the 0100 request.

Bill Payment Transactions (U.S. Only): Acquirers must use a value of **B** in this field for all 0100 authorization requests and 0400/0420 reversal requests in bill payment messages (code of **50** in field 3).

The field is optional in responses. If the field is missing from the issuer response, V.I.P. adds it in the response to the acquirer.

Auto-Substantiation Transactions: This field contains an **M** or a **T** in 0100 requests, 0400 reversals, and related advices. The **M** is used in healthcare *medical* transactions; the **T** is used in healthcare *transit* transactions. In original requests, the value must be consistent with a corresponding value of **4S** (healthcare) or **4T** (transit) in field **54**. Issuers should include the field in responses, if it is missing, V.I.P. adds it.

V.I.P. replaces **M** or **T** in field 62.4 with **N** in the request message to issuers when:

- Field 54 with **4S** or **4T** is not included in the original request.
- The issuer does not accept field 54 in request messages.
- The value is **M** and field 62.20 is not included in the original request.
- The value is **M** and field 62.20 is not a valid MVV for a SIGIS-certified merchant.

If the merchant is not SIGIS-certified, V.I.P. includes the changed value of **N** in the response to the acquirer. The value received in the response must be included in the clearing and settlement transaction.

The acquirer can include this field in reversals, but V.I.P. restores the value saved from the original transaction and includes it in the reversal request to the issuer and the response to the acquirer.

Also see the descriptions for fields 54 and 62.20.

Electronic Commerce Transaction Aggregation: This field contains an **E** in 0100 authorization requests, 0110 responses, and 0120 advices.

If the market-specific data identifier is **E**, the POS condition code in field 25 must be **59** (E-commerce request through public network); otherwise, V.I.P. changes the **E** to **N**.

B2B Straight Through Processing: A value of **J** uniquely identifies Straight Through Processing in 0100 requests and 0120 STIP advices for business-to-business invoice payments.

Extended Authorization: Acquirers who choose to request a 30-day extended clearing for cardholder-initiated card-not-present transactions, must submit a value of **X** (Extended authorization) in this field in 0100/0200 authorization requests.

Field 62.4 - Reject Codes

- **0492** = Field missing for bill payment or auto-substantiation transaction
- **0626** = Invalid value for bill payment transaction

Field 62.4 - Valid Values

Table 159: Field 62.4 Market-Specific Data Identifiers

Code	Definition
A	Auto Rental
B	Bill Payment
E	Electronic commerce transaction aggregation
H	Hotel
J	B2B invoice payments Not applicable for Interlink transactions.

Table 159: Field 62.4 Market-Specific Data Identifiers

Code	Definition
M	Healthcare (medical)
N	Failed Market-Specific Data edit, or not applicable
T	Transit (in healthcare transactions only)
X	Extended Authorization Not applicable for Interlink transactions.

Field 62.5 - Duration

Field 62.5 - Attributes

2 N, BCD, 1 byte

Field 62.5 - Description

Field 62.5 indicates the number of days (from 01 through 99) anticipated for the auto rental or hotel stay. For auto rental prepay and hotel deposits, the value reflects the number of days covered by the advance payment. This subfield is used only in authorization requests.

Field 62.5 - Usage

Field 62.5 is a required field on all CPS Hotel or Auto Rental authorization requests if subfield 62.4 is **A** or **H**.

If the value in this subfield is invalid, V.I.P. substitutes an **N** in field 62.4 and does not forward field 62.5 to the issuer. It is not used in responses.

V.I.P. does not forward field 62.4 and field 62.5 to non-US issuers for POS transactions unless field 62.4 contains the value **J** (B2B Invoice Payments).

Subfield 62.5 is optional in incremental authorizations. If present, it reflects the number of additional days to be added to the auto rental or hotel stay.

Field 62.5 - Field Edits

There are no field edits for this field.

Field 62.5 - Reject Codes

There are no reject codes for this field.

Field 62.5 - Valid Values

Values for subfield 62.5 are **01-99**. Zeros are not allowed. For no-show authorizations, the value is **01**.

Field 62.6 - Reserved

Field 62.6 - Attributes

1 AN, EBCDIC, 1 byte

Field 62.6 - Description

This field is reserved for future use.

Field 62.6 - Usage

This field is reserved for future use.

Field 62.6 - Field Edits

This field is reserved for future use.

Field 62.6 - Reject Codes

This field is reserved for future use.

Field 62.6 - Valid Values

This field is reserved for future use.

Field 62.7 - Purchase Identifier

Field 62.7 - Attributes

26 AN, EBCDIC, 26 bytes

Field 62.7 - Description

Field 62.7 identifies the purchase to the issuer and the cardholder. It comprises a format code and a purchase identifier. The issuer may provide this information on the customer statement or use it to enhance customer service information.

Field 62.7 - Usage

Visa Fleet Transactions: This field is optional in 0100 authorizations and 0120 acquirer confirmation advices. If sent, it contains the Prompted Fleet Work Order Number or Prompted Invoice Number.

Domestic OCTs: Pay ID for domestic OCTs that are request-to-pay OCTs in certain countries in the CEMEA region. A request-to-pay OCT contains business application identifier of **PP** or **RP**. Contact your Visa representative.

Table 160: Field 62.7 positions

Position 1	Positions 2-26
Purchase identifier format	Purchase identifier

Position 1, Purchase Identifier Format: This subfield defines the type of purchase identifier present.

Positions 2-26, Purchase Identifier: This subfield contains the fleet invoice, fleet work order number, or pay ID for OCT transactions. Not used for incremental authorizations, or reversals and responses.

Field 62.7 - Field Edits

There are no field edits for this field.

Field 62.7 - Reject Codes

- **0155** = Invalid value

Field 62.7 - Valid Values

Table 161: Field 62.7 CPS Purchase Identifier Values

Content	Length	Present in 0100 messages	Present in 0120 messages	Type of Purchase Identifier present (Visa Fleet)
Prompted Fleet Work Order Number	25	Yes	Yes	1 = Order Number (Visa Fleet)
Prompted Invoice Number	25	Yes	Yes	5 = Invoice Number (Visa Fleet)
Request to Pay OCT	25	Yes	Yes	6 = Pay ID for OCT transactions (OCTs)

Field 62.8 - Service Date

Field 62.8 - Attributes

6 N, BCD, 3 bytes

Field 62.8 - Description

This field supports:

Event Date Data: Date the customer made an online transaction, in **YYMMDD** format. Event date data is the actual date of authorization done online.

Auto Rental Check-Out Date: Date the customer picked up the auto, in the format **YYMMDD**. For advance payment transactions and "no shows," the auto check-out date is the scheduled pick-up date.

Lodging Check-In Date: Date the customer checked into the hotel, in the format **YYMMDD**. For an advance lodging deposits and "no shows," the lodging check-in date is the anticipated check-in date.

The issuer may provide this information on the customer statement or use it to enhance customer service information.

Field 62.8 - Usage

This field may be present in V.I.P. authorizations, preauthorizations, and full-financial messages. It can also be present in acquirer advices, deferred clearing advices, STIP advices, and reversals. It is not present in responses.

When an acquirer submits this field in an authorization, preauthorization, or its reversal, V.I.P. forwards this field if the issuer can support field 62 in bitmap format, otherwise; V.I.P. removes this field from the message before forwarding it to the issuer.

This field is required for preferred customer and standard Hotel and Auto Rental CPS transactions.

Field 62.8 - Field Edits

There are no field edits for this field.

Field 62.8 - Reject Codes

There are no reject codes for this field.

Field 62.17 - Gateway Transaction Identifier

Field 62.17 - Attributes

Fixed length

15 AN EBCDIC, 15 bytes

Field 62.17 - Description

Field 62.17 is generated by the Visa Gateway. It is used for American Express and Mastercard transactions.

For American Express, this field is used in all response messages coming from its American Express Global Network (AEGN). Visa also supports field 62.17 in merchant-initiated reversal messages.

For Mastercard, this field contains qualification information for the Mastercard Interchange Compliance (MIC) program. This subfield is used in all Mastercard responses coming from Banknet through Visa to successfully tested acquirers. MIC program downgrade codes are in subfield 62.3. Contact Mastercard.

Field 62.17 - Usage

Authorization Gateway Transactions – American Express: Acquirers that authorize American Express transactions must support this field in responses and test to receive it. The field carries data from American Express field 31.

In an 0400 reversal or 0420 reversal advice, acquirers must send the field 62.17 values that were received in the 0110 response. The field is present in 0410 and 0430 responses.

This field contains the original American Express transaction ID in the first estimated authorization request which must be sent in all subsequent incremental authorizations.

Authorization Gateway Transactions – Mastercard: Subfield 62.17 is used in 0110 authorization responses if acquirers participate in Mastercard and have successfully completed testing to receive field 62 in its bitmapped format. Acquirers can receive field 62.17 in card-present and card-not-present POS-only transactions, regardless of whether a transaction is CPS or non-CPS.

U.S. acquirers that process Mastercard transactions through VisaNet must support the financial network codes received in this field. However, this field is optional for non-U.S. acquirers that support Mastercard transactions.

The value of this field in the confirmation message may be different from the value in the authorization or preauthorization request. The value from the confirmation message must be used for settlement. See the Mastercard specifications.

Acquirers should not send status check transactions to Mastercard for non-AFD transactions. For these, acquirers should send a zero-amount transaction with a code of **51** in field 25.

Acquirers that process Mastercard transactions in Europe region must support fields 62.17 and 38 when these fields are used in connection with the Mastercard Account-Level Management (ALM) service.

In an 0400 reversal or 0420 reversal advice, acquirers must send the field 62.17 values that were received in the 0110 response. This field is present in 0410 and 0430 responses.

The subfield format is as follows:

Positions 1-4: Banknet date in *mmdd* format.

Positions 5-7: Financial network code. These positions contain product codes for Mastercard. Values in this field correspond to those in Mastercard DE 63.1, Financial Network Code.

Mastercard may introduce new values for this field without advance notice. Acquirers should not restrict the allowable codes. Visa does not perform validation of values in this field.

Positions 8-13: Banknet reference number (only the reference number's first 6 digits are used)

Positions 14-15: Space-filled.

Field 62.17 - Field Edits

There are no field edits for this field.

Field 62.17 - Reject Codes

There are no reject codes for this field.

Field 62.20 - Merchant Verification Value

Field 62.20 - Attributes

Fixed length

10 hexadecimal digits, 5 bytes

Field 62.20 - Description

Field 62.20, which is available to all regions, contains the Merchant Verification Value (MVV) used to identify merchants that participate in a variety of programs. The MVV is unique to the merchant. Visa assigns the first six positions and assists the acquirer in assigning the last four. These last four positions must always be populated and may be zero-filled.

Acquirers and issuers must have successfully completed testing to receive this field. The MVV field is not part of CPS.

V.I.P. does not support Mastercard ID (MAIID) in field 62.20. See field 104, usage 2, Dataset ID 65, Tag 07 for details.

Field 62.20 - Usage

Field 62.20 is used in these messages in POS, including bill payment, quasi-cash, merchandise returns and preauthorization requests, mobile push payment, Account Funding, and Original Credit messages:

- 0100/0110 and 0400/0420 reversal requests and their responses
- 0120 and 0420 advices and their responses

This field is optional in 03xx Merchant Central File updates and inquiries.

The MVV field is not supported on cash disbursements or ATM non-financial transactions.

V.I.P. adds this field to issuer responses in original transactions before sending to the acquirer if it was present in the original request.

If an acquirer submits this field in an invalid format, V.I.P. drops the field before sending the message to the issuer.

V.I.P. Advices: This subfield is present in these advices if it was present in the original request:

- 0120 and 0420 advices

Staged Digital Wallet Transactions: Acquirers and originators that submit a domestic staged digital wallet transaction, including account funding transaction, must submit an MVV.

Healthcare Auto-Substantiation Transactions: Acquirers must include an MVV that exists in the Visa MVV database with client participation set at the MVV level for SIGIS-certified merchants in 0100 request messages, otherwise, V.I.P. drops the healthcare data from the message.

Additional requirements are specified in the descriptions for fields 54 and 62.4.

EU and AP Originated Transactions: Acquirers in the EU and AP regions must include MVV in all authorization messages originating from merchants that have been assigned a MVV.

Field 62.20 - Field Edits

U.S. Legal Gambling Transactions: Field 62.20 is required for transactions containing merchant category codes **7800**, **7801**, or **7802**. V.I.P. rejects transactions missing this field with reject code **0497**.

Acquirers must include an MVV which exists in the Visa MVV database with client participation set at the MVV level, otherwise, V.I.P. rejects the transaction with reject code 0720.

Additional requirements are specified in the field 3 description.

Field 62.20 - Reject Codes

- **0497** = Field missing
- **0720** = Invalid merchant verification value

Field 62.20 - File Edits

There are no file edits for this field.

Field 62.20 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 62.20 - Valid Values

Values: **0-9** and **A-F**.

These values are hexadecimal.

Field 62.21 - Online Risk Assessment Risk Score and Reason Codes

Field 62.21 - Attributes

Fixed length

4 AN, EBCDIC, 4 bytes

Field 62.21 - Description

Field 62.21 is a Visa private-use field that contains online risk assessment information from Visa Advanced Authorization. This information assists issuers in the authorization decision-making process.

Visa Advanced Authorization is a global product. Contact your Visa representative.

This field is not part of Custom Payment Services.

The field format is shown below.

Table 162: Field 62.21 format

Bytes 1-2 Positions 1-2	Byte 3 Position 3	Byte 4 Position 4
Risk score	Reason code 1 (Reserved)	Reason code 2 (Reserved)

Positions 1-2, Risk Score: This value indicates the degree of risk associated with a transaction. This two-byte transaction risk score is represented by a numeric value from **01-99**.

Position 3, Reason Code 1: This position is reserved for future use.

Position 4, Reason Code 2: This position is reserved for future use.

Field 62.21 - Usage

VisaNet Integrated Payment (V.I.P.) inserts this field in POS and ATM authorization requests sent to issuers if they elect to receive it. This field may be present in 0120 advices. V.I.P. inserts the field after the risk assessment function has returned a score for the request.

V.I.P. does not insert this field in OCT authorization requests.

The field is not used in responses; V.I.P. drops it if it is present. This field does not apply to reversals.

V.I.P. Advices: This field is present in advices if it was in the original request.

Visa Advanced Authorization – U.S.: V.I.P. inserts this field in authorization requests sent to issuers.

Visa Advanced Authorization – Canada: Issuer participation is optional and based on client configuration parameters. Canada issuers (processors) that participate in this option must support the use of this field in authorizations and related advices. Issuer (processor) support of field 62.22 is also required.

Visa Advanced Authorization – AP, CEMEA, Europe, and LAC: Issuer participation is optional, based on client configuration parameters. V.I.P. scores 0100 and 0200 requests and advices on Visa branded transactions. V.I.P. does not insert this field in 0100 OCT requests.

These transaction types are not scored by Visa Advanced Authorization:

- Visa Prepaid Healthcare and nonreloadable products.
- Visa Eligibility inquiry (processing code = **39**).
- Visa Prepaid activation and load (processing code = **28**).
- PIN Change (processing code = **70**)
- PIN Unblock/Prepaid activation (processing code = **72**).

If V.I.P. does not score the transaction, fields 62.21 and 62.22 are not sent to the issuer.

Field 62.21 - Field Edits

There are no field edits for this field.

Field 62.21 - Reject Codes

There are no reject codes for this field.

Field 62.22 - Online Risk Assessment Condition Codes

Field 62.22 - Attributes

Fixed length

6 AN, EBCDIC, 6 bytes

Field 62.22 - Description

Field 62.22 is a Visa private-use field that contains additional Visa Advanced Authorization online risk assessment information to assist issuers in the authorization decision-making process. The condition codes provide descriptive information for high-risk assessments.

Visa Advanced Authorization is a global product. Contact your Visa representative.

This field is not part of Custom Payment Services.

The field format is shown below.

Table 163: Field 62.22 field format

Bytes 1-2 Positions 1-2	Bytes 3-4 Positions 3-4	Bytes 5-6 Positions 5-6
Condition code 1	Condition code 2	Condition code 3 (Reserved)

Positions 1-2, Condition Code 1: These positions may contain a Compromised Account Risk Condition Code (CARCC) related to a high-risk event in the Compromised Account Management System (CAMS). Two bytes, alphanumeric.

Positions 3-4, Condition Code 2: These positions may contain a Compromised Event Reference (CER) ID related to a high-risk CAMS event. Two bytes, alphanumeric.

Positions 5-6, Condition Code 3: These positions are reserved for future use.

Field 62.22 - Usage

V.I.P. inserts this field in Point of Sale (POS) and Automated Teller Machine (ATM) requests sent to issuers if they elect to receive it. This field may be present in 0120 advices. This field can be received only in conjunction with field 62.21; it cannot be sent separately.

V.I.P. does not insert this field in OCT authorization requests.

The field is not returned in responses; if present, V.I.P. removes it. This field does not apply to reversals.

V.I.P. Advices: This field is present in advices if it was in the original request.

CAMS: When one or more high-risk events exist in CAMS for a given account, V.I.P. assigns a Compromised Account Risk Condition Code to the account and inserts it in positions 1–2 of this field. If an account is involved in multiple high-risk CAMS events, the riskiest condition code is assigned to the account and inserted in positions 1–2. If no high-risk events exist in CAMS for the account, the condition code is not included.

For certain CAMS events, a Compromised Event Reference (CER) ID for the event is included in positions 3–4 of this field. If a CAMS event does not exist, or if a CER ID for the event does not exist, a CER ID is included. The CER ID allows issuers to identify which accounts were involved in a CAMS event. Thus, issuers can use the CER ID to manage risk assessment at the CAMS event level.

Because the CER ID is present for only some CAMS events, the Compromised Account Risk Condition Code may be present without a CER ID also being present. Issuers (processors) are not required to return field 62.21 or field 62.22 in 0110 response messages. V.I.P. drops these fields if returned by issuers (processors).

Visa Advanced Authorization - U.S.: This field is optional for issuers. Issuers that wish to receive the CARCC in positions 1–2 or the CER ID in positions 3–4 must receive the field.

Visa Advanced Authorization - Canada: Issuer participation is optional and based on client setup. Canada issuers (processors) that participate in this option must support the use of this field in authorizations and related advices. Issuer (processor) support of field 62.21 is also required.

Visa Advanced Authorization - AP, CEMEA, Europe, and LAC: Issuer participation is optional and based on client setup.

Field 62.22 - Reject Codes

There are no reject codes for this field.

Field 62.22 - Valid Values

Table 164: Field 62.22, Positions 1-2: Compromised Account Risk Condition Code

Valid values	Description
01-09	A 2-byte alphanumeric value relative to a high-risk CAMS event.
00	No Compromised Account Risk Condition Code assigned.

Table 165: Field 62.22, Positions 3-4: CER ID

Valid values	Description
0-9, A-Z	A 2-byte alphanumeric CER ID assigned to a significant CAMS event.
00	No CER ID assigned.

Table 166: Field 62.22, Positions 5-6: Reserved for future use

Values	Description
Not applicable	Reserved for future use

Field 62.23 - Product ID

Field 62.23 - Attributes

Fixed length

2 AN, EBCDIC, 2 bytes

Field 62.23 - Description

Using issuer-supplied data on file in the Cardholder Database or the product ID on the account range, V.I.P. populates this field with a product identification value. This value can be used to track card-level activity by individual account number. (See Field 62.24 - Program Identifier.)

Field 62.23 - Usage

Visa optionally includes this field in all cardholder requests and responses and populates the field with product ID values for cards issued in all countries.

Issuers that support account-level processing (ALP) programs must return the assigned product identification value in this field of authorization response messages. The product ID must not be sent in position 6 of field 38.

Acquirers that choose to receive product ID values in this field receive them for all transactions and for cards issued in all countries. Participating acquirers must be able to receive this field in authorization responses. These acquirers must use this field, not position 6 of field 38, to identify the applicable product ID for a transaction.

In some countries, issuers that support account-level processing and acquirers that choose to receive product ID values may be required to include or receive field 62.23 in authorization and full-financial response messages.

Contact your Visa representative.

Processing Details: In addition to including this field in the request, V.I.P. ensures that the same value is present in the response and passes it to the acquirer, provided the acquirer can receive it.

This field may optionally be present in related advices and responses. In reversals the field may be populated by the acquirer or the issuer.

This field may be received for programs not identified at the card level, in which case card-level processing rules do not apply.

Online File Maintenance: For V.I.P. authorization-only issuers, this field may be present in CDB 0120 advices and 0130 responses. Issuers that support ALP programs can use this field to inquire the CDB. This field is not used in 0302 inquiries but V.I.P. sends the field in 0312 responses.

Eligibility Inquiries: This field is used in 0100 eligibility inquiries. Participants do not send this field in the request, but V.I.P. sends it in the 0110 response.

Field 62.23 - Field Edits

There are no field edits for this field.

Field 62.23 - Reject Codes

There are no reject codes for this field.

Field 62.23 - File Edits

There are no file edits for this field.

Field 62.23 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 62.23 - Valid Values

The product IDs in this table are subject to change. To ensure that you are using the latest product IDs, please check with your Visa representative.

Table 167: Global Product ID Values

Product ID	Description
A	Visa Traditional
AX	American Express
B	Visa Traditional Rewards
C	Visa Signature
D	Visa Signature Preferred
DI	Discover
DN	Diners
E	Proprietary ATM
F	Visa Classic
F2	Visa Installment Credential
F3	Visa Installment Credential Standard
G^	Visa Business

Table 167: Global Product ID Values

Product ID	Description
G1	Visa Signature Business
G2	Visa Value Business. Not applicable to Interlink.
G3	Visa Business Enhanced Visa Platinum Business
G4	Visa Infinite Business
G5	Visa Business Rewards
I	Visa Infinite
I1	Visa Infinite Privilege Visa Private Credit Consumer Product Visa Private Debit Consumer Product
I2	Visa Ultra High Net Worth (UHNW)
J3	Visa Healthcare (U.S. region only) Visa Workplace Benefits
JC	JCB
K	Visa Corporate T&E
K1	Visa Government Corporate T&E
L	Visa Electron
L1	Visa Value. Not applicable to Interlink.
M	Mastercard
N	Visa Platinum
N1	Visa Rewards
N2	Visa Select
P	Visa Gold
Q	Private Label
Q2	Private Label Basic
Q3	Private Label Standard
Q4	Private Label Enhanced
Q5	Private Label Specialized
Q6	Private Label Premium
R	Proprietary
S	Visa Purchasing
S1	Visa Purchasing with Fleet Visa Fleet (Canada only)
S2	Visa Government Purchasing

Table 167: Global Product ID Values

Product ID	Description
S3	Visa Government Purchasing With Fleet
S4	Visa Commercial Agriculture
S5	Visa Commercial Transport
S6	Visa Commercial Marketplace
U	Visa TravelMoney
V	V PAY
W^	Visa Direct Payouts to Wallets
W1	Visa Direct Payouts to Bank Accounts
X^	Visa Commercial Choice Travel
X1	Visa Commercial Choice Omni

- **AX, DI, DN, JC, M** - applies to authorization transactions only.
- ^ - denotes a space.
- **X1** - is unavailable for Interlink.
- **F2** and **F3** is unavailable for ATM and Interlink. These credit consumer products do not apply to AFTs, ATM cash disbursements, cashback, manual cash disbursements, and mobile push payment OCTs. However, these may apply to OCTs with a BAI value of **LO**.

Field 62.24 - Program Identifier

Field 62.24 - Attributes

fixed length

6 AN, EBCDIC, 6 bytes

Field 62.24 - Description

This field contains a program identification number used with Field 62.23—Product ID. The field identifies the programs associated with a card within a program registered by the issuer with Visa. At the issuer's option, VisaNet Integrated Payment (V.I.P.) or the issuer can populate field 62.24 with eligible program identification numbers. When V.I.P. populates this field, it uses values from the Cardholder Database.

Field 62.24 - Usage

Issuers that elect to support card-level identification have the option of having V.I.P. insert the Registered Program ID (RPID) in 01xx authorization requests and 04xx requests and also having V.I.P. return this value in responses. Alternatively, issuers may forego V.I.P. insertion of the field and populate the field in request responses themselves. In which case, the RPID must be one registered with Visa.

Participating issuers must test their ability to send or receive this field in request and advice messages.

Acquirers can optionally elect to receive this field in original responses. In which case, testing to receive this field is required.

Online File Maintenance: For V.I.P. authorization-only issuers, this field may be present in CDB 0120 advices and 0130 responses. Issuers that support ALP programs can use this field to inquire the CDB. This field is not used in 0302 inquiries but V.I.P. sends the field in 0312 responses.

Field 62.24 - Field Edits

There are no field edits for this field.

Field 62.24 - Reject Codes

There are no reject codes for this field.

Field 62.24 - File Edits

There are no file edits for this field.

Field 62.24 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 62.24 - Valid Values

Field must be 6 bytes and contain a combination of letters (**A-Z**) and/or numbers (**0-9**).

Field 62.25 - Spend Qualified Indicator

Field 62.25 - Attributes

Fixed length

1 AN, EBCDIC, 1 byte

Field 62.25 - Description

Using the point-of-sale spend history and the defined product-level spend requirement for the country of issuance, VisaNet Integrated Payment (V.I.P.) populates this field with the spend-qualified indicator.

Field 62.25 - Usage

This field is used in authorization requests ,full-financial requests, and their response messages. Visa populates this field and optionally forwards it to issuers and acquirers that choose to receive it. If spend-processing does not apply, this field is space-filled.

Acquirers in Kuwait, Saudi Arabia, Lebanon, United Arab Emirates, and Qatar must support this field. Contact your Visa representative for more information.

Field 62.25 - Field Edits

There are no field edits for this field

Field 62.25 - Reject Codes

There are no reject codes for this field

Field 62.25 - Valid Values

The spend-qualified indicators in the following table are subject to change. To ensure that you are using the latest spend-qualified indicators, please check with your Visa representative.

Table 168: Spend Qualified Indicator

Value	Description
Space	Spend-processing does not apply
B	Base spend-assessment threshold defined by Visa has been met
J	Not Qualified Tier 5
K	Not Qualified Tier 4
L	Not Qualified Tier 3
M	Not Qualified Tier 2
N	Spend-assessment threshold defined by Visa has not been met
Q	Qualified spend-assessment threshold defined by Visa has been met
R	Qualified tier 2
S	Qualified tier 3
T	Qualified tier 4
U	Qualified tier 5

Table 168: Spend Qualified Indicator

Value	Description
V	Qualified tier 6
W	Qualified tier 7

The default value of **space** is not formatted and delivered in V.I.P. online messages. If the spend-qualified requirement is not met, V.I.P. online messages include **N** in field 62.25.

Table 169: Spend Qualified Indicator for Visa Business Cards in Puerto Rico and U.S.

Value	Description
1	Tier 1
2	Tier 2
3	Tier 3
4	Tier 4
5	Tier 5

Field 62.26 - Account Status

Field 62.26 - Attributes

1 AN, EBCDIC

1 byte

Field 62.26 - Description

This field identifies the account range as regulated or non-regulated.

Field 62.26 - Usage

This field applies to U.S.-issued and U.S. territory-issued debit and prepaid cards.

This field is used in these messages:

- 0110/0130 authorization and advice responses
- 0410/0430 reversal, partial reversal, and reversal advice responses

Field 62.26 - Field Edits

There are no field edits for this field.

Field 62.26 - Reject Codes

There are no reject codes for this field.

Field 62.26 - Valid Values

Table 170: Account Status

Values	Description
R	Regulated
N	Non-regulated

Field 63 - VIP Private-Use Field

Field 63 - Attributes

variable length

1 byte, binary +

255 bytes, variable; maximum: 256 bytes

Field 63 - Description

Field 63 is a private-use field defined by Visa for various kinds of V.I.P. message information. Identifying the acquirer's network ID is a primary use of this field. The length subfield specifies the number of bytes that follow it. Maximum field length is currently 79 bytes.

This table shows the field 63 layout. Subfields not supported for authorization-only messages are indicated by an "n/a" in the description column.

Table 171: Field 63 Layout

Subfield	Description	Length		Format
		Bytes	Positions	
n/a	Length Subfield	1		binary
63.0	Bitmap	3	24	bit string
63.1	Network ID	2	4	N, BCD
63.2	Time (Preauth Time Limit)	2	4	N, BCD
63.3	Message Reason Code	2	4	N, BCD
63.4	STIP/Switch Reason Code	2	4	N, BCD

Table 171: Field 63 Layout

Subfield	Description	Length		Format
		Bytes	Positions	
63.5	n/a	3	6	N, BCD
63.6	n/a	7	7	ANS
63.7	n/a	8	64	bit string
63.8	n/a	4	8	N, BCD
63.9	n/a	14	3	ANS
63.10	n/a	13	2	ANS
63.11	n/a	1	1	ANS
63.12	n/a	30	14	ANS
63.13	n/a	3	6	N, BCD
63.14	n/a	36	36	ANS
63.15	n/a	9	9	ANS
63.16	n/a	n/a	n/a	n/a
63.17	n/a	n/a	n/a	n/a
63.18	n/a	1	1	2N, 4-bit BCD
63.19	Fee Program indicator	3	1–3	AN
63.20	n/a	1	1	2N, 4-bit BCD
63.21	n/a	1	1	ANS

Field 63 - Usage

See field 63.xx descriptions.

Field 63 - Field Edits

See field 63.xx descriptions.

Field 63 - Reject Codes

See field 63xx descriptions.

Field 63.0 - Field 63 Bitmap

Field 63.0 - Attributes

fixed length

24 N, bit string; 3 bytes

Field 63.0 - Description

Field 63.0 is a bitmap that specifies which subfields are present.

Table 172: Subfield Specifications

If...	Then...	Otherwise...
Byte 1		
Bit 1 = 1	Network ID is present.	Bit 1 = 0
Bit 2 = 1	Preauth time limit is present	Bit 2 = 0
Bit 3 = 1	Message reason code is present.	Bit 3 = 0
Bit 4 = 1	STIP/Switch reason code is present.	Bit 4 = 0
Bit 5 - 8	'n/a'	Set to zero
Byte 2		
Bit 1 - 8	'n/a'	Set to zero
Byte 3		
Bit 1 - 2	n/a	Set to zero
Bit 3 = 1	Fee Program Indicator is present.	Bit 3 = 0
Bit 4 - 8	n/a	Set to zero

Field 63.0 - Usage

This field is required in all messages that use its subfields, such as Field 63.1-Network Identification Code.

Field 63.0 - Field Edits

See individual subfields.

Field 63.0 - Reject Codes

0400 = Parse error or invalid length. The absence of this field may result in other consistency reject codes.

Field 63.1 - Network Identification Code

Field 63.1 - Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Field 63.1 - Description

Field 63.1 contains a code that specifies the network to be used for transmission of the message and determines the program rules that apply to the transaction. All codes for this field are defined in the Valid Values section.

Field 63.1 - Usage

Dynamic Key Exchange: This field is required in 0800 Dynamic Key Exchange messages from clients or V.I.P. It contains the network ID code of the acquiring ID or issuing ID or routing ID to which the new key applies. This field must be returned unchanged in the 0810 response. Values are **0002** (Visa) and **0004** (Plus). If clients are using the same working keys for multiple services, they may choose to use one network ID for key exchange, and the keys apply to all applicable services.

Visa Smart Debit/Visa Smart Credit: All 0120 offline decline advices and their 0130 responses must include this field, as must 0620 issuer authentication failure or issuer script results advices and their 0630 responses.

File Processing: In online file maintenance messages, this field is optional in 0302 requests and 0312 responses.

For V.I.P. Authorization-Only issuers, the field is mandatory in 0120 CDB advices and optional in 0130 CDB advice responses.

For the Generic File Update Service, the issuer sends **0000** in this field of the 0302 request. V.I.P. returns the network ID in this field of the 0312 response. Acquirers processing American Express, Discover, or Mastercard POS transactions use **0002**.

Auto-CDB: This field is present in 0322 Auto-CDB messages. Issuers must return the value from the request if responding with a 0322 message.

Network Management: If this optional field is present it must be set to **0002** in all 08xx network management messages.

V.I.P. Advices: This field is present.

Field 63.1 - Field Edits

Except as noted, this field is required in all messages.

V.I.P. Authorization-Only clients: In online file maintenance messages, this field is optional in 0302 requests and their responses, and in 0130 CDB advice responses.

If present, the ID must be one of those shown in the Valid Values section.

For issuers, the Network ID in a response or advice response must match that in the request or advice (except for dynamic key exchange messages).

For 0800 working key requests, the value must be **0002** or **0004**.

If an authorization or reversal message is received without this field, V.I.P. rejects the message with reject code **0319**.

Field 63.1 - Reject Codes

0062 = Invalid value

0319 = Field missing

0514 = Response value does not match request value

Field 63.1 - Valid Values

Table 173: Network ID Codes

Code	Network/Program
0000	Visa determines the network and program rules.
0002	Visa
0004	Plus

Field 63.2 - Time (Preauth Time Limit)

Field 63.2 - Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Field 63.2 - Description

This field applies to preauthorization requests and completion advices. The time limit notifies the issuer that the merchant or acquirer intends to follow a preauthorization request with a completion advice within a certain number of hours. Issuers can use this value to manage the cardholder's available funds more effectively.

Although preauthorization messages originate exclusively from full service acquirers and merchants, authorization-only connected issuers can opt to receive time limit information in 0100 POS authorization requests and 0120 completion advices.

Field 63.2 - Usage

Only full service acquirers can submit this field.

When Visa receives an 0100 preauthorization request from a full service acquirer, Visa forwards it to the authorization-only issuer as an 0100 request containing field 63.2, provided the issuer supports this field. Authorization-only issuers that have not elected to receive field 63.2 receives an 0100 authorization request with an estimated amount but without the presence of field 63.2.

The issuer may also receive this field in 0120 STIP advices and 0120 completion advices, if the issuer elects to receive 0120 completions.

For these messages, the value in this field should be **0002** (2 hours). Issuers that opt to receive field 63.2 must send the field in response messages.

The field is used in related 0400/0420 preauthorization reversals/advices.

Field 63.2 - Field Edits

None.

Field 63.2 - Reject Codes

None.

Field 63.3 - Message Reason Code

Field 63.3 - Attributes

fixed length

4N, 4-bit BCD (unsigned packed); 2 bytes

Field 63.3 - Description

This field contains a code explaining the reason for an online acquirer advice, reversal, or partial reversal.

Field 63.3 - Usage

This field is used in:

- 0100 resubmissions
- 0100 token activation request
- 0120 acquirer authorization advices
- 0600/0620 token notification advices
- These reversals:
 - 0400/0420 reversals

This field is not used in responses.

Visa no longer supports 0102 ATM confirmation messages.

When an ATM transaction does not complete (funds are not dispensed), acquirers can send an 0400 or 0420 ATM full reversal message, which must contain this field with a value of **2501**, **2502**, or **2503**.

When ATM transactions partially complete (misdispense), acquirers can send an 0400 or 0420 ATM partial reversal, which must contain this field with **2504**.

Visa processes 0400 and 0420 ATM reversal messages and sends them as full or partial reversals. For authorization-only issuers, Visa sends these messages as full or partial 0400 reversals.

Visa encourages all ATM acquirers to send 0420 messages and receive 0430 responses, rather than send 0400 messages and receive 0410 responses.

Acquirers can send a 0400 partial reversal of a POS 0100 authorization message, which must contain **2504** in this field.

V.I.P. Advices: This field is present in these advices if it was in the request:

- 0120 or 0420 advice

Acquirer Authorization Advices: Authorization-only acquirers must send a value of **2104** in this field.

Estimated and Incremental Authorization Transactions: Acquirers must support this field.

PAN Lifecycle ECOM/COF Token Notification Advice: Participating issuers receive a 0620 token notification advice message for ECOM/COF (E-commerce/card on file) and e-commerce enabler original token types containing MRC (message reason code) **3716** (Token expiry update) in field 63.3 and replacement PAN details in field 127.PAN File Maintenance, dataset ID 41, tag 01 (Replacement PAN), and tag 02 (Replacement PAN expiration date).

Token Lifecycle Management: MRCs (message reason codes), **3702** (token suspend and **3703** (token resume) are not supported in token maintenance file requests with token types, **01** (e-commerce/card-on-file) and **05** (e-commerce enabler).

Visa Token Service: This field is required for the codes listed in this table.

Table 174: Field 63.3 Message Reason Codes for Visa Token Service

Reason Code	Description
3700	Token create
3701	Tokens deactivate
3702	Token suspend
3703	Token resume
3704	Device personalized data update and repersonalization
3711	Device provisioning result
3712	OTP verification result
3713	Call Center activation
3714	Mobile banking app activation
3715	Replenishment confirmation of limited-use keys
3716	Token expiry update
3717	3DS browser activation
3720	PAN expiry update
3721	PAN update
3730	Device provisioning update results
3740	Device binding
3741	Device binding results
3742	OTP verification result - device binding
3743	Call center step up - device binding
3744	Mobile banking app step up - device binding
3745	Device binding removed
3748	3DS browser step up - device binding
3749	Device binding with FIDO intent
3751	Cardholder verification results
3752	OTP verification result - cardholder verification
3753	Call center step up - cardholder verification
3754	Mobile banking app step up - cardholder verification
3755	3DS browser step up - cardholder verification
3760	Device binding - implicit green flow

Merchant Initiated Transactions: Supported transactions include 0100 authorizations.

Table 175: Field 63.3 Message Reason Codes for Merchant-Initiated Transactions

Reason Code	Description
3900	Incremental authorization
3901	Resubmission
3902	Delayed charges
3903	Reauthorization
3904	No show

AFD Completion Messages: Acquirers can send message reason code **3906** in 0120 advices.

Table 176: Field 63.3 Message Reason Codes for AFD Completion Messages

Reason Code	Description
3906	AFD completion advice

Deferred Authorizations: Acquirers must send message reason code **5206** in authorizations.

Table 177: Field 63.3 Message Reason Codes for Deferred Authorizations

Reason Code	Description
5206	Deferred Authorization

Deferred authorization requests can occur out of order from regular authorization requests, issuers must not decline deferred authorization requests based on application transaction counter tracking.

Payment tokens active at the time of the transaction may no longer be in an active state at the time of the deferred authorization.

Deferred OCT Confirmation: Originating acquirers that choose to receive deferred OCT confirmation advices receives the advice with message reason code **9052**.

Table 178: Field 63.3 Message Reason Codes for Deferred OCT Confirmation Transactions

Reason Code	Description
9052	Deferred OCT confirmation advice

Field 63.3 - Field Edits

If a transaction is submitted with a value that is not defined for authorization-only, Visa rejects the message with reject code **0114**.

If a transaction is received without this field from an acquirer that has successfully tested to use it, Visa rejects the message with reject code **0346**.

VisaNet no longer supports 0102 ATM confirmations. If an 0102 message is submitted (when funds are correctly dispensed, not dispensed, or misdispensed), Visa rejects it with reject code **0599**.

Merchant-Initiated Transactions: V.I.P. rejects merchant-initiated transactions that do not contain a merchant-initiated reason code with reject code **0114**.

These merchant-initiated transactions initiated with a payment token are allowed on tokens in an active, suspended, or deactivated state:

- 3901 (Resubmission)
- 3902 (Delayed charges)
- 3903 (Reauthorization)
- 3904 (No show)

Issuers must not decline these merchant-initiated transaction types because the payment token is in a suspended or deactivated state. Transactions initiated with a payment token are declined by V.I.P. for tokens no longer in the Visa system.

Acquirer Authorization Advices: If an acquirer sends an authorization advice with this field set to values other than **2104**, V.I.P. rejects the message with reject code **0114**.

Token Life Cycle Management: Token maintenance file requests for token types **01** (e-commerce/card-on-file) and **05** (e-commerce enabler) with message reason code **3702** (Token suspend) and **3703** (Token resume) are declined by V.I.P. with response code **06** (Error) in field 39 and **0765** (Token invalid change) in field 48, usage 1b in responses and advices.

Field 63.3 - Reject Codes

0114 = Invalid value

0346 = Field missing

0599 = Consistency error

Field 63.3 - Valid Values

Table 179: Field 63.3 Authorization-Only Message Reason Codes

Code	Definition	Requirements
Acquirer Authorization Advice		
2104	Acquirer authorization advice	<p>This code is used in acquirer-generated 0120 advices when an online authorization was not performed.</p> <p>Note: This code is used in acquirer authorization advices only. It is not used in 0120 preauthorization completion advices.</p>
Reversals		

Table 179: Field 63.3 Authorization-Only Message Reason Codes

Code	Definition	Requirements
2501	Transaction voided by customer	Code 2501 , 2502 , or 2503 can be sent in ATM full reversals if the amount dispensed by the ATM is zero and the Other Amounts value in field 61 is zero .
2502	Transaction not completed	However, the acquirer processor must use 2504 when the amount in field 95 is not zero and not equal to the transaction amount in field 4.
2503	No confirmation from point of service	If the acquirer does not include this field in reversal messages, VisaNet sends the issuer 2501 .
2504	Partial dispense by ATM (misdispense) or POS partial reversal	
Original Credit Transaction (OCTs)		
5120	Value-Added Tax	Code is sent in value added tax related original OCTs

Field 63.4 - STIP/Switch Reason Code

Field 63.4 - Attributes

Fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Field 63.4 - Description

Field 63.4 contains a code that identifies the reason why STIP responded on behalf of an issuer. This code is the first condition for which VisaNet had to stand-in for the issuer.

Field 63.4 - Usage

A STIP or Switch reason code is included in the following messages:

- 0120 authorization advices.
- 0420 authorization reversal advices.
- 0620 alerts.

Real Time Decisioning: Issuers must support values **9047** (declined by RTD processing) or **9057** (STIP approved transaction due to RTD) in field 63.4 in forward referrals of authorization requests, in responses, and in related advices to issuers. A field 39 value of **59** (suspected fraud) must also be supported.

When Real Time Decisioning (RTD) determines that an original request meets issuer-provided criteria, V.I.P. includes response code **59** (suspected fraud) or a more severe response code in 0100 and 0200 forward referrals, and 0120 and 0220 STIP advices, sent to the issuer.

Visa Smart Debit/Visa Smart Credit (VSDC): This field may be present in 0120 authorization advices when V.I.P. validates Online CAM processing and responds on behalf of the issuer. If Online CAM validation fails, V.I.P. declines the request message and sends the issuer an advice with reason code **9054**.

Auto-CDB: This field is present in an 0120/0322 advice and the value is **9030**.

Account Verification: When an Account Verification message, with a recurring or installment indicator, matches a stop instruction, V.I.P. processes the account verification request using STIP to generate a STIP advice. The response is then sent to the acquirer in Field 63.4 with the value of **9201** (Decline due to VSPS (Visa Stop Payment Service)).

Field 63.4 - Field Edits

There are no field edits for this field.

Field 63.4 - Reject Codes

There are no reject codes for this field.

Field 63.4 - Valid Values

Visa supports reason codes not published in the tables below. Endpoints processing this field must accept all codes, including unrecognized and unexpected codes.

Table 180: STIP Processing Advice

Code	Definition
9001	The issuer is signed off.
9002	The issuer was signed off by the switch.
9011	The line to issuer is down.
9012	Forced STIP because of N0 (Force STIP) original response from issuer.
9020	The response from issuer timed out.
9021	Alternate PCR used for Auth Destination
9022	PACM-diverted.
9024	Transaction declined due to Visa Payment Controls (VPC) rule.
9025	Declined by Selective Acceptance Service.
9026	Transaction reviewed by the Visa Transaction Advisor Service: additional authentication required.
9027	Declined by token provisioning service.
9030	Based on the Issuer response, the account was either listed in the ASAF through the Auto-CDB Service or updated by the ASAF Downgrade feature.
9031	Original processed in stand-in.
9033	Declined due to active account management threshold exceeded.

Table 180: STIP Processing Advice

Code	Definition
9034	Unable to deliver response to originator.
9035	Process recurring payment in STIP.
9037	Declined by Visa CTC (Consumer Transaction Controls) service.
9038	Merchandise return authorization processed in STIP.
9039	VFC decline due to limited acceptance merchant
9041	There was a PIN verification error.
9042	Offline PIN authentication was interrupted.
9045	Switch was unable to translate the PIN.
9047	Declined by Real-Time Decisioning (RTD) processing.
9048	There is an invalid CVV with the All Respond Option.
9049	Account Verification—Visa Verify Only.
9054	There is an invalid CAM.
9055	Merchant program identifier missing.
9057	STIP approved transaction due to Real Time Decisioning (RTD).
9058	Approved by VFC Managed Transaction Decline Safeguard
9063	Transaction declined, processing requirements not met. This value is set by V.I.P. when the value in field 39 is 96 and: <ul style="list-style-type: none"> • The VIC within the regulated jurisdiction is unavailable. • Transactions are ineligible to be processed at the VIC within the regulated jurisdiction. • Transactions that must be processed by a VIC within the regulated jurisdiction are sent to an unregulated VIC. • V.I.P. does not generate a STIP advice for these declined transactions.
9064	Transaction declined; invalid payment channel for card type.
9091	Dispute financial.
9095	Issuer notification of token vault provisioned or status change.

Table 181: Switch-Generated File Update Advice

Code	Definition
9028	The issuer requested CDB update through GCAS.

Table 182: STIP-Generated Advice

Code	Definition
9050	Source or destination does not participate in this service.
9070	Declined by Account Screen; Issuer participates in All Respond.

Table 183: Switch-Detected Error

Code	Definition
9061	There is an internal system error or other switch-detected error condition.

Table 184: Switch-Generated Reversal Advice

Code	Definition
9102	Switch generated this 0420 reversal advice because an approval response could not be delivered to the acquirer. VE only.
9103	An approval response could not be delivered to the acquirer because the issuer timed out.

Table 185: AA Scoring Request

Code	Definition
9200	This AA Score Request transaction was automatically processed by STIP. This code is for Visa use only.

Table 186: STIP-Decline Advice

Code	Definition
9201	Decline due to VSPS (Visa Stop Payment Service).
9202	Decline due to issuer country exclusion list.
9203	Decline due to Office of Foreign Assets Control (OFAC) embargo.
9204	Cashback processing error.
9205	Invalid CAVV with Visa Verify and decline options (V and W).
9206	Mod-10 check failure.
9207	Issuer does not support gambling transactions.
9208	Declined because issuing identifier, or routing identifier, or token account range, or all are blocked.
9209	Declined because issuer does not support transaction type.
9210	Declined because of issuer participation options.
9211	Declined because acquirer does not support the service requested.
9212	Declined due to fraud condition.
9213	Declined because call-out to an external service timed out.
9214	Declined because of error return from call-out to external service.
9215	Declined because issuer blocked specific POS entry mode.
9216	Non device based token used to personalize.
9217	Issuer tokenization data sent is invalid (blanks/zeroes) or lengths are incorrect (FCI greater than 128 or IAD is not 15) or the first byte of the IAD is not 00 (format).
9218	Product subtype is MB (Interoperable mobile branchless) and business application identifier is not MP or business application identifier is MP and product subtype is not MB .

Table 186: STIP-Decline Advice

Code	Definition
9219	Merchant Blocking Service Decline Reason Code.
9220	Device binding request could not be completed.
9221	Declined due to PFD acquirer-specific ecosystem block.
9222	Declined due to PFD issuer-specific ecosystem block.
9223	Declined due to client-tailored block—acquirer/merchant.
9224	Declined due to client-tailored block—issuer.
9225	Declined due to ecosystem PFD fraud block (non-specific to issuer or acquirer).
9226	Declined due to PFD block for other risk factors (non-specific to issuer or acquirer).
9227	dCVV2 validation failed and authorization request declined.
9229	Declined due to domestic regulations.
9230	RAM Fraud Rule Decline without advice (Visa internal use only).
9302	Exceeds issuer settlement risk exposure cap.
9303	Exceeds acquirer settlement risk exposure cap.
9999	Authorization provision environment mismatch

Field 63.19 - Fee Program Indicator

Field 63.19 - Attributes

fixed length

3 AN, EBCDIC; 3 bytes

Field 63.19 - Description

This field can be regarded as informational only in all authorization messages. In certain markets, this field contains a value that can be used to identify the transaction as eligible for market specific fee programs.

Field 63.19 - Usage

This field can be used in ATM transactions or POS transactions as described in these subsections. The field can be present in 0100 and 0400/0420 requests and their advices, but not in 0120/0420 advices or responses.

V.I.P. drops this field from messages to issuers that have not successfully tested to receive it. Authorization-only Acquirers do not receive the FPI in the response message.

V.I.P. determined FPI: When Visa receives an FPI from an ATM or POS full service acquirer, Visa may forward the FPI to the authorization-only issuer for informational purposes only.

Acquirer Submitted FPI (EU, AP, and CEMEA Regions): In certain markets, this field contains a value that can be used to identify the transactions as eligible for market-specific fee programs.

Acquirer transactions with registered bilateral agreements might be required to submit the same FPI value in the authorization request message and the clearing transaction.

Authorization-Only POS and ATM Transactions: If an authorization-only acquirer includes an acquirer submitted FPI in any POS or ATM original or reversal message destined to an authorization-only issuer, including balance inquiry messages, V.I.P. drops the field before forwarding the message to the issuer.

Field 63.19 - Field Edits

There are no field edits for this field.

Field 63.19 - Reject Codes

There are no reject codes for this field.

Field 68 - Receiving Institution Country Code

Field 68 - Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 68 - Description

Field 68 contains the code for the country of the receiving institution in field 100. Country codes are listed in the appendix titled “Country and Currency Codes.” A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

Field 68 - Usage

V.I.P. Advices: This field is present in an 0120 or 0420 advice if it was in the request. It is not required in advice responses.

Field 68 - Field Edits

The code in field 68 must be one of the 3-digit numeric codes listed in the appendix titled “Country and Currency Codes.”

Field 68 - Reject Codes

0119 = Invalid value

Field 70 - Network Management Information Code

Field 70 - Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Field 70 - Description

Field 70 is used in network management, administrative, and Dynamic Key Management messages. See Valid Values section for the codes in this field.

In a network management message, the field contains a code identifying the type of network management:

- System status changes
- An echo test

A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.

In a Dynamic Key Exchange message, the field contains a code that identifies whether an acquirer or an issuer requesting a new working key (acquirer or issuer to V.I.P.) or whether V.I.P is delivering a key to an acquirer or issuer or service provider/customer financial institution (V.I.P to acquirer or issuer).

The optional Advice Retrieval Service allows a processor to sign on to multiple stations simultaneously to speed up advice recovery.

Field 70 - Usage

Field 70 is used only in 06xx and 08xx network management messages.

Visa Smart Debit/Visa Smart Credit: In addition to its standard usage, this field is required for 0620/0630 chip-based informational advices and responses, which must contain a code of **951**. This code indicates that Issuer Authentication failed on the VSDC transaction or that the message provides the results (success or failure) of script updates.

Dynamic Key Exchange: This field is required in 0800 working key requests and their 0810 responses. The allowable values in an 0800 request are **160**, **161**, **162**, and **163**. If this field is **162** or **163**, field 48 must also be present.

There is a 10-second timeout for all messages containing new working keys. If the client does not respond within ten seconds, another delivery attempt is made. If the client fails to respond to the second attempt, the key exchange attempt is cancelled.

Visa Network Token Service: The code must be **890** in 0620/0630 issuer token notification advices.

V.I.P Advices: This field is present in 0620 advices.

Network Monitoring Option: Acquirers and issuers are required to accept an 0800 echo test message from V.I.P. at least once every 5 minutes, *regardless of traffic conditions*. They must respond with an 0810 response message. This provides clients with added monitoring facility to identify and correct problems encountered with response time or connectivity.

Clients can also initiate an echo test. When a client submits an 0800 message with this field set to **0301** (echo test) V.I.P. sends a 0810 response to the client.

Field 70 - Field Edits

This field is required if the message type is 06xx, or 08xx. The code must be one of those in the Valid Values section. In a response or advice response, this code must match that in the request or advice.

Visa Smart Debit/Visa Smart Credit: The code must be **951** in 0620/0630 messages.

Field 70 - Reject Codes

0042 = Invalid value

0321 = Field missing

0599 = Consistency error; invalid combination of Message Type Identifier and message fields

Field 70 - Valid Values

Table 187: Field 70 Network Codes

Code	Description
Network Control	
Message Types 0800 and 0810	
071	Sign on to the VisaNet Integrated Payment (V.I.P.) System
072	Sign-off from the V.I.P. System
078	Start transmission
079	Stop transmission
101	Key change request
160	Request for a new acquirer working key (acquirer to Switch)

Table 187: Field 70 Network Codes

Code	Description
Network Control	
Message Types 0800 and 0810	
161	Request for a new issuer working key (issuer to Switch)
162	Deliver a new acquirer working key (Switch to acquirer)
163	Deliver a new issuer working key (Switch to issuer)
164	Update acquirer key
165	Update issuer key
301	Echo test <i>Can be initiated by the VisaNet Interchange Center (VIC) or the client</i>
Message Types 0600 and 0610 (Advanced Authorization (AA) Scoring Request)	
870	Request by Debit Processing Services (DPS) for the AA scoring results. This code is for Visa use only.
Message Types 0600, 0610, 0620, and 0630	
889	Supplemental Commercial Card Data. This code is for use in the Central and Eastern Europe, Middle East, and Africa region (CEMEA) region only.
Message Type 0620 and 0630 (Notification and Confirmation Advices)	
890	Issuer token advice
892	Account name inquiry issuer confirmation advice.
Visa Smart Debit/Credit (VSDC)	
Message Types 0620 and 0630	
951	VSDC code for issuer authentication failure or issuer script results advice.

Field 73 - Date, Action

Field 73 - Attributes

Fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

Format: variable

Field 73 - Description

Visa defines field 73 for miscellaneous dates, including file maintenance, expiration, and purge dates. Dates can be six digits in the file maintenance *yymmdd* format. Purge dates beyond the current year are acceptable.

Field 73 - Usage

This field is used for file processing in conjunction with fields 91 and 127; it is not used for cardholder transactions.

In adds and changes for records in the Account Screen Authorization File (ASAF), Visa routinely changes the purge date entered by the issuer to coincide with the *YYMMDD* expiration date of the Card Recovery Bulletin in effect at that time.

For file updates, the purge date is in this field.

In file update requests, the date specified in field 73 determines how long the cardholder or merchant record must stay on file at the VIC, that is, the record's purge date. It is returned in the response. It is not used in a delete update or an 0302 file inquiry request. If this field is present in an 0302 file inquiry request, V.I.P. ignores it. It is present in the file inquiry response only if the response code is **00**.

The date format is *yymmdd*, where:

yy = **00-99**

mm = **01-12**

dd = **00-31** (when *dd* = **00**, V.I.P. calculates the purge date as the last day of the month), or the value **999900**.

For Address Verification Service (AVS) and Pin Verification Service (PVS), when using the PVV or IBM PIN Offset method, the value of **999900** leaves the record on file indefinitely

ASAF: Issuers must submit 0302 File Maintenance messages with a purge date in this field that is five years or less from the date added or updated in ASAF for negative action codes **04, 07, 14, 41, 43, and 46**. If the purge date is more than five years, Visa changes it to five years from the date added or updated in ASAF.

For ASAF action codes **05, 11, 54, A1-A9, XA, XC, and XD** submitted by issuers with a purge date of **999900**, V.I.P. sets the date to 01 September 2037 in ASAF. If an issuer submits a purge date in this field greater than 31 December 2041, V.I.P. rejects the file maintenance message with file maintenance error code **0575** (invalid purge date).

Auto-CDB: Auto-CDB lists the account for 60 days from the date of the update or until the original expiration date for the account listing, whichever date is later. For account listings set to expire in less than 60 days, Auto-CDB changes the expiration date to 60 days. If the account is listed in the ASAF with something other than Auto-CDB status, Auto-CDB changes the listing to Auto-CDB status.

Visa Stop Payment Service (VSPS): Issuers must send field 73 and indicate an end date in stop payment requests if Field 91 - File Update Code contains a **1** (Add) or **4** (Replace).

Field 73 must not contain an end date beyond the end of the next month from the stop payment start date (or current date if start date is not present) for **R0** if these fields and values are present in a 0302 stop payment request:

- Field 91 containing the value of **1** (Add) or **4** (Replace)
- Field 127.PF, Dataset ID 69, Tag DF11 containing the value of **R0**

Note: For **R1** and **R3** if the date in field 73 is not the last day of the month, V.I.P. extends the date to the last day of the month.

Field 73 must not contain an end date beyond 60 months from the stop payment start date (or current date if start date is not present) for **R1** and **R3** if these fields and values are present in an 0302 Stop payment request:

- Field 91 containing the value of **1** (Add) or **4** (Replace)
- Field 127.PF, Dataset ID 69, Tag DF11 containing the value of **R1** or **R3**

0322 File Update Advices: Field 73 contains the purge date on file in the format yymmdd. It is present in the message when field 91 = **1** (add) or **2** (change). It is not in 0332 responses.

V.I.P. Advices: Field 73 is present in 0120 or 0420 advices if it was in the request. It is not in 0130 responses.

Field 73 may be used for dates related to private label and proprietary card transactions, when the account number is in fields 102 or 103. If this field is present in an 0302 file inquiry request, V.I.P. ignores it.

Field 73 - Field Edits

There are no field edits for this field.

Field 73 - Reject Codes

- **0171** = Invalid date (non-numeric value).

Field 73 - File Edits

Field 73 is required in an 0300 or 0302 request if field 91 is **1**, **2**, or **4**. These requirements apply:

- The *yy* positions must be **00-99**.
- The *mm* positions must be **01-12** or **99**.
- The *dd* positions must be **00-31** or **999900**.
- The value in this field must be numeric.
- The date cannot be expired.

If field 91 contains **3** or **5**, field 73 must be omitted.

V.I.P. sends error code **0575** (Purge date is invalid) in Field 48, Usage 1b—Error Codes in the 0312 stop payment response if one of these occurs:

- Field 73 is less than stop payment start date or current date.
- Field 73 is beyond end of next month from start date (or current date if start date is not present) for **R0**.
- Field 73 is beyond 60 months from start date (or current date if start date is not present) for **R1** and **R3**.

Field 73 - File Maintenance Error Codes

- **0574** = Purge date (field 73) month is not **01-12**
- **0575** = Invalid purge date.

Field 90 - Original Data Elements

Field 90 - Attributes

fixed length

42 N, 4-bit BCD (unsigned packed); 21 bytes

Field 90 - Description

Field 90 contains information for tracking the current message back to prior messages for the same cardholder transaction, for instance, a reversal to an original request. This field is fixed-length with five subfields.

Positions: 1-4	5-10	11-20	21-31	32-42
original message type	original trace number	original transmission date/time	original acquirer ID	original forwarding institution ID
Byte 1-2	Byte 3-5	Byte 6-10	See below	See below

Positions 1-4, Original Message Type (Field 90.1): This subfield contains the 4-digit message type identifier from the original message for the transaction being reversed.

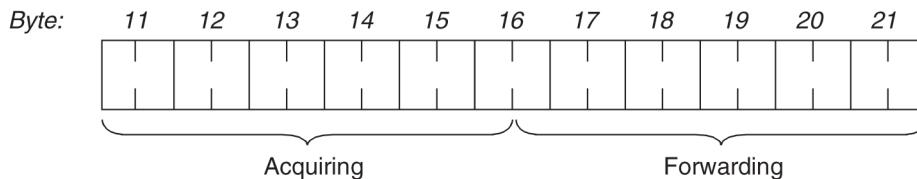
Positions 5-10, Original Trace Number (Field 90.2): This subfield contains the 6-digit trace number from field 11 of the original message.

Positions 11-20, Original Transmission Date and Time (Field 90.3): This subfield contains the 10-digit transmission date and time from field 7 of the original message.

Positions 21-31, Original Acquirer ID (Field 90.4): This subfield contains 11 positions for the acquiring institution ID from field 32 of the original request, right-justified, with lead zero fill.

Positions 32-42, Original Forwarding Institution ID (Field 90.5): This subfield contains 11 positions for the forwarding institution ID from field 33 of the original request, which is right-justified, with lead zero fill. It contains all **zeros** if field 33 was not present in the original request.

The institution ID subfields do not follow the usual rule regarding byte boundaries: each occupies 5.5 bytes as shown in the illustration.



Field 90 - Usage

Field 90 is used in 0400/0420 reversal requests. It is optional in 0410 responses. Field 90 is required in 0430 response messages. The first subfield, the original message type, must be provided whenever field 90 is used. The remaining subfields may be zero-filled or contain valid values.

The first subfield contains **0100**.

The second subfield contains the field 11 trace number from the original authorization request, or **zeros** if no trace number is assigned or the number assigned is unavailable.

The remainder of this field may be **zero**-filled.

V.I.P. Advices: Field 90 is present in 0420 advices.

ATM Account Transfers: This field must be present in an 0420 ATM account transfer reversals.

Field 90 - Field Edits

VisaNet: In a reversal request, the message type here must match that of the transaction being reversed. The first four digits must be 0100.

ATM Account Transfers: VIP may not reject 0420 ATM account transfer reversals if field 90 is not present, however, if this field is zero filled the reversal is rejected with reject code **0599** (consistency error).

Field 90 - Reject Codes

0055 = Invalid value

0336 = Field missing

0599 = Consistency error

Field 91 - File Update Code

Field 91 - Attributes

fixed length

1 AN, EBCDIC; 1 byte

Field 91 - Description

Field 91 contains a code that specifies the type of file processing required. See "Valid Values" for codes.

Field 91 - Usage

Field 91 is used in 03xx updates and inquiries for all Cardholder Database files and the Merchant Central File. If field 91 contains a **5** for inquiry requests, fields 73 and 127 are not used; if they are present, V.I.P. ignores them.

Issuers can place card numbers in the Account Screen Authorization File (ASAF) to have them appear in CRBs.

File Maintenance Advices: This field is present in 0120 and 0322 file maintenance advices. It is not present in 0130 or 0332 responses.

Visa Stop Payment Service (VSPS): Issuers must supply this field in add, delete, replace, or inquiry transactions. V.I.P. returns the field in responses. See the "Field 127.PF" description.

Visa Token Service: This field contains a **2** for 0302/0312 token maintenance file requests/ responses.

This field contains a **2** for 0302/0312 primary account number maintenance file requests/ responses.

This field contains a **5** for 0302/0312 token file inquiry request/responses.

dCVV2: This field contains a **2** or a **3** for 0302/0312 dCvv2 participation requests/responses

Table 188: dCVV2 Participation

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1-2	2	AN	File to be updated D1 = dCVV2 participation
File Update Code	3	1	AN	2 = Change, 3 = Delete

Payment Fraud Disruption (PFD): This field contains a **1** (Add or update) for 0302 PFD file maintenance messages to add a PAN to the Payment Fraud Disruption Blocking Allow List file. This file bypasses PFD blocking for 72 hours.

See Field 63.4 for STIP/Switch Reason Codes for declined transactions due to PFD blocking.

Field 91 - Field Edits

Field 91 is required in all 03xx requests.

Field 91 - Reject Codes

0341 = Field missing

Field 91 - File Edits

If Field 101—File Name contains a **2**-character name, the code must be one of those in the Valid Values section.

Attempts to delete an account number if the number does not exist result in a file maintenance error (error code **0565**).

Account Level Processing (ALP): The inquire command (**5**) is allowed. The add(**1**), change(**2**), delete(**3**), and replace(**4**) commands are not allowed and result in a file maintenance error (error code **0568**).

MCFS: The replace command (code **4**) is not allowed.

Visa Stop Payment Service (VSPS): The change command (code **2**) is not allowed. The replace command (code **4**) is allowed.

Payment Fraud Disruption (PFD): If this field is missing or contains a value other than **1** (Add or update) in 0302 PFD file maintenance messages, V.I.P. sends the response code **06** (Error) in Field 39 and **0568** (Field 101—File Name is **PFD** and the file update code contains a code other than **1** in Field 48, Usage 1b).

Field 91 - File Maintenance Error Codes

0341 = Field 91—File Update code missing.

0565 = No record on file.

0566 = Record on file; cannot add.

0568 = Invalid file update, code not equal to 5, OR

0568 = Field 101—File Name is **PFD** and the file update code contains a code other than **1**.

Field 91 - Valid Values

Table 189: Field 91 File Update Codes

Code	Definition	Explanation
1	Add	Except as noted, add new record if one does not exist. Note: For ASAF records, if record exists, CDB applies update as change.
2	Change	Except as noted, change record. Note: For ASAF records, if record does not exist, CDB applies update as add. Note: VSPS cannot use 2. Change not supported.
3	Delete	Delete record.
4	Replace	Add new record if none exists or replace record. Note: VSPS can use 4.
5	Inquire	Send copy of record.

Field 92 - File Security Code

Field 92 - Attributes

fixed length

2 AN, EBCDIC; 2 bytes

Field 92 - Description

Field 92 contains an operator identification number.

Field 92 - Usage

An issuer uses this field when it must include an operator ID in a file update or file inquiry.

Field 92 is optional in 0302 requests. If present in a request, it is returned in the 0312 response.

dCVV2: If operator ID is present in a 0302 change or delete request, it is returned in the 0312 response. For a 0302 inquiry, if operator ID is present in the database, it is returned in the 0312 response.

Field 92 - Field Edits

If an authorization or reversal request with this field is routed from an authorization-only acquirer to a full-financial switch, field 92 is dropped before the request is passed to the full-financial issuer.

Field 92 - Reject Codes

0342 = Field missing

Field 92 - File Edits

There are no file edits for this field.

Field 92 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 95 - Replacement Amounts

Field 95 - Attributes

fixed length

42 AN, EBCDIC; 42 bytes

Field 95 - Description

In a partial reversal, field 95 contains the corrected amount of an authorization transaction. This field is defined as fixed-length with four subfields, but only the first subfield is used.

Positions:

1-12	13-24	25-33	34-42
actual amount, transaction	unused	unused	unused
Byte 1-12	Byte 13-42		

Positions 1-12, Actual Amount, Transaction (Field 95.1): This 12-position field is used for the corrected, actual amount of the cardholder's transaction, in the transaction currency. The value is right justified, with lead zero-fill.

Positions 13-24, Actual Amount, Settlement (Field 95.2): These positions are not used and must be zero-filled.

Positions 25-33, Actual Amount, Transaction Fee (Field 95.3): These positions are not used and must be zero-filled.

Positions 34-42, Actual Amount, Settlement Fee (Field 95.4): These positions are not used and must be zero-filled.

The amount in field 95 is expressed in the currency identified by Field 49-Currency Code, Transaction. The number of decimal places assumed for this field depends on the currency. Currency codes and the locations of the implied decimal place for each currency are listed in the appendix titled "Country and Currency Codes."

Field 95 - Usage

Field 95 is used in partial reversal messages only; it is not present in other reversal messages. If present in partial reversal requests, it must be present in responses and related advices.

V.I.P does not retain data from previous reversals.

Partial reversals are allowed in non-Visa card and Visa card transactions.

Subfield 95.1 contains the corrected, amount of the cardholder transaction, that is, the amount to be posted to the cardholder's account.

If the amount in an initial authorization is US\$200, but the cardholder only spends US\$100, the US\$200 goes in field 4 and the US\$100 goes in field 95.

Multicurrency participating issuers also receive this subfield 95.1 value in subfield 61.3 as cardholder billing currency. The subfield 61.3 amount includes the Visa Issuer FX Calculator amount.

Subfield 61.3, which is inserted in a message by V.I.P., is used only when field 95.1 is present in a partial reversal.

V.I.P. Advices: Field 95 is present in an 0420 advice if it was present in the 0400 request.

CPS: Field 95 is required in CPS partial reversal transactions, except those for AFD transactions, to partially reverse an authorized 0100 authorization amount. In a partial authorization reversal, this field contains the corrected total amount of the authorization for the transaction. In a partial reversal of a multiple authorization, this field reflects the corrected total amount authorized. See the CPS POS chapter in *V.I.P. System Overview and Services* and the latest edition of the U.S. Interchange Reimbursement Fee Rate Qualification Guide.

V.I.P. does not retain data from previous reversals.

Field 95 - Field Edits

If field 95 is present, it must be numeric and right-justified in the first 12 positions, with leading zero fill. The remaining 30 positions must be filled with zeros.

Visa rejects an ATM or POS transaction with reject code **0115** (invalid value) if an acquirer submits:

- A partial reversal with the amount in field 95 equal to the amount in field 4.
- A partial reversal with an amount of zeros in field 95.

If the amount sent by the acquirer in field 95.1 when converted to the issuer currency results in an amount less than the number of minor units (e.g., USD\$0.001), then all zeros may be present in the partial reversal request sent to the issuer.

V.I.P. rejects a POS partial reversal if the amount in field 95 is greater than the amount in field 4.

Field 95 - Reject Codes

0115 = Invalid value, or value is greater than the transaction amount in field 4.

Field 96 - Reserved

Field 96 - Reserved

fixed length

64 N, bit string; 8 bytes

Field 96 - Description

This field has been replaced with field 110 . This field is reserved for future use.

Field 96 - Usage

This field is reserved for future use.

Field 96 - Field Edits

This field is reserved for future use.

Field 96 - Reject Codes

This field is reserved for future use.

Field 99 - Settlement Institution Identification Code

Field 99 - Attributes

variable length

1 byte, binary +

11 N, 4-bit BCD (unsigned packed); maximum: 7 bytes

Field 99 - Description

Field 99 contains a code that identifies the financial entity for which reconciliation or settlement information is being requested or provided. This code is usually a Visa-assigned settlement identifier, but it may be another type of identifier such as a transit and routing number. The field has one subfield following the length subfield and is defined as:

Positions: 1-11	
length	identifier

Length: This subfield specifies the number of digits in the identifier. Leading **zero** needed to fill the first unused half-byte (when the identifier contains an odd number of digits) is not included in the length specification.

Positions 1-11, Identifier: This subfield contains a 6-digit Visa settlement identifier.

Field 99 - Usage

Field 99 is used only in messages related to reconciliation and settlement. This field and the code in field 70 are the keys to which financial statistics are being reported.

Field 99 is present in 0620 settlement position advice messages, inserted by VIP.

Field 99 - Field Edits

There are no field edits for this field.

Field 99 - Reject Codes

There are no reject codes for this field.

Field 100 - Receiving Institution Identification Code

Field 100 - Attributes

variable length

1 byte, binary +

11 N, 4-bit BCD (unsigned packed); maximum: 7 bytes

Field 100 - Description

Field 100 is a message routing field. It contains a code that identifies the institution which should receive a request or advice. This ID is used when it is not possible to route a message using the account number field in the message. The routing information in this field supersedes routing information in all other account number fields. The field has one subfield following the length subfield and is defined as:

Positions: 1-11	
length	institution ID code
Byte 1	Byte 2-7

Length: This subfield specifies the number of digits in the identifier. If the ID is an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because the zero is a filler, not part of the ID code, it is not counted for the length subfield.

Positions 1-11, Identifier: This subfield contains a 6-digit Visa issuing identifier, acquiring identifier or ID code.

Clients must coordinate field usage with Visa before using field 100 in transactions.

Field 100 - Usage

For 0100 authorization requests and their reversals, acquirers can optionally use this field to indicate a destination for the request. If an acquirer sends this field and V.I.P. routes the message to the destination, the issuer receives this field.

Clients must coordinate field usage with Visa before using field 100 in transactions.

For 0600 text messages (field 70 = **883**), this field is supplied by the acquirer and identifies the destination of the message and its 0610 response.

When this field is used to route messages related to a customer transaction, it typically contains a 6-digit Visa-assigned issuing identifier to identify the issuer responsible for the cardholder account.

When applicable, this field is used in all requests and advices related to a customer transaction. It is optional in their responses to these requests and advices, except for 0610 free text responses where it is required.

V.I.P. Advices: This field is included in these advices if it was in the corresponding request:

- 0620 text message advice

It is not used in advice responses.

Field 100 - Field Edits

Field must be numeric and cannot exceed **11** digits including the length subfield.

Field 2 or field 100 is required in all 0600 and 0610 text message (field 70 = **883**) requests and advices. The field value must be a 6-digit numeric Visa issuing or acquiring identifier, or ID code.

Field 100 - Reject Codes

0082 = Invalid value

0100 = Invalid length

0334 = Field missing

0335 = Field missing

Field 101 - File Name

Field 101 - Attributes

variable length

1 byte, binary +

up to 17 ANS, EBCDIC; maximum: 18 bytes

Field 101 - Description

Field 101 contains a code identifying the VIC-resident cardholder or merchant file to be accessed by a file update or inquiry, and the update/inquiry request format. The length specifies the number of bytes following the length subfield.

Positions: 1-17	
length	file name
Byte 1	Byte 2-18

Field 101 - Usage

Field 101 is used in all 03xx messages. The file name is required and determines the system file affected, the 03xx message content, and the field 127 layout.

If Visa processes E2 updates, the Account Screen Authorization File (ASAF) is updated.

Auto-CDB: This field is present in an 0322 advice but not in the 0332 response.

File Maintenance Advices: In 0322 file update advices, this field contains the code for the updated file. The field is also sent in 0120 file maintenance advices. It is not present in 0130 or 0332 responses.

Payment Fraud Disruption (PFD): This field contains **PFD** for 0302 PFD file maintenance messages to add a PAN to the Payment Fraud Disruption Blocking Allow List file. This file bypasses PFD blocking for 72 hours.

See Field 63.4 for STIP/Switch Reason Codes for declined transactions due to PFD blocking.

Field 101 - Field Edits

This field is required in all 03xx file update and file inquiry messages.

Field 101 - Reject Codes

0344 = Field missing.

Field 101 - File Edits

If an invalid value is submitted, V.I.P. returns the transaction with error code **0530** in field 48, usage 1b.

Payment Fraud Disruption (PFD): If this field contains an invalid value in 0302 PFD file maintenance messages, V.I.P. sends response code **06** (Error) in Field 39 and **0530** (Field 101—file name is invalid) in Field 48, Usage 1b.

Field 101 - File Maintenance Error Codes

0530 = Invalid file name

0682 = Invalid length

0684 = The issuing identifier does not participate in the service.

Field 101 - Valid Values

Table 190: Field 101 File Names

Name	File
A2	Address Verification File <i>A combined entry for address verification data and PIN verification data is no longer supported.</i>
D1	dCVV2 Participation
E2	Account Screen Authorization File (ASAF)
L1	This code is used in 0302 messages for ALP inquiries to the CDB. There is no explicit CDB file name.
M9	Merchant Central File (used by Merchant Central File Service participants only)
PAN	Card Data.
PAR	Payment Account Reference

Table 190: Field 101 File Names

Name	File
PF ¹	Portfolio File
PFD	Payment Fraud Disruption Allow List
P2	PIN Verification File
R2	Risk-Level File
SB	Spending balance
TERMS-CONDITIONS	Token Terms and Conditions
TK	Token
TL	Maximum Transaction Amount Limit
VM	Visa Merchant File

¹If the issuer sends an 0302 maintenance transaction with code **PF** in field 101 and code **1** (add), **4** (replace), or **5** (inquiry) in field 91, V.I.P. checks client setup to see if the issuer is a VSPS participant. If not, V.I.P. declines the transaction with code **06** (error) in field 39 and inserts error code **0684** (issuing identifier does not participate in service) in field 48, Usage 1b.

Field 102 - Account Identification 1

Field 102 - Attributes

variable length

1 byte, binary +

1-28 ANS, EBCDIC; maximum: 29 bytes

Field 102 - Description

Field 102 contains a value that identifies an account or customer relationship in cardholder transactions. The length specifies the number of bytes following the length subfield.

Table 191: Field 102 subfields

Byte 1	Bytes 2-29
Positions 1-28	
Length	Account identification 1

Field 102 - Usage

Field 102 is used for proprietary or private label cardholder transactions where the account number contains alphabetic characters or is otherwise nonstandard. Use of this field (and field 121) must be prearranged with Visa.

For messages related to a customer transaction, the account number must be present in field 102 if it is not in fields 2 or 103.

V.I.P. forwards this field in:

- Authorizations, reversals, and partial reversals.
- 0120 or 0420 V.I.P. advices if it was present in the request.

If field 102 is present in a POS or ATM authorization request, it must be returned in the response and must be used in all subsequent messages pertaining to the transaction. Special characters are allowed.

Issuers can optionally place a posting account number in this field in response messages, but only if the posting account differs from that in fields 2 or 103. If this is done, acquirers have the option of returning this field and the account number in subsequent reversals.

All acquirers and issuers must be prepared to receive this field, which is processed as shown in this table.

Table 192: V.I.P. Processing Rules for Field 102

Condition	Processing Rule
The acquirer sends this field in a request or advice.	V.I.P. forwards this field to the issuer. If the issuer is unavailable, Visa processes the message in STIP and sends the field to the issuer in a V.I.P. advice.
The acquirer does not send this field in a request or advice, but the issuer response includes a value in the field.	V.I.P. forwards the issuer response to the acquirer, with the field 102 value submitted by the issuer.
The acquirer sends this field in a request or advice, and the issuer is available but returns a different field 102 value in the response.	V.I.P. restores the acquirer's original value before sending the response to the acquirer.

Field 102 - Field Edits

If field 102 is present in the message, the value in the length subfield must not exceed **28**.

The number must be within one of the ranges of card numbers supported by V.I.P. otherwise the request is returned with a response code of **15**.

V.I.P. edits the field to ensure it is correctly formatted; however, V.I.P. does not edit or reject the contents of the field.

Field 102 - Reject Codes

0104 = Invalid length

0394 = Field missing

Field 102 - STIP Edits

These edits apply to STIP transactions:

- At issuer option, the account number must pass a modulus-10 check.
- The length must be one used by the issuer (edit done only at issuer request).

Field 102 - Decline Responses

14 = invalid account number (check digit or length)

Field 103 - Account Identification 2

Field 103 - Attributes

variable length

1 byte, binary +

1-28 ANS, EBCDIC; maximum: 29 bytes

Field 103 - Description

Field 103 contains a number that identifies an account or cardholder relationship. The length specifies the number of bytes following the length subfield.

Positions:

1-28

length	account identification 2
Byte 1	Byte 2-29

Field 103 - Usage

Field 103 is used for proprietary or private label card transactions when the account number contains alphabetic characters or is otherwise nonstandard. Use of this field (and field 121) must be prearranged with Visa.

If an issuer receives its account numbers in this field and uses format 2 messages to update the Cardholder Database, this field is used in the 0302 and 0312 messages.

If field 103 is present in a POS or ATM authorization request, it must be returned in the response and must be used in all subsequent messages for the transaction. It is not used in balance inquiries. Special characters allowed.

For messages related to a customer transaction, the account number must be present in field 103 if it is not in fields 2 or 102

V.I.P. Advices: Field 103 is present in 0120 or 0420 advices if it was in the request.

Field 103 - Field Edits

The number must be within one of the ranges of card numbers supported by V.I.P.; otherwise, the request is returned with a response code of **15**.

If field 103 is present in the message, the length must be a numeric value between **1** and **28**.

V.I.P. edits the field to ensure it is correctly formatted; however, V.I.P. does not edit or reject the contents of the field.

Field 103 - Reject Codes

0111 = Invalid length

0112 = Invalid value

0397 = Field missing

Field 103 - STIP Edits

The following edits apply to STIP transactions:

- At issuer option, the account number must pass a modulus-10 check.
- The length must be one used by the issuer (edit done only at issuer request).

Field 103 - Decline Responses

14 = invalid account number (check digit or length)

Field 104 - Transaction Description and Transaction-Specific Data

Field 104 - Attributes

variable length

1 byte, binary +

255 bytes; variable by usage; maximum 256 bytes

Field 104 - Description

This ISO field can contain data from this list:

- Client to client transaction data
- Payment data
- Promotion data
- Purchase line item data
- Specific and nonspecific industry data
- Installment data
- Visa assessment data
- Original credit data
- Account funds transfer data
- Mastercard and American Express client-defined data
- Healthcare eligibility inquiry data

The field can be submitted in Tag Length Value (TLV) format.

TLV format field description, as follows:

- Usage 2-Transaction-Specific Data. This description contains TLV format information.

Field 104 - Usage

TLV format supports a variety of services please refer to the F104 Usage 2 – Transaction Specific Data section.

Once an acquirer or issuer supports the TLV format for this field, the client must use this format for all uses of field 104.

Field 104 - Field Edits

Vary by usage.

Field 104 - Reject Codes

Vary by usage.

Field 104 - Valid Values

Vary by usage.

Field 104, Usage 2 - Transaction-Specific Data

Field 104, Usage 2 - Attributes

variable length

1 byte, binary +

255 bytes; variable by usage; maximum 256 bytes

or

variable length

2 bytes, binary +

1535 bytes, variable by usage, maximum 1537 bytes

Note: ISO definition supports 9999 bytes in two-byte format.

Field 104, Usage 2 - Description

This field description contains datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

This dataset contains transaction-specific data in one-byte format.

Positions: 1 2-3 4-255			
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV sub-elements
Byte 1	Byte 2	Byte 3-4	Byte 5-256

or

This dataset contains transaction-specific data in two-byte format.

Positions: 1 2-3 4-1535			
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV sub-elements
Byte 1-2	Byte 3	Byte 4-5	Byte 6-1537

Length Subfield: One-Byte Format One-byte binary subfield that contains the number of bytes following the length subfield. The maximum is **255**.

or

Length Subfield: Two-Byte Format Two-byte binary subfield that contains the number of bytes following the length subfield. The maximum is **1535**.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. These are the values:

- Dataset ID 1A, Fleet Line Item Detail (for Fuel/Electric Vehicle Transactions)
- Dataset ID 02, Purchase Line-Item Data
- Dataset ID 18, Recurring Payment
- Dataset ID 56, Additional Acceptance Data
- Dataset ID 57, Business Application Identifier
- Dataset ID 57, Related Transaction Data
- Dataset ID 57, Service Processing Type Transactions
- Dataset ID 57, Purpose of Payment
- Dataset ID 57, Maximum Processing Date
- Dataset ID 58, Benefit Supporting Data
- Dataset ID 59, Promotion Data
- Dataset ID 5B, Visa Assessment Data
- Dataset ID 5C, Commercial Card Data (Fuel Transactions)
- Dataset ID 5D, Installment Payment Data
- Dataset ID 5F, Sender Data
- Dataset ID 60, Airline Industry-Specific Data
- Dataset ID 61, Car Rental Industry-Specific Data
- Dataset ID 62, Lodging Industry-Specific Data
- Dataset ID 63, Non-Industry-Specific Data
- Dataset ID 64, Visa Advanced Authorization Data, VAA data
- Dataset ID 65, Mastercard Client-Defined Data
- Dataset ID 66, American Express Data
- Dataset ID 67, National Payment Data
- Dataset ID 69, Multiple Payment Forms
- Dataset ID 6C, Travel Tag Data

- Dataset ID 6D, Issuer-Supplied Data
- Dataset ID 6E, Loan Details
- Dataset ID 70, ATM Mini Statement Dataset 1
- Dataset ID 71, Free-Additional Sender Data

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data: One-Byte Format Each subfield of a data set has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present with other TLV subfields.

or

Positions 4-1535, TLV Data: Two-Byte Format Each subfield of a data set has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present with other TLV subfields.

Field 104, Usage 2 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field, including those that they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

These subsections describe the usages for this field.

- [Field 104, Usage 2 – Dataset ID 1A](#)
- [Field 104, Usage 2 - Dataset ID 02](#)
- [Field 104, Usage 2 - Dataset ID 18](#)
- [Field 104, Usage 2 - Dataset ID 56](#)
- [Field 104, Usage 2 – Dataset ID 57](#)
- [Field 104, Usage 2 - Dataset ID 58](#)
- [Field 104, Usage 2 – Dataset ID 59](#)
- [Field 104, Usage 2 – Dataset ID 5B](#)
- [Field 104, Usage 2 – Dataset ID 5C](#)
- [Field 104, Usage 2 - Dataset ID 5D](#)
- [Field 104, Usage 2 – Dataset ID 5F](#)
- [Field 104, Usage 2 - Dataset ID 60](#)
- [Field 104, Usage 2 – Dataset ID 61](#)
- [Field 104, Usage 2 – Dataset ID 62](#)

- [Field 104, Usage 2 – Dataset ID 63](#)
- [Field 104, Usage 2 - Dataset ID 64](#)
- [Field 104, Usage 2 – Dataset ID 65](#)
- [Field 104, Usage 2 - Dataset ID 66](#)
- [Field 104, Usage 2 - Dataset ID 67](#)
- [Field 104, Usage 2 - Dataset ID 69](#)
- [Field 104, Usage 2 - Dataset ID 6C](#)
- [Field 104, Usage 2 - Dataset ID 6D](#)
- [Field 104, Usage 2 - Dataset ID 6E](#)
- [Field 104, Usage 2 - Dataset ID 70](#)
- [Field 104, Usage 2 - Dataset ID 71](#)

Field 104, Usage 2 - Field Edits

An 0100 account verification message for an AFT or OCT with:

- Field 2—Primary Account Number that contains a token provisioned by the Visa Token Service.
- Field 4—Amount is **0** (zeros).
- Field 25—Point-of-Service Condition Code contains **51** (Address/CVV2/account verification without authorization; product eligibility inquiry without authorization; Mastercard POS account status inquiry).
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 57—Business Application Identifier contains **AL** (AFT or OCT eligibility).
- V.I.P. verified that AFT is submitted for a token or OCT is submitted for a Primary Account Number (PAN) or a token.

Is not forwarded to the issuer, no issuer advice is created, Field 39—Response Code is set to **85** (No reason to decline a request for address verification, CVV2 verification, or credit voucher or merchandise return), and Field 123, Usage 2, Dataset ID 69—Account Lookup Results tags are populated.

An 0100 account verification message for an AFT or OCT with:

- Field 2—Primary Account Number that contains a Primary Account Number (PAN) or token provisioned by the Visa Token Service.
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 57, Tag 01-Business Application Identifier contains **AL** (AFT or OCT eligibility).
- V.I.P. verified that AFT is not submitted for a token or OCT is not submitted for a Primary Account Number (PAN) or a token.

Is declined with response code **12** (Invalid transaction) in Field 39—Response Code and Field 123, Usage 2, Dataset ID 69—Account Lookup Results tags are returned in the decline response. (V.I.P. does not forward the account verification message to the issuer or create an issuer advice).

For US-acquired authorization-only requests that contain Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5D, Tag 82—Plan Registration System Identifier, V.I.P. rejects the transaction with reject code **0494** if one of these is not present:

- Field 60.8—Mail/Phone/Electronic Commerce and Payment Indicator with a value of **03** (installement payment).
- Field 126.13—POS Environment with a value of **I**.

For non US-acquired requests that contain Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5D, Tag 82—Plan Registration System Identifier, V.I.P. rejects the transaction with reject code **0494** if Field 126.13—POS Environment with a value of **I** is not present.

V.I.P. rejects 0100 or 0200 Original Credit Transactions received with Field 104, Usage 2, Dataset ID 57—Business Application Identifier (BAI) with reject code **0494** if:

- BAI is missing
- BAI is invalid
- BAI is spaces

Except where permitted, OCTs must be submitted as 0200 messages.

For installment payment transactions, V.I.P. rejects the message with reject code **0494** if an approved installment inquiry response message from an issuer in Chile or Argentina is submitted without, Dataset ID 67.

This field must be present for eligibility inquiries, otherwise; V.I.P. rejects the transaction with reject code **0493**.

These edits apply to original credit money transfer transactions:

- If the length of the free-form data in Dataset ID 71 is greater than 45 bytes, V.I.P. rejects the message with reject code **0194**.
- If Dataset ID 5F is not present in a request containing **AA** or **PP**, V.I.P. rejects the transaction with reject code **0494**.
- In a U.S. domestic money transfer OCT, if the sender name is not present in Tag 03 of Dataset ID 5F, V.I.P. declines the message with response code **64**. (There is no similar edit on the sender address fields, even though tags 04 through 07 are required.)

These edits apply to installment payment transactions:

- If Dataset ID 5D has invalid data or invalid length, V.I.P. rejects the message with reject code **0494**.
- If Tag 01 of Dataset ID 5D has a value greater than US\$500,000, V.I.P. rejects the message with reject code **0494**.

Originating acquirers must have an approved Visa Direct PIF in place to send cross-border AFTs. V.I.P. processes 0100 and 0200 requests for a cross-border money transfer AFT and sends Field 104, Usage 2, DSID 5F, Tag 02 to the issuer if:

- Acquirer and issuer support cross-border AFTs,
- Field 3, positions 1–2 contains **10** (Account funding),
- Field 43 contains the merchant name and location,
- Field 104, Usage 2, DSID 57, Tag 01 contains a valid BAI value, and
- Field 104, Usage 2, DSID 5F, Tag 02 contains the destination account number being funded with the AFT.

However, V.I.P. declines the transaction with:

- Response code **12** (Invalid transaction) if the acquirer does not support cross-border AFTs.
- Response code **57** (Used by switch when function requested is not allowed for product or card type) if the issuer does not support cross-border AFTs.

Table 193: AFT Jurisdiction for European Economic Area(EEA), United Kingdom(U.K.), and Gibraltar

Location	AFT Jurisdiction
The issuer, acquirer, and merchant are in the same country	Domestic
The issuer, acquirer, or merchant are in different countries within EEA, U.K., or Gibraltar	Intra-EEA, including U.K. and Gibraltar
The issuer, acquirer, or merchant is outside EEA, U.K., or Gibraltar	International

For an Account Funding Transaction (AFT) 0100 authorization-only or 0200 full service request, V.I.P. rejects the transaction with reject code 0494 (Fields or data missing or invalid) if these conditions are present:

- The transaction is domestic EEA, intra-EEA (including U.K. and Gibraltar) or international.
- Field 104, Usage 2—Dataset ID 5F, is missing, invalid, or required tags are missing.

For Account Funding Transaction (AFT) 0100 authorization-only or 0200 full service request, V.I.P. declines the transaction with response code **64** (Transaction does not fulfill AML requirement) in Field 39—Response Code, if these conditions are present:

- The transaction is domestic EEA, intra-EEA (including U.K. and Gibraltar) or international.
- Field 104, Usage 2—Dataset ID 5F and one of the required tags is missing.

For International AFTs destined to issuers in Australia or Canada, if the transaction does not contain Field 104, Usage 2, Dataset ID 56, Tag 81 (Acceptor Legal Business Name), V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid.)

Field 104, Usage 2 - Reject Codes

0093 = Transaction could not be completed-violation of law

0194 = Invalid length (credit money transfers only)

0493 = Missing for eligibility requirement

0494 = Field or data missing or invalid

0518 = In case of response message received with field 104, usage 2, dataset ID 71, tag 01 (free-form data), this reject code can be issued if V.I.P. fails to convert into fixed field 104 internally.

Field 104, Usage 2 - File Maintenance Error Codes

1017 = VSPS Invalid Payment facilitator ID

1018 = VSPS Invalid Sub-Merchant ID

1019 = VSPS Missing fields - Payment facilitator ID or Sub-Merchant ID

Field 104, Usage 2 - Valid Values

See "Usage."

Field 104, Usage 2 - Dataset ID 1A

Dataset ID 1A, Fleet Line Item Detail: This dataset contains tags for fuel/electric vehicle transactions. Acquirers can create separate Dataset ID 1A for each fuel code used in a transaction. This may result in multiple occurrences of this dataset in a single transaction.

Table 194: Dataset ID 1A, Fleet Line Item Detail (for Fuel/Electric Vehicle Transactions)

Tag	Length	Value	Format	Content of Sub-Elements
80	1	Fuel Indicator	AN	Contains these values to indicate if a line item represents fuel product or service: 0 = False 1 = True A value of 1 indicates fuel transactions, and a value of 0 indicates non-fuel transactions.
81	4	Service Type	A	Contains these values to indicate the type of service provided at the acceptor location: FLSV = Full service HSDI = High-speed dispense SLSV = Self-service

Table 194: Dataset ID 1A, Fleet Line Item Detail (for Fuel/Electric Vehicle Transactions)

Tag	Length	Value	Format	Content of Sub-Elements
83	4	Product Code	AN	<p>Contains expanded fuel type code for the transaction, which is the purchased fuel type and grade. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.</p> <p>Must be 4 bytes consisting two-digit fuel code in the first two bytes and spaces in the remaining two bytes.</p> <p>In the first occurrence of this dataset in a message, value in Tag 83 should match the value in Tag 1F10 - Expanded Fuel Type in Field 104, Usage 2, Dataset ID 5C - Commercial Card Data (Fuel Transactions.)</p>
84	35	Product Category/Description	AN	Contains product category or detail description. This tag is optional for fuel transactions.
88	Variable, up to 12 bytes	Unit Price	N	Contains the cost of fuel per unit of measure, e.g. dollars per gallon.
89	1	Unit Price Minor Unit	N	Contains the number of places the decimal point shall be moved to the left, starting from the right-most numeric digit of unit price.
8A	4	Unit of Measure	A	<p>Contains the unit of measure for the transaction.</p> <p>CHMT = Charging minutes</p> <p>GBGA = Imperial gallon</p> <p>KILO = Kilogram</p> <p>KWHO = Kilowatt hour</p> <p>LITR = Liter</p> <p>PUND = Pound</p> <p>USGA = U.S. gallon</p>
8B	Variable, up to 12 bytes	Product Quantity	N	Contains the quantity of fuel that is purchased.
8C	1	Quantity Minor Unit	N	Contains the number of places the decimal point shall be moved to the left, starting from the right-most numeric digit of line item product quantity.
8D	6	Total Time Plugged In	N	<p>Contains the total time the vehicle was plugged in. Format is <i>hhmmss</i>, where:</p> <ul style="list-style-type: none"> • hh = Hours (00-99) • mm = Minutes(00-59) • ss = Seconds (00-59)

Table 194: Dataset ID 1A, Fleet Line Item Detail (for Fuel/Electric Vehicle Transactions)

Tag	Length	Value	Format	Content of Sub-Elements
8E	6	Total Charging Time	N	Contains the actual time taken to charge the vehicle. Format is <i>hhmmss</i> , where: <ul style="list-style-type: none">• hh = Hours (00-99)• mm = Minutes(00-59)• ss = Seconds (00-59)
8F	6	Start Time of Charge	N	Contains the start time of the charge (expressed in local time of the card acceptor location). Format is <i>hhmmss</i> , where: <ul style="list-style-type: none">• hh = Hours (00-23)• mm = Minutes(00-59)• ss = Seconds (00-59)
90	6	Finish Time of Charge	N	Contains the finishing time of the charge (expressed in local time of the card acceptor location). Format is <i>hhmmss</i> , where: <ul style="list-style-type: none">• hh = Hours (00-23)• mm = Minutes(00-59)• ss = Seconds (00-59)
91	Variable, up to 12 bytes	Total Amount Including tax (Gross Price)	N	Contains the total amount for this fuel code line item, including tax. Decimal places for this tag are implied based on the currency provided in Field 49 - Currency Code, Transaction.
93	4	Discount Rate - Percentage	N	Contains the discount rate in percentage. Two decimal places are implied.
94	8	Discount Rate - Unit Discount	N	Contains unit discount per unit amount in retail minus discount model, rate is in currency provided in Field 49 - Currency Code, Transaction. Four decimal places implied.
95	12	Discount Rate - Flat Rate per transaction	N	Contains discount amount per transaction. Decimal places for this tag are implied based on the currency provided in Field 49 - Currency Code, Transaction.
96	12	Total Discount Amount	N	Contains total discount amount for the line item. Decimal places for this tag are implied based on the currency provided in Field 49 - Currency Code, Transaction.
97	12	Net Amount (Net Price)	N	Contains net line item, less any taxes exempted or discounts. Decimal places for this tag are implied based on the currency provided in Field 49 - Currency Code, Transaction.

Table 194: Dataset ID 1A, Fleet Line Item Detail (for Fuel/Electric Vehicle Transactions)

Tag	Length	Value	Format	Content of Sub-Elements
98	1	Non-Taxable Indicator	AN	Contains a value to indicate whether item is taxable: 0 = False 1 = True
99	1	Local Tax Included Indicator	AN	Contains a value to indicate whether unit cost includes local tax: 0 = False 1 = True
9A	12	Local Tax Amount	N	Contains amount of local tax when tag 99 contains a value of 1 (True). Two decimal places are implied.
9B	4	Local Tax Rate	N	Contains the VAT/Local tax rate (in percentage) for fuel purchased. Two decimal places are implied.
9C	1	National Tax Included Indicator	AN	Contains value to indicate whether unit cost includes national tax: 0 = False 1 = True
9D	12	National Tax Amount	N	Contains the amount of national tax when tag 9C contains a value of 1 (True). Two decimal places are implied.
9E	4	National Tax Rate	N	Contains the national tax rate (in percentage) for fuel purchased. Two decimal places are implied.
9F01	1	Other Tax Included Indicator	AN	Contains value to indicate whether unit cost includes other tax: 0 = False 1 = True
9F02	12	Other Tax Amount	N	Contains the amount of other tax when tag 9F01 contains a value of 1 (True). Two decimal places are implied.
9F03	4	Other Tax Rate	N	Contains other tax rate (in percentage) for fuel purchased. Two decimal places are implied.

Field 104, Usage 2 - Dataset ID 02

Dataset ID 02, Purchase Line-Item Data: This dataset is used to send purchase line-item data in 0100 requests. This dataset relates to the Visa Integrated Redemption Platform (VIRP), and applies only to U.S. domestic purchase transactions.

V.I.P. uses the information in this dataset to apply promotion discounts to the pre-tax amount. This dataset can be included three times in a purchase transaction to allow for different discounts and tax rates for three tax groups.

V.I.P. does not send this dataset to issuers.

This table describes the tags in this dataset.

Table 195: Dataset ID 02, Purchase Line-Item Data

Tag	Length	Value	Format	Content of Sub-Elements
05	6	Pre-Tax Amount	N, 4-bit BCD	<p>Contains the pre-tax amount (the purchase amount without the tax applied) of all items in a tax group. The currency for this tag is the currency identified in Field 49-Currency Code, Transaction.</p> <p>Merchants include this tag in authorization requests. V.I.P. returns this tag in responses.</p>
07	3	Tax Rate	N, 4-bit BCD	<p>Contains the tax rate (%) of all items in a tax group. Three decimal places are implied.</p> <p>Merchants include this tag in authorization requests. V.I.P. returns this tag in responses.</p>
08	6	Discount Amount	N, 4-bit BCD	<p>Contains the discount amount in a tax group. The currency for this tag is the currency identified in field 49.</p> <p>When there are multiple tax groups in a transaction, this tag contains the proportion of the total promotion discount that is the same as the proportion of the group's post-tax amount in the transaction.</p> <p>V.I.P. includes this tag in 0110 responses.</p>
09	1	Prohibited Item Indicator	AN	<p>Contains the prohibited item indicator.</p> <p>When this tag is present, the pre-tax amount in Tag 05 of this dataset group does not qualify for the promotion discount. V.I.P. applies the pre-tax amount to the final purchase amount and applies no discount.</p> <p>Value is:</p> <ul style="list-style-type: none"> • P = Prohibited item <p>When this tag is not present, the pre-tax amount is subject to the promotion discount.</p> <p>Merchants include this tag in authorization requests . V.I.P. returns this tag in responses.</p>

Field 104, Usage 2 - Dataset ID 18

Dataset ID 18, Recurring Payment: This dataset contains recurring payment data.

India Recurring Payments: Supports domestic and cross-border recurring payment transactions for cards issued in India.

Table 196: Dataset ID 18, Recurring Payment

Tag	Length	Value	Format	Content of Sub-Elements
80	1	Recurring Payment Type	1 N, 1 byte BCD	Contains type of recurring payment. 1 = Registration/first transaction 2 = Subsequent transaction 3 = Modification 4 = Cancellation The value of 4 can only be sent in 0100 account verifications or 0100 authorization requests.
81	1	Payment Amount Indicator Per Transaction	1 N, 1 byte BCD	Contains payment amount indicator per transaction. 1 = Fixed amount recurring payment 2 = recurring payment with maximum amount
82	1	Number of Recurring Payment	2 N, 1 byte BCD	Contains 01-99 for issuers to identify total number of recurring debits for that cardholder as agreed with the merchant. 99 means that number of recurring payments is not defined and recurring debits are authorized until canceled.
83	1	Frequency of Recurring Payment	2 N, 1 byte BCD	Contains value to indicate how often the recurring payment occurs. 01 = Daily 02 = Twice weekly 03 = Weekly 04 = Ten days 05 = Fortnightly 06 = Monthly 07 = Every two months 08 = Trimester 09 = Quarterly 10 = Twice yearly 11 = Annually 12 = Unscheduled
84	1-35	Registration Reference Number	AN	Contains unique reference number for recurring payment transactions. This number is generated before the recurring payment registration. It is required at the time of registration transaction and in every subsequent transaction.

Table 196: Dataset ID 18, Recurring Payment

Tag	Length	Value	Format	Content of Sub-Elements
85	6	Maximum Recurring Payment Amount	12 N, 6 bytes BCD	Contains maximum amount agreed to by the cardholder. Currency of this amount is the same as in field 49.
86	1	Validation Indicator	1 N, 1 byte BCD	Indicates if recurring payment transaction was pre-validated by merchant before subsequent recurring authorization request is sent to issuer. 0 = Not validated - pre-debit notification was not sent 1 = Validated - pre-debit notification was sent

Field 104, Usage 2 - Dataset ID 56

Dataset ID 56, Additional Acceptance Data: This dataset contains data of third-party agents or acceptance entities.

Visa Stop Payment Service: Issuers may submit this field in certain VSPS 0302 transactions. If the field is present in the request, V.I.P. returns the field in responses. For stop code **R0** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R1** in field 127.PF, at least one of these fields must be present in a VSPS 0302 add or replace message: field 18 (merchant type), field 42 (card acceptor ID) or field 43 (merchant name) or field 104, usage2, dataset ID 56 (payment facilitator ID and sub-merchant ID). For stop code **R3**, however, none of these can be present in the message. See "Field 127.PF".

Acquirers and issuers with registered marketplaces or payment facilitators must be able to receive these tags in any order. Acquirers with registered marketplaces or payment facilitators with MCC value **5262** (Marketplaces) must use these tags.

Table 197: Dataset ID 56, Additional Acceptance Data

Tag	Length	Value	Format	Content of Sub-Elements
01 ¹	1-11	Payment Facilitator ID	AN	Payment facilitator ID.
02 ¹	1-15	Sub-Merchant ID	AN	Sub-merchant ID (Also referred to as sponsored merchant ID.)
03	11	Independent Sales Organization ID	AN	Independent sales organization ID.

Table 197: Dataset ID 56, Additional Acceptance Data

Tag	Length	Value	Format	Content of Sub-Elements
04 ²	1-3	Foreign Retailer Indicator	AN	This tag contains one of these: <ul style="list-style-type: none">• A = Conversion Affiliate is located in the same country as the Ramp Provider• B = Conversion Affiliate is located in a different country from the Ramp Provider• F = One or more retailers are located in a different country from the marketplace
81 ³	1-25	Acceptor Legal Business Name	ANS	Acceptor's legal business name associated with the card acceptor identification code in Field 42 – Card Acceptor Identification Code.
82	1-25s	Payment Facilitator Name	ANS	Name of the payment facilitator.
83	11	Marketplace ID	AN	Contains the marketplace ID.
84	11	Gateway ID	AN	Contains the gateway ID.
85	11	Staged Digital Wallet ID	AN	Contains the staged digital wallet ID.
86	11	Ramp Provider ID	AN	Contains the ramp provider ID.

¹Tags 01 and 02 are optional in 0302 file maintenance messages for VSPS stop payment (types **R0** and **R1**). If included, both tags must be present in the transaction.

²Acquirers must submit Tag 04 when the retailer is located in a different country.

³ For Brazil domestic transactions, acquirers must include tag 81 in the request message per regulatory requirements.

Field 104, Usage 2 - Dataset ID 57

V.I.P. supports Dataset ID 57, Tag 01 in authorizations, reversals, and advices.

Dataset ID 57, Business Application Identifier: Dataset ID 57, Tag 01 is required on all OCTs.

If Dataset ID 57 is submitted along with Dataset ID 5F in an 0200 request, V.I.P. forwards the request and its datasets to the issuer in the 0100 message regardless of the value in Dataset ID 57, Tag 01.

Although Dataset ID 57 is required in reversals of original credit transactions, V.I.P. drops this field if it is sent in reversal responses.

Table 198: Dataset ID 57, Business Application Identifier

Tag	Length	Value	Content of Sub-Element
01	2	Business Application Identifier	AA = Account to account ¹ AL = AFT or OCT eligibility BB = Business to business BI = Money transfer-bank-initiated BP = Non-card bill payment CB = Consumer bill payment CD = Cash deposit CI = Cash in ² CO = Cash out ² CP = Card bill payment FD = Funds disbursement (general) FT = Funds transfer GD = Government disbursement GP = Gambling payout (other than online gambling) LA = Liquid Assets LO = Loyalty and offers ³ MD = Merchant disbursement MI = Merchant Initiated OCT for Faster Refund MP = Merchant payment ² OG = Online gambling payout PD = Payroll/pension disbursement PG = Payment to government PP = Person to person ⁴ PS = Payment for goods and services (general) RP = Request to pay TU = Top-up for enhanced prepaid loads VA = Visa Accept WT = Wallet transfer

¹ **AA** applies to transactions where the sender and recipient are the same person.

² **CI**, **CO**, and **MP** apply to Mobile Push Payment transactions only. N/A for Interlink.

³ **LO** applies to original credit transactions only.

⁴ **PP** applies to transactions where the sender and recipient are not the same person.

Visa Mobile Prepaid (VMP): Tag 01 values that can be used to support VMP transactions are:

- For Original Credit Transaction (OCT): **CI** (cash in), **PP** (person to person), and **FD** (funds disbursement-general).
- For Account Funding Transaction (AFT): **BP** (bill payment).
- For manual cash disbursements: **CO** (cash out).

VMP transactions are supported in certain countries within the AP, CEMEA, and LAC regions only. For a given transaction, the issuer, acquirer, and merchant must be in the same country.

AFT- All acquirers and originators must submit transactions with a valid business application identifier for originals and reversals; otherwise, V.I.P. rejects the transaction with reject code **0494**-Field or data missing or invalid.

V.I.P. declines an 0100 authorization and 0200 full financial request for an account funding transaction with response code **57** (transaction not permitted to cardholder) if:

- The merchants or acquirer are in a different country than the issuer.
- Field 104, Usage 2, Dataset ID 57-Business Application Identifier is **AA**, **PP**, or **BI**.

V.I.P. declines AFT transactions with response code **57** if:

- The merchants or acquirer are in a different country than the issuer.
- Field 104, Usage 2, Dataset ID 57-Business Application Identifier is **TU**.
- The account funding source is prepaid.

An AFT between U.S. and Canada with Business Application Identifier (BAI) = TU is excluded from this edit.

European Economic Area countries are excluded from this edit.

V.I.P. does not send stand-in processing (STIP) advices to issuers for transactions declined with response code **57**. However, V.I.P. does ensure a response code **57** (declined) is always returned for a recurring or installment payments purchase, product eligibility, or account verification message, occurring on a nonreloadable prepaid card and creates an 0120 advice for the issuer.

Visa Accept Program: V.I.P. declines 0200 full financial purchase, merchandise return, AFT or OCT request messages with **57** (transaction not permitted to cardholder) in Field 39—Response Code if Field 104, Usage 2, Dataset ID 57 tag 01—Business Application Identifier is **VA** and one or more of these conditions are present:

- Acquirer is not participating in the Visa Accept program.
- Transaction is not domestic, where the merchant, acquirer, and issuer are not in the same country.
- Transaction currency is not the same as the cardholder billing currency.
- For AFT or OCT, the account funding source is not debit or prepaid.

If these fields are present in domestic OCTs with the BAI of **CD**, V.I.P. forwards these fields to recipient issuers in the Europe and U.S. regions.

Staged Digital Wallet Transactions: Acquirers and originators that submit a domestic staged digital wallet transaction, including account funding transaction, must submit a business application identifier of **WT** (Wallet Transfer).

Faster Refund Original Credit Transactions (OCTs): These card-present fields are sent to the issuer if the fields are present in the Faster Refund OCT message sent by the acquirer.

- Field 23—Card Sequence Number
- Field 35—Track 2 Data

- Field 45—Track 1 Data
- Field 52—Personal Identification Number (PIN) Data
- Field 53—Security-Related Control Information
- Field 55, Usage 1—VSDC Chip Data in TLV format or equivalent third bitmap fields, as applicable
- Field 123, Usage 2—Verification and Token Data (TLV Format)

Dataset ID 57, Service Processing Type Transactions: Tags **80** and **81** identify service processing type and date/time for scheduled deferred OCTs.

Table 199: Dataset ID 57, Service Processing Type Transactions

Tag	Length	Value	Format	Content
80	2	Service Processing Type	AN	<p>Contains service processing types.</p> <p>00 = Normal transaction 01 = Visa deferred OCT, originator hold 02 = Visa deferred OCT hold, default interval 03 = Visa deferred OCT hold, user-defined interval 09 = Visa deferred OCT, cancel pending deferred OCT request 0B = Back-to-Back 0I = Visa Direct custom program 0Q = Visa deferred OCT, query the status of the deferred OCT A0 = Alias Directory P0 = Payment tag</p> <p>For non-OCTs (originals and adjustments), if the value is not 00, 0I, or A0, V.I.P. rejects the transaction with reject code 0494 (Field or data missing or invalid), otherwise; VIP suppresses the tag before sending it to the issuer or the acquirer.</p> <p>For OCTs (originals and adjustments), if the value is not valid then VIP rejects the transaction with reject code 0494 (Field or data missing or invalid). If the value is A0 or 0I and not validated by VIP, VIP suppresses this tag to the issuer and returns 00 to the acquirer.</p> <p>0I is number 0 (zero) and letter I.</p> <p>A0 is the Alias Directory Service: OCT transaction where the PAN is an Alias Directory token. A0 is not required in requests. A0 is letter A and number 0 (zero.)</p> <p>For qualified Visa+ OCTs, service processing type is set to P0 in the message to recipient issuer, regardless of whether the originating acquirer sent the value P0 in original message. P0 is letter P and number 0 (zero.)</p> <p>Value 0B identifies back-to-back funding transactions containing existing business application identifier of AA (Account-to-account) in Europe domestic and intra-EEA AFTs. 0B is number 0 (zero) and letter B.</p>
81	6	Deferred OCT Date/Time Value	BCD	<p>Contains date and time value indicating scheduled deferred OCT for recipient issuer in <i>ccyyymmddhhmm</i> format. Where:</p> <p>cc = century (20-99) yy = year (00-99) mm = month (01-12) dd = day (01-31) hh = hour (00-23) mm = minute (00-59)</p> <p>This tag is sent in the response message to originating acquirer when deferred OCT request type value is either 02 or 0Q.</p> <p>The time zone for value in this tag is GMT and the time and date values are approximate.</p>

Dataset ID 57, Purpose of Payment: Tag 82 is required in cross-border OCTs and AFTs destined to Argentina, Bangladesh, Chile, Colombia, Egypt, and India. It can be optionally present in other OCT and AFT requests, and in STIP advices.

Payment codes are defined by the recipient issuer's country and vary by country. Issuer may decline invalid purpose of payment code with response code **93** in Field 39 – Response Code.

Table 200: Dataset ID 57, Purpose of Payment

Tag	Length	Value	Format	Content
82	1-12	Purpose of Payment	AN	<p>Contains purpose of payment code that originating acquirer populates for issuer. This tag is left-justified and variable length.</p> <p>This tag can also be used to support Mastercard Transaction Purpose data (only two bytes allowed for Mastercard transactions). Visa sends any two-byte value as received from the acquirer to Mastercard.</p>

Dataset ID 57, Maximum Processing Date: Tag 83 carries the Maximum Processing Date, which represents the final date by which an acquirer must submit a clearing draft. Maximum processing date is derived from the authorization date using authorization-to-clearing timeframes as specified in the Visa Rules. Issuers and acquirers who receive these datasets may receive the maximum processing date in this tag.

For 0200 full financial requests or merchandise returns from a full service acquirer, the maximum processing date is the same day as the original request. If received in a request, issuers may not return this tag in responses. If a transaction is declined by the issuer or by Visa stand-in processing (STIP), V.I.P. forwards the response to the acquirer without this tag.

Table 201: Dataset ID 57, Maximum Processing Date

Tag	Length	Value	Format	Content
83	2	Maximum Processing Date	4N, BCD, 2 bytes	Contains Visa calculated maximum processing date that is sent to issuer and acquirer, or both, with four-digit Julian date in yddd format where: <ul style="list-style-type: none"> • y = 0-9 • ddd = 001-366

Dataset ID 57, Related Transaction Data

Dataset ID 57, Payment Transactions (U.S. Only): In Dataset ID 57, Tag 02 carries the Source of Funds field, which can be cash, check, or card, as shown in these table.

The source of funds can be included in authorizations and reversals where the field 3 transaction type is **53**.

If the issuer has not successfully tested to receive TLV data in this field or the length of Tag 02 is greater than 1 byte, V.I.P. drops the source of funds from the message.

Additional requirements and related information can be found in the descriptions for fields 3, 54, and 62.1.

Domestic ATM Fee Inquiry transactions: If Field 104, Usage 2, Dataset ID 57, Tag 85 is not present in the 0100 fee inquiry request message or contains a value other than the value of **01**, V.I.P. will reject the fee inquiry request with reject code **0494** (Field or data missing or invalid). For domestic Colombia ATM Fee Inquiry 0100 request messages, Field 104, Usage 2, Dataset ID 57 tag 85 is required. Refer to Field 3 and Field 54 for more Fee Inquiry fields required.

Dataset ID 57, Scheme Identifier (Europe region only): In Dataset ID 57, tag 84 covers the scheme identifier showing the payment scheme chosen for POS transactions in markets with co-residence or co-branded cards. Cardholders have the option to choose between multiple payment schemes, for example in the European Economic Area. If the issuer has not successfully tested to receive TLV data in this field or the issuer is not in the Europe region, V.I.P. drops the scheme identifier from the message.

Table 202: Dataset ID 57, Related Transaction Data

Tag	Value	Length	Format	Content of Sub-Elements
02	Source of Funds	1	AN	1 = Cash 2 = Check 3 = Card
84	Scheme Identifier	2	AN	<p>Contains the card scheme selected for the transaction. Values are:</p> <ul style="list-style-type: none"> • 01 = Visa • 02 = Other <p>This tag is for the Europe region only. For issuers in the Europe region, V.I.P. forwards this tag in the request message. For issuers in non-Europe regions, V.I.P. drops this tag from the request message.</p> <p>Issuers are not required to return this tag in the response message. V.I.P. does not send this tag in the response message to the acquirer.</p>
I 85	Subsequent Transaction Type	1	N	Contains the value of 01 (ATM withdrawal).

Field 104, Usage 2 - Dataset ID 58

Dataset ID 58, Benefit Supporting Data: This field should be used in non-financial 0100 eligibility inquiry transactions and their responses. Tags 01 and 02 are included in eligibility inquiry requests. Response messages may include all defined tags for dataset 58.

Table 203: Dataset ID 58, Benefit Supporting Data

Tag	Length	Value	Content of Sub-Elements
01	09	Benefit Administrator ID	9 numeric positions containing employer benefit provider identifier or healthcare provider ID. The value is numeric.
02	02	Service Type Code	This sub-element is 2 character positions containing the defined standard code for healthcare treatment.
03	06	Payer ID/ Carrier ID	This sub-element is 6 numeric positions containing the identification of the health insurance carrier/provider.
04	02	Approval or Reject Reason Code	This sub-element is 2 alphanumeric positions containing the defined codes for approval and declines of eligibility inquiries.

These messages also use a field 3 processing code of **39** and a field 4 amount of zero. Responses contain field 54 values, including an amount type of **3S** (amount co-payment) and an

account type of **00**. Issuers should use a field 39 response code of **00** in approvals and **05** in declines.

STIP does not approve healthcare eligibility inquiries. If the issuer is unavailable, STIP responds with response code **91**.

Acquirers and issuers that choose to support healthcare eligibility verification requests for merchants must successfully complete testing to support the eligibility inquiry message, including use of the field 104 TLV format and the required values for field 3 and field 54. Clients that support the field 104 TLV format must use this format for all uses of field 104. If an issuer has not successfully completed testing to receive field 104 in an eligibility request, V.I.P. drops it from the 0100 request.

Field 104, Usage 2 - Dataset ID 59

Dataset ID 59, Promotion Data: To support the data needs of acquirers, issuers, and merchants, clients can use this field to exchange promotional program information. This field may contain one or more of the tags listed.

Promotion data can be submitted in these messages:

- 0100/0110/0120 authorization requests and responses.
- 0400/0410/0420/0430 authorization reversals, reversal responses, reversal advices, and advice responses.

Table 204: Dataset ID 59, Promotion Data

Tag	Length	Contents	Data Type	Contents of Sub-Elements
01	2	Promotion Type	AN	This fixed-length field contains a code that defines the type of promotion or offer associated with the transaction. Reserved for Visa use only: First position: A-Z Second position: 1-9 and A-Z
02	25	Promotion Code	AN	This variable-length field allows 25 bytes of data referring to a promotional or loyalty program, or offer.
03	25	Promotion Description	AN	This variable-length field allows 25 bytes of free-form text that can be used to provide additional information.
04	100	Receipt Data	ANS	This variable-length field contains 100 bytes of receipt details for the applied offer. It is used only in U.S. domestic Visa POS Offers Redemption Platform (VPORP) transactions.

Table 204: Dataset ID 59, Promotion Data

Tag	Length	Contents	Data Type	Contents of Sub-Elements
05	1	Merchant Indicator	AN	<p>This fixed-length tag indicates whether or not the fuel merchant applied the discount at the pump. Values are:</p> <ul style="list-style-type: none"> Y = Discount was applied at the pump N = Discount was not applied at the pump <p>This tag is used in 0120 confirmation messages for AFD transactions, where the MCC value is 5542.</p>
06	1	Discount Indicator	AN	<p>This fixed-length tag contains the value X (Discount applied to the post-tax amount) to identify that the discount has been applied to the post-tax total purchase amount in Field 4-Amount, Transaction.</p> <p>V.I.P. returns this value in 0110 responses to the acquirer.</p>
07	12, minimum of 1 byte	Unit Discount	N	<p>This variable-length tag contains the unit discount or the cents-off-per-gallon amount.</p> <p>The minimum length of this field is three. Two decimal places are implied.</p> <p>V.I.P. sends this tag to the merchant in AFD status check responses.</p>
08	6, minimum of 1 byte	Unit Quantity	N	<p>This variable-length tag contains the threshold quantity of fuel that must be pumped for the unit discount to apply. Every iteration of this quantity qualifies for the unit discount.</p> <p>The minimum length of this field is three. Three decimal places are implied.</p> <p>V.I.P. sends this tag to the merchant in AFD status check responses.</p>

When the issuer has not successfully completed testing to receive this field in TLV format, V.I.P. drops the promotion data before sending the message to the issuer

Clients and their processors that choose to send and receive promotion data must successfully complete testing to send and receive this field in TLV format.

Field 104, Usage 2 - Dataset ID 5B

Dataset ID 5B, Visa Assessment Data: This dataset is used for Visa Transaction Advisor E-Commerce Scoring, Visa Smarter Posting Services, Visa Account Attack Intelligence Score, and Visa Deep Authorization Score.

Table 205: Dataset ID 5B, Visa Assessment Data

Tag	Length	Value	Format	Content of Sub-Elements
01	2	Risk Score	N	Contains the risk score for the Visa Transaction Advisor E-Commerce Scoring Service. It indicates the degree of risk associated with a transaction. Values are 00-99 .
02	2	Risk Condition Code	N	Contains the risk potential for fraud to occur on the card account over the next 30 days. Values are 00-10 .
80	2	Authorization Posting Score	N	Identifies the likelihood for amounts submitted by the acquirer to remain consistent through clearing. Values are 00-99 . This field is zero-filled to the left for single-digit scores.
85	2	Visa Account Attack Intelligence Score	N, EBCDIC	Contains a score that Visa sends to issuer based on participation. Values are 01-99 . Upon successful calculation, V.I.P. includes the score in this tag in the request or advice message to the issuer and/or in the response message to the acquirer. Not applicable for Interlink.
86	2	Visa Deep Authorization Score	N	Contains a score that Visa sends to issuer based on participation. Values are 01-99 . Lower score indicates lower probability of fraud.

Visa Transaction Advisor E-Commerce Scoring: Tag 01 and Tag 02 of this dataset are present in approved 0110 authorization response messages. It is sent to an acquiring identifier whose PCR and MVV value are set up to participate in the Visa Transaction Advisor E-Commerce Scoring Service.

Tag 01-Risk Score can be present in Field 104, Usage 2, Dataset ID 5B. However, Tag 02-Risk Condition Code may not be present in all transactions.

All Visa-branded cards, except non-reloadable prepaid and healthcare cards, are subject to scoring by the Visa Transaction Advisor E-Commerce Scoring Service.

Visa Smarter Posting service: Authorization Posting Score, tag 80, is delivered to participating issuers in an authorization request.

Tag 80 is present in 0100 and 0120 authorization requests, acquirer confirmation advices, STIP advices, 0100 preauthorization requests, 0120 completion advices, 0400 and 0420 reversals, partial reversals, reversal advices, and partial reversal advices. Tag 80 is not required in response messages.

Tag 80 is not applicable for credit vouchers, merchandise returns, and non-financial transactions.

Visa Account Attack Intelligence Score: Tag 85 contains a value that is conditionally present based on participation in 0100 authorization requests, account verification requests, preauthorization requests, credit voucher and merchandise return authorization requests, 0120 STIP advices.

Issuers are not required to return Tag 85 in their responses. If they do include Tag 85, V.I.P. drops this tag before sending the response to acquirers. However, if the acquirer participates in receiving this tag, V.I.P. sends the tag with the initial VAAI score in the response message.

Not applicable for Interlink.

Visa Deep Authorization Score: Participation in Visa Deep Authorization (VDA) score service is optional for U.S. issuers processing card-not-present transactions. Tag 86 contains a value that is optionally present in 0100 authorization requests, account verification requests, credit voucher and merchandise return requests, preauthorization requests, token activation requests, 0200 full financial requests, and merchandise returns, 0120/0220 STIP advices.

Field 104, Usage 2 - Dataset ID 5C

Dataset ID 5C, Commercial Card Data: Dataset 5C, which supports the transmission of commercial card data, is used in 0100 authorizations, reversals, and related advices. Fuel merchants are required to provide additional data in this field in 0100 authorizations and 0120 Acquirer Confirmation Advices for Visa Fleet card transactions. Fleet level 2 and level 3 data is required in some regions for specific MCCs, see the *Visa Fleet Card 2.0 Implementation Guide*.

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
01	Type of Purchase	1	AN	<p>1 = Fuel purchase (single fuel code) 2 = Non-fuel purchase 3 = Fuel and non-fuel purchase 4 = Fuel purchase (multiple fuel codes)</p> <p>Value of 3 indicates that the transaction includes single or multiple fuel type codes in addition to any non-fuel items.</p> <p>Refer to the <i>Visa Fleet Card 2.0 Data and Platform Guide</i> for more information regarding Multiple Fuel Codes.</p>
02	Service Type	1	AN	<p>F = Full service S = Self-service H = High-speed dispense</p>

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
03	Fuel Type	2	AN	Contains the fuel type code for the transaction. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
04	Unit of Measure	1	AN	C = CM (charging minutes) G = U.S. gallon I = Imperial gallon K = Kilo L = Liter P = Pound W = kWh (kilowatt per hour)
05	Quantity	12	N	Four decimal places are implied.
06	Unit Cost	12	N	Four decimal places are implied.
07	Gross Fuel Price	12	N	Four decimal places are implied.
08	Net Fuel Price	12	N	Four decimal places are implied.
09	Gross Non-Fuel Price	12	N	Two decimal places are implied.
10	Estimated Km/Miles Added	6	N	Contains an estimate of the total distance added, in km/miles, based on the kWh added, and the type of vehicle engine charged.
11	Carbon Footprint	12	N	Contains carbon footprint avoidance (how much was saved from this charge) measurement for the purchase on the transaction - measured in grams of carbon dioxide equivalent (CO2e).
12	Estimated Vehicle Km/Miles Available	6	N	Contains estimated mileage that the car has, after completion of charge, once the electric vehicle leaves the charging station.
13	Local Tax Included	1	AN	0 = Tax not included 1 = State or provincial tax included 2 = Transaction is not subject to tax
14	Local Tax	12	N	Two decimal places are implied.
15	National Tax Included	1	AN	0 = Not subject to tax 1 = Subject to tax
16	National Tax	12	N	Two decimal places are implied.
17	Other Tax	12	N	Two decimal places are implied.

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
18	Merchant VAT Registration/ Single Business Reference Number	20	AN	
19	Customer VAT Registration Number	13	AN	
0A	Net Non-Fuel Price	12	N	Two decimal places are implied.
0B	Odometer Reading	7	AN	
0C	Charging Power Output Capacity	6	N	Contains the charging station power output capacity in kW.
0D	Charging Reason Code	6	N	Contains a specific charging reason code for the transaction. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
0E	VAT/Tax Rate	4	N	Value-added tax or local tax rate (in percentage) for fuel purchased. Two decimal places are implied.
0F	Miscellaneous Fuel Tax Exemption Status	1	AN	0 = Non-exempt 1 = Exempt
1A	Customer Reference Number	17	AN	The value may be a reference number, code, or generic number. Fuel transactions are identified by an MCC value of 5541 or 5542 . In online transactions destined to an issuer, V.I.P. inserts Tag 1A and populates it with the customer code or reference identifier supplied by the acquirer in field 48, usage 36. Hence, fields 104 and 48 are present.
1B	Message Identifier	15	AN	When the acquirer populates Tag 1C, Additional Data Indicator, with a value of Y , Visa populates Tag 1B. Contains the message identifier that is used to link the line item detail messages.

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
1C	Additional Data Indicator	1	AN	<p>Y = Additional data is provided in Draft Data TC 50</p> <p>N = Additional data is not provided</p> <p>If no additional data is present, the tag, including the value of N, is optional and need not be sent.</p> <p>When acquirers populate this tag with a value of Y, V.I.P. populates Tag 1B. (In commercial card responses, these acquirers receive field 104 Dataset 5E, which contains the destination identifier for TC 50.)</p> <p>For issuers, Tag 1C should contain a value of Y when a value for Tag 1B is present.</p>
1D	Maximum Power Dispensed	6	N	Contains maximum power dispensed during specific charge session from the charging station. This could be different from the power output capacity of the station based on power management by the site operator.
1E	Summary Commodity Code	4	N	
1F01	Non-Fuel Product Code 1	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F02	Non-Fuel Product Code 2	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F03	Non-Fuel Product Code 3	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F04	Non-Fuel Product Code 4	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F05	Non-Fuel Product Code 5	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F06	Non-Fuel Product Code 6	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
1F07	Non-Fuel Product Code 7	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F08	Non-Fuel Product Code 8	2	AN	Contains a code for the non-fuel product. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F09	Fuel Brand	4	AN	
1F0A	Fuel Transaction Validation Results	5	AN	
1F0B	Fuel Acceptance Mode	1	AN	
1F10	Expanded Fuel Type	4	AN	Contains the expanded fuel type code for the transaction. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F11	Fleet Employee Number	12	AN	Contains the Visa Fleet cardholder employee number.
1F12	Fleet Trailer Number	16	AN	Contains the trailer number for the Visa Fleet cardholder or vehicle-assigned card.
1F13	Fleet Additional Prompted Data 1	20	AN	Contains information that the cardholder is prompted to provide at the POS for issuer and fleet employer purposes.
1F14	Fleet Additional Prompted Data 2	20	AN	Contains information that the cardholder is prompted to provide at the POS for issuer and fleet employer purposes.
1F27	Connector Type	3	AN	Contains a Visa defined code for a specific connector type to identify the connection for the charge session. Refer to the <i>Visa Fleet Card 2.0 Implementation Guide</i> for a list of valid codes.
1F28	Discount Method	1	AN	Contains these values for discount method applied to a transaction: 1 = Retail minus discount method 2 = Cost plus discount method 3 = Best of retail minus or cost plus
1F29	Discount Agent	1	AN	Contains any of these codes to identify the entity who calculated discount: M = Merchant V = Visa

Table 206: Dataset ID 5C, Commercial Card Data (Fuel Transactions)

Tag	Value	Maximum Length	Format	Content
1F2A	Discount Plan ID	4	AN	Contains a value to identify discount plan applied to a transaction.
1F2B	Client ID	15	AN	Contains a value to identify fleet client.
1F2C	National Tax Rate	4	N	Contains national tax rate (in percentage) for fuel purchased. Two decimal places are implied.
1F2D	Other Tax Included	1	AN	Contains any of these values to indicate whether other tax is included in unit cost: 0 = False 1 = True
1F2E	Other Tax Rate	4	N	Contains other tax rate (in percentage) for fuel purchased. Two decimal places are implied.

Field 104, Usage 2 - Dataset ID 5D

Dataset ID 5D, Installment Payment: This dataset supports the transmission of installment payment data and is used in these messages:

- 0100/0120 authorization and STIP advice
- 0400/0420 POS reversal, partial reversal, and reversal advice

Acquirers that submit this field in the request message receive it in the response. V.I.P. includes the field in the response if the issuer does not provide it.

Installment transactions that contain Tag 82—Plan Registration System Identifier in Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5D—Installment Payment Data, along with one of these fields identifies the transaction as an installment transaction:

- Field 60.8—Mail/Phone/Electronic Commerce and Payment Indicator with a value of **03** (installment payment) in authorization-only transactions.
- Field 63.6—Chargeback Reduction/BASE II Flags, position 4, Mail/Phone/Electronic Commerce (MOTO/ECI) and Payment Indicator with a value of **3** (installment payment) in full financial transactions.
- Field 126.13—POS Environment with a value of **I** (installment payment).

Table 207: Dataset ID 5D, Installment Payment Data

Tag	Format	Value	Content
01	12N, 4-bit BCD, 6 bytes	Total Installment Amount	The total amount cannot exceed USD\$500,000. Zero-filled, right-justified.
02	3N, 4-bit BCD, 2 bytes	Installment Payment Currency	Installment Payment Currency Zero-filled, right-justified.
03	4N, 4-bit BCD, 2 bytes	Number of Installments	Contains number of months from 01-99 that the payment amount is divided in. Right-justified with leading zeros.
04	12N, 4-bit BCD, 6 bytes	Amount of Each Installment	Zero-filled, right-justified.
05 ¹	4N, 4-bit BCD, 2 bytes	Installment Payment Number	Contains current number of installment payment from 01-99 . Zero-filled, right-justified.
06 ²	1AN	Frequency of Installments	A = Annual B = Bi-weekly C = Quarterly M = Monthly Q = Every two weeks S = Twice a year T = Trimester W = Weekly Z = Bi-monthly Space = Not applicable
07 ³	6N, 4-bit BCD, 3 bytes	Date of First Installment	<i>yymmdd</i> (year, month, day). yy = year (01-99) mm = month (01-12) dd = day (01-31) Zero-filled, right-justified.
08	12N, 4-bit BCD, 6 bytes	Total Amount Funded	Zero-filled, right-justified.
09	4N, 4-bit BCD, 2 bytes	Percent of Amount Requested	Contains the percent of the total amount requested divided by the total amount funded. Zero-filled, right-justified.

Table 207: Dataset ID 5D, Installment Payment Data

Tag	Format	Value	Content
0A	12N, 4-bit BCD, 6 bytes	Total Expenses	Contains the total expenses charged by the institution to fund the total amount requested. Zero-filled, right-justified.
0B	4N, 4-bit BCD, 2 bytes	Percent of Total Expenses	Contains the percent of total expenses divided by the total amount funded. Zero-filled, right-justified.
0C	12N, 4-bit BCD, 6 bytes	Total Fees	Contains the total fees charged by the institution to fund the total amount requested. Zero-filled, right-justified.
0D	4N, 4-bit BCD, 2 bytes	Percent of Total Fees	Contains the percent of total fees divided by the total amount funded. Zero-filled, right-justified.
0E	12N, 4-bit BCD, 6 bytes	Total Taxes	Contains the total taxes charged by the institution to fund the total amount requested. Zero-filled, right-justified.
0F	4N, 4-bit BCD, 2 bytes	Percent of Total taxes	Contains the percent of total taxes divided by the total amount funded. Zero-filled, right-justified.
10	12N, 4-bit BCD, 6 bytes	Total Insurance	Contains the total of the insurance charged by the institution to fund the total amount requested. Zero-filled, right-justified.
11	4N, 4-bit BCD, 2 bytes	Percent of Total Insurance	Contains the percent of the total insurance divided by the total amount funded. Zero-filled, right-justified.
12	12N, 4-bit BCD, 6 bytes	Total Other Costs	Contains the total other costs charged by the institution to fund the total amount requested. Zero-filled, right-justified.
13	4N, 4-bit BCD, 2 bytes	Percent of Total Other Costs	Contains the percent of the total other costs divided by the total amount funded. Zero-filled, right-justified.
14	7N, 4-bit BCD, 4 bytes	Monthly Interest Rates	Zero-filled, right-justified.

Table 207: Dataset ID 5D, Installment Payment Data

Tag	Format	Value	Content
15	7N, 4-bit BCD, 4 bytes	Annual Interest Rate	Zero-filled, right-justified.
16	7N, 4-bit BCD, 4 bytes	Annual Total Cost of Financing	Zero-filled, right-justified.
17 ⁴	2N, 4-bit BCD, 1 bytes	Installment Payment Type	0 = Without plan 1 = No interest to the cardholder 2 = With interest for the cardholder 3 = Buy today and pay later or skip payment Zero-filled, right-justified.
18	4N, 4-bit BCD, 2 bytes	Grace Period	Contains number of months from 00-99 that the payment is not required. Left-justified with leading zeros,
19	12N, 4-bit BCD, 6 bytes	Installment Payment Interest	Optionally contains interest calculated for the installment period (two decimal positions implied). Zero-filled, right-justified. Value can be 0 if tag 17 contains 1 or 2 .
1A	10N, 4-bit BCD, 5 bytes	VAT for Installment Payment Interest	Vat calculated by acquirer for interest applicable to the transaction. Two decimal positions implied. Zero-filled, right-justified.
80	2N, 4-bit BCD, 1 byte	Plan Owner	00 (Non-installment) 01 (Issuer installment) 02 (Deferred issuer installment) 03 (Merchant installments)
82 ⁵	35AN	Plan Registration System Identifier	Contains the plan registration system identifier value to identify the transaction as a Visa Installment Solutions transaction. This identifier is a ten-character alphanumeric unique value.

¹This tag is optional. Acquirers must not submit this tag when sending multiple instances of dataset ID 5D in a Crediário transaction.

²For Crediário installment payments, this tag contains **M**.

³For Crediário installment payments, this tag must contain all zeros.

⁴For Crediário installment payments, this tag contains value **43** (Crediário).

⁵ISO defined length for this tag is 35 bytes, but, Visa restricts usage of this tag to ten bytes.

Acquirers can optionally submit installment payment data in this field, and issuers can optionally receive it.

If an acquirer submits an installment payment authorization and the issuer processor has not successfully completed testing to receive this field, V.I.P. drops the field before sending the message to the issuer. Issuers that currently receive other TLV data in this field also receive dataset 5D if an acquirer sends it.

V.I.P. declines Crediário eligibility inquiry and authorization messages with response code **57** (Transaction not permitted to cardholder) if the issuer does not participate or with response code **91** (Issuer or switch inoperative) if the issuer is unavailable.

Crediario installment payment eligibility inquiry request (Field 3 = **39**) must be submitted with a POS entry mode (Field 22) of **01**.

For installment payment transactions, V.I.P. rejects the message with reject code **0494** (Field or data missing or invalid) if Dataset ID 5D has invalid data or an invalid length.

For Uruguay domestic transactions, the following cross edit is performed for Dataset ID 5D elements:

- If tag 03 (Number of Installments) is present the value must be greater than **zero**, otherwise, V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid).

For Paraguay domestic transactions, these cross edits are performed for Dataset ID 5D elements:

- If tag 03 (Number of Installments) is missing or contains **00**, V.I.P. drops Dataset ID 5D.
- If tag 03 (Number of Installments) is present with valid values but tag 80 (Plan Owner) is missing or contains an invalid value, V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid).
- Tag 80 (Plan Owner) must be in the range **00 - 03**, otherwise, V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid).

For Mexico domestic transactions, these cross edits are performed for DSID 5D elements:

- If tag 17 (Installment Payment Type) is **00** and tag 06 (Frequency of Installments) is present and is not space (or blank), VIP rejects the transaction with reject code **0494** (Field or data missing or invalid).
- If tag 17 (Installment Payment Type) is **00** and tag 19 (Installment Payment Interest) is not **zero**, VIP rejects the transaction with reject code **0494** (Field or data missing or invalid).
- If tag 17 (Installment Payment Type) is either **01** (No interest to the cardholder) or **02** (With interest for the cardholder) and the transaction amount in field 4 is less than the installment payment interest in tag 19, V.I.P. rejects the transaction with reject code **0494** (Field or data missing or invalid).
- If tag 19 (Installment Payment Interest) is **zero** but tag 1A (VAT for Installment Payment Interest) is not **zero**, VIP rejects the transaction with reject code **0494** (Field or data missing or invalid).

Field 104, Usage 2 - Dataset ID 5F

Dataset ID 5F, Sender Data: This dataset contains sender data required in 0100 (initiated as 0200) original credit transactions. The dataset is also included in related issuer advices.

Although Dataset ID 5F is required in reversals of original credit transactions, V.I.P. drops this field if it is sent in reversal responses.

When a tag is not applicable to the message, it should not be present and must not be filled with all **spaces** or all **zeros**.

Table 208: Dataset ID 5F, Sender Data

Tag	Length	Format	Value	Contents
01	16	ANS	Sender Reference Number	Contains a transaction reference number that is provided by the originator or acquirer and can be used to uniquely identify the entity funding the transaction.
02	34	ANS	Sender Account Number	Contains the account number of the entity funding the transaction.
03	30	ANS	Sender Name	Contains the name of the entity funding the transaction.
04	35	ANS	Sender Address	Contains the address of the entity funding the transaction.
05	25	ANS	Sender City	Contains the city of the entity funding the transaction.
06	2	AN	Sender State	Contains the geographical state or province of the entity funding the transaction. Sender State is required when Sender Country in Tag 07 contains 124 (Canada) or 840 (U.S.). This field is optional otherwise.
07	3	AN	Sender Country	Contains the country of the entity funding the transaction. Format: 3-digit ISO numeric country code.

Table 208: Dataset ID 5F, Sender Data

Tag	Length	Format	Value	Contents
08	2	AN	Source of Funds	<p>Indicates the method used by the sender to fund an OCT.</p> <p>The tag is required in all domestic and cross-border money transfer OCTs destined to U.S. recipient issuers.</p> <p>Values are:</p> <ul style="list-style-type: none"> • 01 = Visa credit • 02 = Visa debit • 03 = Visa prepaid • 04 = Cash • 05 = Debit/deposit access accounts other than those linked to a Visa card (includes checking/savings accounts and proprietary debit/Automated Teller Machine (ATM) cards) • 06 = Credit accounts other than those linked to a Visa card (includes credit cards and proprietary credit lines) <p>Acquirers must send this tag for all OCTs with money transfer business application identifiers (AA, BI, CD, FT, PP, WT, LA.)</p>
09	20	AN	Claim Code	<p>Visa Mobile Prepaid (VMP) Transaction: Tag contains the third-party request reference number.</p> <p>VMP transactions are supported for certain countries in the AP, CEMEA, and LAC regions only. For a given transaction, the issuer, acquirer, and merchant must be within the same country.</p>
0A	30	ANS	Recipient Name	Contains the name of the entity receiving the funds.
0B	20	AN	Confirmation Number	
0C	25	AN	Recipient City	Contains the city of the entity receiving the funds.
0D	3	N	Recipient Country	<p>Contains the country of the entity receiving the funds.</p> <p>Format: 3-digit ISO country code.</p>
0E	3	AN	Proprietary Amount Type	

Table 208: Dataset ID 5F, Sender Data

Tag	Length	Format	Value	Contents
0F	12	N	Proprietary Amount	
10	5-10	AN	Sender Postal Code	Contains the postal code of the entity funding the transaction.

Account Funding Transactions For domestic, intra-EEA, and cross-border AFTs, V.I.P. has these requirements involving the UK, Gibraltar, and EEA countries:

Table 209: AFT Requirements for EEA, UK, and Gibraltar

Tag	Domestic ¹	Intra-EEA, including the UK, and Gibraltar ²	International ³
01 – Sender Reference Number	Optional	Optional	Optional
02 – Sender Account Number ^{4,5}	Required	Required	Required
03 – Sender Name	Optional	Required	Required
04 – Sender Address	Optional	Required	Required
05 – Sender City	Optional	Required	Required
06 – Sender State	Required if Tag 07 contains 124 (Canada) or 840 (US)	Required if Tag 07 contains 124 (Canada) or 840 (US)	Required if Tag 07 contains 124 (Canada) or 840 (US)
07 – Sender Country	Optional	Required	Required
0A – Recipient Name	Required	Required	Required

¹Issuer, acquirer, and merchant in the same country.

²Issuer, acquirer, or merchant in different countries.

³Issuer, acquirer, and merchant outside the EEA, UK, and Gibraltar.

⁴For AFTs, tag 02 contains the account being funded.

⁵V.I.P. sends Tag 02 in AFT to the recipient issuer if the issuer supports AFT, V.I.P. drops this tag if issuer does not support AFT.

If an issuer is enabled to receive Field 104 in domestic or cross-border AFTs and OCTs (for both money transfer and non-money transfer BAIs), Visa maps details from Tags 83, 84, and 85 (given name, middle name, and last name, respectively) in Field 56 for both sender and recipient:

- As the **sender**, the name details from Field 56 are mapped to Field 104, Usage 2, Dataset ID 5F, Tag 03.
- As the **recipient**, the name details from Field 56 are mapped to Field 104, Usage 2, Dataset ID 5F, Tag 0A.

| This ensures consistent handling of name data across all AFT and OCT transaction types.

Field 104, Usage 2 - Dataset ID 60

Dataset ID 60, Airline Industry-Specific Data: This dataset is optional for acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorizations, reversals, and related advices.

Table 210: Dataset ID 60, Airline Industry-Specific Data

Tag	Name	Length	Format	Description
01	Fare Basis Code-Leg 1	6	AN	Contains a code that indicates the fare basis for the first leg of the trip.
02	Fare Basis Code-Leg 2	6	AN	Contains a code that indicates the fare basis for the second leg of the trip.
03	Fare Basis Code-Leg 3	6	AN	Contains a code that indicates the fare basis for the third leg of the trip.
04	Fare Basis Code-Leg 4	6	AN	Contains a code that indicates the fare basis for the fourth leg of the trip.
05	Computerized Res System	4	AN	<p>Contains a code that indicates the computerized reservation system used to make the reservation and purchase the ticket.</p> <p>For tickets purchased in Germany, this tag should contain one of the following codes:</p> <ul style="list-style-type: none"> • BLAN = Dr. Blank • DALA = Cavia-Apollo • DATS = Delta • DERD = DER • PARS = TWA • SABR = Sabre • STRT = Start • TUID = TUI
06	Flight Number-Leg 1	5	AN	Contains the number of the airline flight to be taken on the first leg of the trip.
07	Flight Number-Leg 2	5	AN	Contains the number of the airline flight to be taken on the second leg of the trip.
08	Flight Number-Leg 3	5	AN	Contains the number of the airline flight to be taken on the third leg of the trip.

Table 210: Dataset ID 60, Airline Industry-Specific Data

Tag	Name	Length	Format	Description
09	Flight Number-Leg 4	5	AN	Contains the number of the airline flight to be taken on the fourth leg of the trip.
0A	Credit Reason Indicator	1	AN	<p>Contains a code that indicates the reason for a credit to the cardholder. Values are:</p> <ul style="list-style-type: none"> • A = Passenger transport ancillary purchase cancellation • B = Airline ticket and passenger transport ancillary purchase cancellation • C = Airline ticket cancellation • O = Other • P = Partial refund of airline ticket <p>This tag is used in authorization requests, merchandise returns, STIP advices, reversals, partial reversals, and reversal advices.</p>
0B	Ticket Change Indicator	1	AN	<p>Contains a code that indicates why a ticket was changed. Values are:</p> <ul style="list-style-type: none"> • C = Change to existing ticket • N = New ticket <p>This tag is used in authorization requests, merchandise returns, STIP advices, reversals, partial reversals, and reversal advices.</p>

V.I.P. removes tags that are incorrectly formatted or contain invalid values.

Field 104, Usage 2 - Dataset ID 61

Dataset ID 61, Car Rental Industry-Specific Data: This dataset is optional for acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorizations, reversals, and related advices.

Table 211: Dataset ID 61, Car Rental Industry-Specific Data

Tag	Name	Length	Format	Description
01	Days Rented	2	N	Contains the total number of days that the vehicle was rented.
02	Daily Rental Rate	12	N	Contains the daily rate being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
03	Weekly Rental Rate	12	N	Contains the weekly rate being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
04	Insurance Charges	12	N	Contains insurance being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
05	Fuel Charges	12	N	Contains fuel being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
06	Car Class Code	2	AN	Contains a code indicating the type of vehicle.
07	One-Way Drop-Off Charges	12	N	Contains charges for one-way drop-off of the vehicle. No decimal points should be used. Two decimal places are implied.
08	Renter Name	40	AN	Contains the name of renter.

Field 104, Usage 2 - Dataset ID 62

Dataset ID 62, Lodging Industry-Specific Data: This dataset is optional for acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorizations, reversals, and related advices.

Table 212: Dataset ID 62, Lodging Industry-Specific Data

Tag	Name	Length	Format	Description
01	Daily Room Rate	12	N, EBCDIC	Contains the daily rate being charged for the room. No decimal points should be used. Two decimal places are implied.
02	Total Tax	12	N, EBCDIC	Contains the tax portion of the amount that is being billed for the room. No decimal points should be used. Two decimal places are implied.
03	Prepaid Expenses	12	N, EBCDIC	Contains prepaid expenses being billed. No decimal points should be used. Two decimal places are implied.
04	Food/Bev Charges	12	N, EBCDIC	Contains food or beverage charges being billed. No decimal points should be used. Two decimal places are implied.
05	Folio Cash Advances	12	AN	Contains folio cash advances being billed. No decimal points should be used. Two decimal places are implied.
06	Room Nights	2	N, EBCDIC	Contains the total number of nights being billed.
07	Total Room Tax	12	N, EBCDIC	Contains the room tax that is being billed. No decimal points should be used. Two decimal places are implied.

Field 104, Usage 2 - Dataset ID 63

Dataset ID 63, Non-Industry-Specific Data: This dataset is optional for acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorizations, reversals, and related advices.

Table 213: Dataset ID 63, Non-Industry-Specific Data

Tag	Name	Length	Format	Description
01	Local Tax Indicator	1	AN	<p>This tag indicates whether local tax is included.</p> <p>Values are:</p> <ul style="list-style-type: none"> • 0 = Tax not included • 1 = State or provincial tax included • 2 = Transaction is not subject to tax <p>This tag should contain a value of 1 if a value for Tag 02, Local Tax, is present.</p>
02	Local Tax	12	N, EBCDIC	<p>This tag indicates the amount of state or provincial tax included in the transaction amount. This amount must be expressed in the same currency as the source amount. This tag must be numeric and can contain all zeros.</p> <p>No decimal points should be used. Two decimal places are implied.</p> <p>For transactions in the U.S. region, when submitted on taxable non-fuel commercial card transactions, the local tax amount value should be between 0.1% and 22% of the source amount.</p>
03	National Tax Indicator	1	AN	<p>This tag indicates whether national tax is included.</p> <p>Values are:</p> <ul style="list-style-type: none"> • 0 = Not subject to tax • 1 = Subject to tax <p>This tag should contain a value of 1 if a value for Tag 03, National Tax, is present.</p>
04	National Tax	12	N, EBCDIC	<p>This tag indicates the amount of national tax included in the transaction amount. This amount must be expressed in the same currency as the source amount.</p> <p>If present, this tag should be all numeric.</p> <p>No decimal points should be used. Two decimal places are implied.</p>
05	Merchant VAT Registration/ Single Business Reference Number	20	AN	Contains the merchant's value-added tax (VAT) registration number or single business reference number (SBRN) for the business sender tax identification ¹ .

Table 213: Dataset ID 63, Non-Industry-Specific Data

Tag	Name	Length	Format	Description
06	Customer VAT Registration Number	13	AN	<p>Contains the customer's VAT registration number for the individual sender tax identification.¹</p> <p>This tag may contain 13 bytes.</p>
07	Summary Commodity Code	4	AN	Contains the national standard code for the description of goods.
08	Other Tax	12	N, EBCDIC	<p>Contains other taxes.</p> <p>If present, this tag should be all numeric.</p> <p>No decimal points should be used. Two decimal places are implied.</p>
09	Message Identifier	15	AN	<p>When the acquirer populates Tag 15, Additional Data Indicator, with a value of Y, Visa populates Tag 09.</p> <p>This Message Identifier value can be used to link data in the dataset ID to additional data in other transactions or fields.</p> <p>When a V.I.P. Full Service acquirer populates Tag 15 with a value of Y, Visa populates Tag 09 with the transaction identifier from field 62.2, which is used to link the full-financial message or clearing transaction to the TC 50 records.</p> <p>This tag may contain 15 bytes alphanumeric content.</p>
0A	Time of Purchase	4	N, EBCDIC	<p>Contains the time of day that the purchase was made.</p> <p>Format:</p> <ul style="list-style-type: none"> • <i>hh</i> = Hour in the merchant's or acquirer's local time • <i>mm</i> = Minutes
0B	Customer Reference Number	17	AN	<p>Contains a value that identifies the customer for non-fuel transactions. The value may be a reference number, code, or generic number.</p> <p>Note: Fuel transactions are identified by an MCC value of 5541 or 5542. The customer code or reference identifier value for fuel transactions is carried in field 48, usage 36.</p>

Table 213: Dataset ID 63, Non-Industry-Specific Data

Tag	Name	Length	Format	Description
13	Merchant Postal Code	11	AN	<p>Contains the postal code that identifies the merchant's location for commercial card transactions.</p> <p>If present, this tag may contain alphanumeric values, including spaces and special characters.</p>
15	Additional Data Indicator	1	AN	<p>Contains the additional data indicator.</p> <p>Values are:</p> <ul style="list-style-type: none"> • Y = Additional data is present in the transaction. For commercial card transactions, a value of Y means that additional data is provided in Draft Data TC 50. • N = Additional data is not provided. <p>Note: If no additional data is present, the tag, including the value of N, is optional and need not be sent.</p> <p>When acquirers populate this tag with a value of Y, V.I.P. populates Tag 09, Message Identifier. (In commercial card responses, these acquirers receive field 104 Dataset 5E, which contains the destination identifier for TC 50.)</p> <p>For issuers, Tag 15 should contain a value of Y when a value for Tag 09 is present.</p>
80	Merchant Reference Number	35	ANS	<p>Contains the merchant account key value for Argentina T3.0 transactions. Value must be in 16-digits numeric format.</p> <p>Acquirers can use this tag for Argentina T3.0 transactions only.</p>

Table 213: Dataset ID 63, Non-Industry-Specific Data

Tag	Name	Length	Format	Description
82	VAT Documentation Indicator	2	AN, EBCDIC	<p>Byte 1: Merchant</p> <ul style="list-style-type: none"> • 1 (Merchant agrees for issuer to VAT IOB). This applies to all merchants in selected European markets, or, • 2 (Merchant agrees for issuer to VAT IOB and confirms incremental compliance requirements). • Space (Merchant does not agree to VAT IOB). Merchant provides the VAT documentation directly to the fleet client's cardholder. <p>The value of 2 must be configured to comply with Fleet 2.0 requirements and will be used for future use cases. The use of value 2 will be published in a future version of the <i>Fleet 2.0 Value Added Tax (VAT) Documentation Indicator for Invoice on Behalf of Merchant Guide</i> on Visa Access (formerly Visa Online).</p> <hr/> <p>Byte 2: Issuer</p> <ul style="list-style-type: none"> • 1 (Issuer agrees to provide VAT IOB for merchant). This applies to all merchants in selected European markets, or, • 2 (Issuer agrees for merchant to VAT IOB and confirms incremental compliance requirements). • Space (Issuer does not agree to VAT IOB). Merchant provides the VAT documentation directly to the fleet client's cardholder. <p>The value of 2 must be configured to comply with Fleet 2.0 requirements and will be used for future use cases. The use of value 2 will be published in a future version of the <i>Fleet 2.0 Value Added Tax (VAT) Documentation Indicator for Invoice on Behalf of Merchant Guide</i> on Visa Access (formerly Visa Online).</p>

¹Visa rejects transactions with reject code **0494** (Field or data missing or invalid), if they contain both tag 05 and tag 06.

Field 104, Usage 2 - Dataset ID 64

Dataset ID 64, Visa Advanced Authorization Data, VAA data: This dataset is used in 0100 authorization/preauthorization request messages, 0101 authorization repeat messages, and 0120 advice messages. This dataset applies to purchases, cash advances, and Quasi-Cash transactions only.

Issuer participation is optional. Issuers can opt to receive the VAA data in Tag 01 and Tag 02 as an alternative to field 62.21 and field 62.22.

Visa Advanced Authorization is a global product. Contact your Visa representative.

Table 214: Dataset ID 64, Visa Advanced Authorization Data, VAA data

Tag	Length	Value	Format	Contents
01	6	Compromised Account Risk Condition Code (CARCC)	AN	<p>Compromised Account Risk Condition Code (CARCC) related to a high-risk event in the Compromised Account Management System (CAMS).</p> <p>Two byte numeric value from 01 - 09.</p> <p>Bytes 1-2 contain risk condition code.</p> <p>Bytes 3-6 are spaces.</p> <p>If no high-risk events exist in CAMS for the account, the condition code is not included.</p>
02	3	VAA Risk Score	N	<p>VAA risk score is 001-099</p> <p>A higher score indicates a higher risk.</p>

Field 104, Usage 2 - Dataset ID 65

Dataset ID 65, Mastercard Client-Defined Data: This data is used in Mastercard authorization requests and is optional in Interlink card absent requests initiated with a Mastercard Token. Authorization responses and reversals must contain this field if it was present in the original request. The dataset can also be present in 0120 completion advices. PIN Debit and Push Payment Gateway SMS acquirers can submit Mastercard Assigned ID (MAID) in tag 07, Authentication Data in tag 38, Token Cryptogram data in tag 43 or 44, Merchant Country of Origin data in tag 46, and Merchant Payment Gateway ID in tag 56 of this field.

Among the available tags, only tag 43 applies to Interlink.

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
01	1	n/a	AN	Reserved for future use.
02	98	Client-defined data	ANS	<p>This field contains Mastercard transaction data.</p> <p>Acquirers that choose to process domestic installment payment transactions in Colombia must support this tag in authorization requests and responses.</p> <p>References: See Mastercard documentation.</p>
03	6	Mastercard Data Element DE121-Authorizing Agent ID Code	N	<p>In AFD transactions, Mastercard returns a 6-digit number in this field in 0110 and 0410 response messages.</p> <p>Acquirers must include the number from the 0110 response in 0120 advice messages.</p>
04	2	Mastercard Data Element DE48, Subelement 23-Payment Initiation Channel	AN	<p>Contains a Mastercard-defined code that provides information about the type of device used to initiate a noncard transaction.</p> <p>Acquirers that choose to process contactless transactions must support this tag in authorization, advice, and reversal messages.</p> <p>Values for this tag are:</p> <ul style="list-style-type: none"> • 00 = Card (default) • 01 = Mobile network operator (MNO) controlled removable secure element (SIM or UICC) personalized for use with a mobile phone or smartphone • 02 = Key fob • 03 = Watch • 04 = Mobile tag • 05 = Wristband • 06 = Mobile phone case or sleeve

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
				<ul style="list-style-type: none"> ● 07 = Mobile phone or smartphone with fixed (nonremovable) secure element controlled by the MNO (for example, code division multiple access (CDMA)) ● 08 = Removable secure element not controlled by the MNO (for example, memory card personalized for use with a mobile phone or smartphone) ● 09 = Mobile phone or smartphone with a fixed (nonremovable) secure element not controlled by the MNO ● 10 = MNO-controlled removable secure element (SIM or UICC) personalized for use with a tablet or e-book ● 11 = Tablet or e-book with a fixed (nonremovable) secure element controlled by the MNO ● 12 = Removable secure element not controlled by the MNO (for example, memory card personalized for use with a tablet or e-book) ● 13 = Tablet or e-book with fixed (nonremovable) secure element not controlled by the MNO ● 14 - 99 = Reserved for future use

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
05	6	Mastercard Data Element DE48, Subelement 95-Promotion Code	AN	<p>Tags 05 and 06 contain Mastercard-defined data for installment payments. This data is used in authorization requests and responses, and in reversals, reversal advice, and related responses.</p> <p>Because the data required for installment payments varies by country, acquirers must populate Tag 05 with a country-specific program code required by Mastercard.</p> <p>Brazil acquirers must support this tag. In authorizations initiated with a Mastercard Agro card, this tag must contain the value AGROF1.</p> <p>For domestic installment payment transactions in Colombia, this tag must contain the promotion code value of COLCTA (Installment payment transaction in Colombia) in authorization requests and responses.</p> <p>Acquirers in Croatia, Czech Republic, Georgia, Hungary, Romania, Serbia, Slovakia, Slovenia, and Ukraine must support this tag. For installment payment transactions in these countries, this tag must contain the promotion code value of HGMINS.</p> <p>In Brazil domestic authorizations initiated with a Mastercard BNDES card, this tag must contain the promotion code value of BNDES1.</p> <p>Reference: For Tag 05 codes, see Mastercard documentation.</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
06	1-170	Mastercard Data Element DE112	ANS, EBCDIC	<p>Acquirers use this Tag to provide the DE 112 data, which is used to provide the installment payment data and domestic use data (example, Japan, and Brazil).</p> <p>Acquirers must populate Tag 06 with the data required for the code specified in Tag 05.</p> <p>Tag 06 data must be in the format required by Mastercard.</p> <p>For example, in a global Mastercard Installment Payment Service transaction where Subelement 21 and Subelement 22 with subfields 1 to 7 are being sent the data would appear as follows:</p> <p>Visa Format:</p> <p>064B02100320I0220600200000000000000050000 0000000000100000000000100000000000020500</p> <p>Where 06 is the Tag number and 4B is the length (75) and 021 equals the subelement ID, 003 is the subelement length, and 20 is installment type and 1 is installment payment option followed by 022 indicating the next subelement with a length of 060 followed by the subfields 1-7 as described:</p> <p>Subfield 1: 02 Subfield 2: 00000 Subfield 3: 000000000500 Subfield 4: 00000 Subfield 5: 000000010000 Subfield 6: 000000010000 Subfield 7: 000000020500</p> <p>Visa maps the data received in the response from Mastercard to this same tag in the response message.</p> <p>References: For additional information regarding this data element, refer to the Mastercard Customer Information Summary (CIS) specification.</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
07	6	Mastercard Data Element DE48, Subelement 32-Mastercard Assigned ID	AN	<p>Contains the Mastercard assigned ID (MAID).</p> <p>This tag is used in 0100/0200 authorization requests, 0400/0420 reversals, partial reversals, and reversal advices.</p>
09	4	Mastercard Data Element DE48, Subelement 64-Transit Program	N	<p>Contains these Mastercard-defined subfields:</p> <ul style="list-style-type: none"> • Transit Transaction Type Indicator • Transportation Mode Indicator <p>The Transit Transaction Type Indicator subfield, used in 0100 transactions only, must contain one of the values shown in these list:</p> <ul style="list-style-type: none"> • 01 = Prefunded • 02 = Real-time authorized • 03 = Post-authorized aggregated • 04 = Authorized-aggregated split clearing • 05 = Other • 06 = Post-authorized aggregate Maestro • 07-99 = Reserved for future use <p>The Transportation Mode Indicator subfield, used in 0100 transactions only, must contain one of the values shown in these list:</p> <ul style="list-style-type: none"> • 00 = Unknown • 01 = Urban bus • 02 = Interurban bus • 03 = Light train mass transit (Underground Metro LTR) • 04 = Train • 05 = Commuter train • 06 = Water-borne vehicle • 07 = Toll

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
				<ul style="list-style-type: none">• 08 = Parking• 09 = Taxi• 10 = High-speed train• 11 = Rural bus• 12 = Express commuter train• 13 = Para transit• 14 = Self-drive vehicle• 15 = Coach• 16 = Locomotive• 17 = Powered motor coach• 18 = Trailer• 19 = Regional train• 20 = Intercity• 21 = Funicular train• 22 = Cable car• 23-29 = Reserved for future use

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
11	20	Mastercard Data Element DE54	AN	<p>This tag is used to populate DE 54 (Additional Amounts), which provides information on up to two amount types and related account data. This tag supports these balance types in Mastercard transactions and must be formatted per the Mastercard specification. For example:</p> <ul style="list-style-type: none"> • Account balance response • POI currency conversion (DCC) • Future transaction amount in ASI <p>Note: Partial Approval, Cash Back, and Real Time substantiation are processed within the normal Visa Fields (see sections on these services for processing).</p> <p>The tag must contain these information:</p> <ul style="list-style-type: none"> • Positions 1–2, Account Type, with a valid value • Positions 3–4, Amount Type, with a valid value • Positions 5–7, Currency Code, with a valid currency code value • Position 8, Amount, Sign, with a C (Credit) or D (Debit) • Positions 9–20, Amount <p>This tag is used in authorization requests, 0120 acquirer advices, and reversals.</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
12	1	Mastercard Data Element DE48, Subelement 61, Subfield 5	AN	<p>Contains information necessary to process authorizations by Mastercard. Values are:</p> <ul style="list-style-type: none"> • 0 = Normal authorization/ undefined (default setting) • 1 = Final authorization (Mastercard acquirers in Europe must support only this value.) <p>This tag is used in authorization requests, authorization advice, and authorization completion advice.</p>
13	1	Mastercard Data Element DE61, Subelement 11	AN	<p>In authorization requests, this tag contains the value of 3 (Contact and contactless chip terminals) to support contactless M/Chip (proximity chip) terminals.</p> <p>Visa sends the value from this tag to Mastercard's DE 61.11. If there is a value in field 60.2, the value in this tag takes priority.</p>
14	3	Mastercard Data Element DE48, Subelement 74, Subfield 1, Subfield 2	AN, EBCDIC	<p>Contains values to indicate that the chip prevalidation was unsuccessful.</p> <p>Positions 1-2 contain one of these values:</p> <ul style="list-style-type: none"> • 02 = Mastercard On-behalf Service-M/Chip cryptogram prevalidation • 03 = Mastercard On-behalf Service-M/Chip cryptogram validation in stand-in processing • 50 = Issuer chip validation • 90 = Chip fallback transaction downgrade process <p>Position 3 contains one of these values:</p> <ul style="list-style-type: none"> • A = Application cryptogram (AC); ATC outside allowed range • C = Completed successfully

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
				<ul style="list-style-type: none"> • E = AC; ATC replay • F = Format error Field 55-Integrated Circuit Card (ICC)-Related Data • G = Application cryptogram is valid but is not ARQC • I = Application cryptogram invalid • T = Application cryptogram is valid but TVR/CVR invalid • U = Application cryptogram could not be validated due to technical error
15	1	Mastercard Data Element DE48, Subelement 42-Electronic Commerce Indicators, Subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator), position 2	AN	<p>Contains the value 4 (Digital secure remote payment with UCAF data).</p> <p>This tag is used in 0100 authorization request messages.</p>
16	1	Mastercard Data Element DE61, Subfield 3	N	Contains the value 4 (on premises of card acceptor facility cardholder terminal including home PC, mobile phone, PDA) for digital secure remote payment transactions.

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
18	1-96	Mastercard Data Element DE48, Subelement 57, Subfield 1, Subfield 2	AN, EBCDIC	<p>This tag supports Mastercard Merchant Fraud Scoring Data for acquirers. Acquirers can receive up to 16 instances of subfields one and two. Each instance has the same format for each service.</p> <p>Acquirers must be code to receive up to 16 instances that the service supports with this data.</p> <p>Positions 1-3 contain the Merchant Fraud Score/ASI Probability Indicator - a three-character code identifying the Merchant Risk Predict Score or the probability indicator.</p> <p>Positions 4-6 contain the Merchant Score Reason Code - a three-character value is populated for each score indicating the likelihood of occurrence.</p> <p>Note: The information in positions 1-6 can be repeated up to 16 times, allowing up to 96 bytes of data in Tag 18.</p>
19	2	Mastercard Data Element DE48, Subelement 65-Terminal Compliant Indicator, Subfield 1 (Terminal Line Encryption), Subfield 2 (UKPT/DUKPT Compliant)	AN	<p>Contains information for compliance verification.</p> <ul style="list-style-type: none"> ● Position 1 contains terminal line encryption (TLE) compliance: <ul style="list-style-type: none"> - 1 = Not Certified - 2 = Certified ● Position 2 contains UKPT/DKPT compliance: <ul style="list-style-type: none"> - 1 = Not Certified - 2 = Certified

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
20	1	Mastercard Data Element DE48, Subelement 48-Mobile Program Indicators, Subfield 2 (Mastercard Mobile Remote Payment Transaction Types)	AN	<p>Contains these values:</p> <ul style="list-style-type: none"> • 1 = Remote purchase (consumer- initiated)-face-to-face • 2 = Remote purchase (consumer- initiated)-ecommerce • 3 = Remote purchase (consumer- initiated)-MOTO • 4 = Bill pay (consumer- initiated) • 5 = Top-up (consumer- initiated) • 6 = Cash-out (consumer- initiated) • 7 = Cash-out (ATM/agent- triggered) • 8 = Remote purchase (merchant- triggered)-face-to-face • 9 = Remote purchase (merchant- triggered)-ecommerce

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
21	49	Mastercard Data Element DE48, Subelement 37-Mastercard Mobile Remote Payment Transaction Types, Subfield 1 (Payment Facilitator ID), Subfield 2 (Independent Sales Organization ID), Subfield 3 (Sub-Merchant ID)	AN	<p>Contains these values:</p> <ul style="list-style-type: none"> • Subfield 1-0111XXXXXXXXXXXX, where: <ul style="list-style-type: none"> - 01 = subfield 1 indicator - 11 = length of Payment Facilitator ID - XXXXXXXXXXXX = Payment Facilitator ID • Subfield 2-0211XXXXXXXXXXXX, where: <ul style="list-style-type: none"> - 02 = subfield 2 indicator - 11 = length of independent sales organization ID - XXXXXXXXXXXX = independent sales organization ID • Subfield 3-0315XXXXXXXXXXXXXX, where: <ul style="list-style-type: none"> - 03 = subfield 3 indicator - 15 = length of the merchant ID - XXXXXXXXXXXXXX = merchant ID

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
				<p>Allowed combinations:</p> <ul style="list-style-type: none"> • Combination 1 <ul style="list-style-type: none"> - Payment Facilitator ID - Merchant ID value = 0111XXXXXXXXXXXX 0315XXXXXXXXXXXXXX • Combination 2 <ul style="list-style-type: none"> - Independent sales organization value = 0211XXXXXXXXXXXX • Combination 3 <ul style="list-style-type: none"> - Payment Facilitator ID - Independent sales organization ID - Merchant ID value = 0111XXXXXXXXXXXX0211 XXXXXXXXXXXX 0315XXXXXXXXXXXXXX
22	1	Mastercard Data Element DE48, Subelement 17	AN	<p>Contains government qualification indicator.</p> <ul style="list-style-type: none"> • 1 = Transaction qualified for Authentication Service Type 1 • 2 = Transaction qualified for Authentication Service Type 2
23	3	Reserved	AN	Reserved
24	1	Mastercard Data Element DE22, Subelement 1	Hexadecimal	<p>Contains 82 (PAN auto entry via server-issuer, acquirer, or third party).</p> <p>Present in 0100 authorization requests.</p>
25	2	Mastercard Data Element DE48, Subelement 33, Subfield 5	N	<p>Contains token assurance method.</p> <p>Present in 0100/0110 authorization request/response and 0400/0410 reversal request/response messages.</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
26	11	Mastercard Data Element DE48, Subelement 33, Subfield 6	N	Contains token requestor ID. Present in 0100/0110 authorization request/response and 0400/0410 reversal request/response messages.
28	2	Mastercard Data Element (DE) 48, Subelement 52	AN	Contains the interchange structure indicator to help acquirers determine U.S. intraregional interchange programs, such as where the acquirer, issuer, and acceptor are within the U.S. region.
29	1	Mastercard Data Element (DE) 61, Subelement 7	AN	Contains a value of 4 to indicate a preauthorized request.
30	1	Mastercard Data Element (DE) 48, Subelement 61, Subfield 4	AN	This tag contains a value to indicate that the Mastercard Expert Monitoring Service (EMS) stores the transaction per acquirer request. Valid values are: <ul style="list-style-type: none">• 0 = No action requested• 1 = Transaction to be scored

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
31	32	Mastercard Data Element (DE) 48, Subelement 55, Subfield 1, Subfield 2	AN	<p>This tag contains the fraud score on a fraud scoring service transaction, if the transaction is stored per the acquirer request. The format is as follows:</p> <ul style="list-style-type: none"> • Positions 1-3, contains a value from 001 to 998, indicating EMS real-time fraud score, where 001 denotes least likely a fraudulent transaction and 998 denotes most likely a fraudulent transaction. • Positions 4-5, contains a score reason code to identify the data used in determining the fraud score • Positions 6-32, reserved for future use <p>Acquirers receive a three-digit value from 111-999 in an approved response of an account status inquiry with a future transaction amount value.</p>
32	3	Mastercard Data Element (DE) 48, Subelement 77	AN	<p>Values:</p> <ul style="list-style-type: none"> • C91 (Utility payments-Brazil domestic transactions) • C92 (Government services- Brazil domestic transactions) • C93 (Mobile phone top-ups- Brazil domestic transactions) • C94 (Coupon booklet payments (CARNE)-Brazil domestic transactions) • P10 (Purchase repayment) • P71 (High-risk securities)
33	1	Mastercard Data Element (DE) 48, Subelement 14	AN	<p>Values:</p> <ul style="list-style-type: none"> • D (Debit transaction) • C (Credit transaction)

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
34	1	Mastercard Data Element (DE) 48, Subelement 14	AN	<p>Mastercard decline value:</p> <ul style="list-style-type: none"> • Positions 1-2 = 30 • Positions 3-4 = 44 (optional) • Positions 5-10 = reason for decline (3-6 bytes, optional) <p>or,</p> <p>Mastercard decline value:</p> <ul style="list-style-type: none"> • Positions 1-2 = 65
35	2	Mastercard Data Element DE48, Subelement 53, Subfield 1 (E-ID Request Value)		<p>Contains one of these values:</p> <ul style="list-style-type: none"> • 01 = Informs issuer to pull cardholder personal data for E-ID verification purposes • 02 = Informs issuer to verify and send the age of the cardholder
36	1	Mastercard Data Element DE48, Subelement 21	AN	<ul style="list-style-type: none"> • 0 (Dedicated mPOS terminal [with or without PCI-compliant dongle keypad]) • 1 (Off-the-shelf mobile device) • 2 (Off-the-shelf mobile device with software-based PIN entry) • 3 (Dedicated mPOS terminal with software-based PIN entry)
37	37	Mastercard Data Element DE48, Subelement 66	AN	<p>Position 1 contains Mastercard 3DS Program Protocol for 3DS. Please refer to the Mastercard specification for a list of valid values.</p> <p>Positions 2-37 contain the acquirer-supplied directory server transaction ID data</p> <p>Example of directory server transaction ID:</p> <p>f38e6948-5388-41a6-bca4-b49723c19437</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
38	2	Mastercard Data Element (DE) 48, Subelement 22, Subfield 01 (Low-Risk Merchant Indicator)	AN	<p>Contains values for low-risk transactions:</p> <ul style="list-style-type: none"> • 01 = Merchant initiated transaction • 02 = Acquirer low-fraud and Transaction Risk Analysis • 03 = Recurring payment • 04 = Low-value payment • 05 = Strong customer authentication (SCA) delegation • 06 = Secure corporate payment • 07 = Authentication outage exception
39	1	Mastercard Data Element (DE) 48, Subelement 22, Subfield 02 (Single tap indicator)		<p>Contains 1 in 0100 requests The value of 1 is included if point of interaction supports single tap service; otherwise, tag is not present.</p>
40	1	Mastercard Data Element (DE) 48, Subelement 22, Subfield 03 (Response to PIN request)		<p>Contains 1 in 0100 requests The value of 1 allows acquirers to indicate that transaction contains intentionally duplicated (replayed) ATC value, in context of a single tap transaction.</p>
41	1	Mastercard Data Element (DE) 48, Subelement 22, Subfield 04 (Issuer PIN request in a single tap mode)		<p>Contains 1 in 0100 responses The value of 1 is used if issuer requests a PIN in single tap mode; otherwise, tag is not present.</p>
42	3	Acquiring Institution ID Code	BCD	<p>This tag overrides the registered ICA for the acquiring BIN sent in the transaction message. The Mastercard ICA is required to process a Mastercard authorization via the authorization gateway in the acquiring BIN profile or is sent in Tag 42.</p>

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
43	28	Digital Secure Remote Payment (DSRP) (Token) Cryptogram	BCD	Contains digital payment data associated with the token. V.I.P. Full Service acquirers can only submit 0100 messages for this service. 02xx messages are not supported and, if submitted, V.I.P. declines them.
44	150	Remote Commerce Acceptor Identifier	AN	Contains a merchant identifier. For example: <ul style="list-style-type: none">• website URL• reverse domain name This tag must be encoded as Base64.
46	3	Mastercard Data Element DE48, Subelement 03, Subfield 04 (Merchant Country of Origin Indicator)	N	Contain ISO numeric country code for the home country of the government that owns or controls the merchant who initiated the transaction.
47	30	Mastercard Data Element DE48, Subelement 24 - Account Level Management Service Data	AN	Contains the ALM service data subfields.
	9	Mastercard Data Element (DE) 48, Subelement 24, Subfield 01 — ALM Service Code	AN	Contains ALM service code. ALM processing does not apply when either of these values are present: <ul style="list-style-type: none">• 00000 (ALM service unavailable)• 00126 (PAN not registered for ALM, but the issuer's account range participates, transaction processes business as usual) First four bytes of this subfield contains the subfield (01) and the length of the remaining bytes in the subfield (05).

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
	7	Data Element (DE) 48, Subelement 24, Subfield 02 — ALM Product Graduation Plus or Registered Product Code	AN	<p>Contains licensed graduated product code or the registered product code for those transactions identified with a registered PAN and qualifying for Product Graduation Plus or cardholder Product Monitoring Service, or a combination of ALM Services. If PAN is not actively registered, this tag contains XXX.</p> <p>First four bytes of this subfield contains the subfield (02) and the length of the remaining bytes in the subfield (03).</p>
	7	Data Element (DE) 48, Subelement 24, Subfield 03 — ALM Product Class	AN	<p>Contains Product Class Override for the applicable ALM service. Only PANs actively registered for Product Graduation Plus has an associated ALM product class. If the PAN is not actively registered, this tag contains XXX.</p> <p>First four bytes of this subfield contains the subfield (03) and the length of the remaining bytes in the subfield (03).</p>
	7	Data Element (DE) 48, Subelement 24, Subfield 04 — ALM rate Type	AN	<p>Contains the ALM rate type number for the applicable ALM service. PANs actively registered for ALM services that do not involve Product Graduation Plus have an associated ALM rate type, although some ALM services may combine rate types with product class overrides. If the PAN is not actively registered, this tag contains XXX.</p> <p>First four bytes of this subfield contains the subfield (04) and the length of the remaining bytes in the subfield (03).</p>
48	4	Data Element (DE) 39 and Data Element (DE) 48, Subelement 84 — Merchant Advice Code	AN	Contains Mastercard response code and the decline reason as a combined four-digit value. First two-digit value from Data Element (DE) 39 followed by a valid two-digit value from Data Element (DE) 48, Subelement 84.

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
				<p>Values for Data Element (DE) 39:</p> <ul style="list-style-type: none"> ● 40 = Consumer non-reloadable prepaid card ● 41 = Consumer single-use virtual card number ● 42 = Sanctions scoring service: score exceeds applicable threshold value ● 51 = Not sufficient funds ● 79 = Life cycle ● 82 = Policy ● 83 = Fraud/Security <p>Values for Data Element (DE) 48, Subelement 84:</p> <ul style="list-style-type: none"> ● 01 = New account information available ● 02 = Cannot approve at this time, try again later ● 03 = Do not try again ● 05 = Negotiated value not approved ● 21 = Payment Cancellation (Mastercard use only) ● 22 = Merchant does not qualify for product code ● 24 = Retry after one hour ● 25 = Retry after twenty-four hours ● 26 = Retry after two days ● 27 = Retry after four days ● 28 = Retry after six days ● 29 = Retry after eight days ● 30 = Retry after ten days ● 43 = Consumer multi-use virtual card number

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
49	4	Data Element (DE) 48, Subelement 22, Subfield 05 - Cardholder/ Merchant Initiated Transaction Indicator	AN	<p>Contains customer initiated transaction and merchant initiated transaction indicator.</p> <ul style="list-style-type: none"> • C1 = Customer initiated <ul style="list-style-type: none"> - 01 = Credential-on-File (ad hoc) - 02 = Standing order (variable amount and fixed frequency) - 03 = Subscription (fixed amount and frequency) - 04 = Installment • M1 = Merchant-initiated recurring payment or installment <ul style="list-style-type: none"> - 01 = Unscheduled Credential-on-File - 02 = Standing order (variable amount and fixed frequency) - 03 = Subscription (fixed amount and frequency) - 04 = Installment • M2 = Merchant-initiated industry practice <ul style="list-style-type: none"> - 05 = Partial shipment - 06 = Related/Delayed charge - 07 = No show charge - 08 = Resubmission
51	16	Mastercard Data Element DE108, Subelement 3, Subfield 01 (Sender Reference Number)	AN	Contains Mastercard MoneySend Unique Transaction Reference Number that Visa provides in transaction responses for MoneySend transactions.

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
56	11	Mastercard Data Element DE48, Subelement 37, Subfield 05 (Merchant Payment Gateway ID)	N, EBCDIC	<p>Contains merchant payment gateway ID assigned by Mastercard, provided by the acquirer when a registered merchant payment gateway service provider participates in the transaction. Value is right-justified and zero-filled.</p> <p>Acquirer provides a value of 999998 if it owns the merchant payment gateway and does not need to register it as a merchant payment gateway service provider with Mastercard.</p> <p>Acquirer provides a value of 999997 if the merchant uses no gateway and connects directly to the acquirer.</p>
0A	2	Mastercard Data Element DE39, Value 34 (Suspect fraud)	AN	<p>Contains the value of 34 (Suspect fraud) for reversals of suspicious card-not-present transactions.</p> <p>This tag is used in 0400/0420 reversals and reversal advice.</p>
0B	1	Mastercard Data Element DE48, Subelement 18-Service Parameters, Subfield 1 (Canada Domestic Indicator)	AN	Must contain a value of Y (Canada domestic indicator) in Canada domestic debit Mastercard transactions.

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
0C	3	Mastercard Data Element DE48, Subelement 26-Wallet Program Data, Subfield 1 (Wallet Identifier)	AN	<p>Contains one of these data values that are generated by the PayPass Online platform and passed to the merchant along with the cardholder's checkout information (for example, card credentials, shipping address, and email address):</p> <ul style="list-style-type: none"> • 101 = Wallet remote • 102 = Wallet remote NFC payment <p>Contains one of these data values for Mastercard wallet transactions from the MasterPass platform:</p> <ul style="list-style-type: none"> • 103 = Apple Pay • 216 = Google Pay • 217 = Samsung Pay
0D	250	Mastercard Data Element DE123 -Receipt Free Text	AN	<p>Contains a text message that must be printed on POS sales receipts. This tag is required in 0110 response messages in Peru. V.I.P. does not edit the data received in response messages.</p> <p>V.I.P. truncates the data in this tag to a maximum of 250 characters. V.I.P. also truncates the data if the cumulative data in this tag and all other tags of this field exceeds 255 bytes.</p>
0E	10	Mastercard Data Element DE48, Subelement 25-Prepaid Activation/Load, Subfield 1 (Message Identifier)	AN	<p>Contains a value to indicate the type of cash transaction for prepaid activation and load processing.</p> <p>Values for this tag are as follows:</p> <ul style="list-style-type: none"> • LR = Unlinked load request, or linked load request with no purchase. <p>The first two positions contain the value of LR. Visa space-fills the remaining bytes.</p>
0F	56	Mastercard Data element DE48,	AN	Contains necessary information to process authorization

Table 215: Dataset ID 65, Mastercard Client-Defined Data

Tag	Length	Value	Format	Contents
		Subelement 33, Subfield 3, and Subfield 4, Subfield 8		<p>responses with the Digital Enablement Service:</p> <p>Subfield 3-Expiration Date, contains expiration date of the funding account number.</p> <p>Subfield 4-Product Code Subfield 8-Storage Technology, with these values:</p> <ul style="list-style-type: none"> • 01 = Device memory • 02 = Device memory protected by trusted platform module (TPM) • 03 = Server • 04 = Trusted execution environment (TEE) • 05 = Secure element (SE) • 06 = Virtual execution environment (VEE) <p>A subfield identifier is inserted before each value to identify the subfield.</p> <p>This tag is used in authorization responses, authorization advice responses, and reversal responses. Acquirers that process contactless transactions must support this tag.</p>

Field 104, Usage 2 - Dataset ID 66

Dataset ID 66, American Express Data: This dataset contains data related to American Express transactions.

Acquirers that choose to support American Express installment payments must send installment payment information in this dataset.

Acquirers that process American Express card-present transactions may optionally submit national goods sold code information in card-present authorization requests.

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
01	Variable, maximum 43 bytes	AN	American Express Data Field (DF) 48, Additional Data - Private	<p>Contains American Express installment payment information in 0100 requests and 0110 responses.</p> <p>The acquirer must include the data in the correct format, including the plan type and number of installments.</p> <p>Reference: For the detailed Tag 01 format required by American Express, see American Express documentation.</p>
05	1	AN	American Express Data Field (DF) 22, POS Data Code, position 4	<p>Contains a value of Z (expresspay transactions conducted at transit access terminals) that is mapped to American Express Data Field 22.</p> <p>This tag is used in authorization requests.</p>
06	20 bytes	ANS	American Express Data Field 60.4, Card Acceptor Name/ Location, Seller Phone Number	<p>This tag optionally contains the seller's phone number.</p> <p>V.I.P. only edits the length of the content in this tag.</p> <p>This tag is left-justified with blank padding.</p> <p>This tag is used in authorization requests.</p>
07	40 bytes	ANS	American Express Data Field 60.3, Card Acceptor Name/ Location, Seller Email Address	<p>This tag optionally contains the seller's email address.</p> <p>V.I.P. only edits the length of the content in this tag.</p> <p>This tag is used in authorization requests.</p>
08	4	N, EBCDIC	American Express Data Field 47, Card Present-Goods Sold	Contains the national goods sold code value of 1000 (Gift card).
09	1	AN	American Express Data Field 22, Subfield 6	<p>Contains the digital wallet indicator of Z (digital wallet-application initiated payment token).</p> <p>This tag is used in 0100 requests.</p> <p>The value of Z must not be used for American Express ExpressPay transactions.</p>

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
10	3	N	American Express Data Field 24	<p>Contains the value of 194 (Expresspay Translation, PAN Request) or 196 (Expresspay Translation, PAN & Expiration Date Request). This tag is used to request American Express to return the PAN details in 0100 authorization requests, when provided in Tag 11</p> <p>This tag is only applicable to American Express Expresspay transit transactions with following MCC values in field 18:</p> <ul style="list-style-type: none"> • 4111 (Local and suburban commuter passenger transportation, including ferries) • 4112 (Passenger railways) • 4131 (Bus lines) • 4784 (Tolls and bridge fees) • 7523 (Parking lots, parking meters, and garages)
11	24	N	American Express Data Field 34	<p>Contains data as indicated by position 1, Response Code with either of the values:</p> <ul style="list-style-type: none"> • E (PAN and expiration date returned), followed by expiration date in <i>yymm</i> format and PAN • F (Last 4 digit of PAN). Last four digits of the PAN is in Field 44.15 • N (PAN not found/does not exist) • R (Reattempt PAN request) • Y (PAN returned), followed by the PAN

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
12	99 bytes	ANS	American Express Data Field 43, Subfield 1	<p>Contains the card acceptor name and location data as follows:</p> <p>Payment service providers include the payment service provider name, the seller DBA, street address, postal code, region code, and country code. The payment service provider name and the seller DBA is separated by an = delimiter, example:</p> <p>ANY~AGGREGATOR=KATIS~BEACH~UMBRELLAS\1234~ABC~STREET\ANYTOWN\XXXXX~~~~~YYY~ZZZ</p> <p>Length of each item is as follows:</p> <ul style="list-style-type: none"> • Seller name = 38 bytes • Street name = 30 bytes • City name = 15 bytes • Postal code = 10 bytes • Region code = 3 bytes • Country code = 3 bytes <p>OptBlue participants include the seller DBA preceded by an = delimiter. The OptBlue participant also include the seller's street and seller's city, example:</p> <p>=KATIS~BEACH~UMBRELLAS\1234~ABC~STREET\ANYTOWN\</p> <p>Length of each item is as follows:</p> <ul style="list-style-type: none"> • Seller DBA = 38 bytes • Street name = 30 bytes • City name = 15 bytes <p>Providing payment service provider name is not mandatory for OptBlue participants.</p> <p>Other merchants send card acceptor name and location data in following format:</p> <p>58KATIS~BEACH~UMBRELLAS\1234~ABC~STREET\ANYTOWN\XXXXX~~~~~\\</p> <p>Length of each item is as follows:</p> <ul style="list-style-type: none"> • Seller DBA = 38 bytes • Street name = 30 bytes • City name = 15 bytes

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
				<p>Payment service providers supported within an OptBlue Participant must follow the payment service provider format.</p> <ul style="list-style-type: none"> • XXXXX is the postal code. • YYY is the region code • ZZZ is the country code • tilde (~) characters represent character spaces. • equal sign (=) and slash (/) represent a delimiter. Maximum number of bytes allowed include the delimiters.
13	1	AN	MCIT Indicator	<p>Contains the merchant-initiated and customer-initiated indicators.</p> <ul style="list-style-type: none"> • 0 (Customer-initiated) • 1 (Merchant-initiated)
14	1	AN	American Express Data Element DE 112, Subelement 001- Payment Account Reference	Contains the PAR request indicator to request the PAR value from the issuer.
15	1	AN	American Express Data Field 113, Subfield 5	<p>Indicates claim for an exception to SCA requirements when an eCommerce transaction is unable to reach SafeKey systems.</p> <ul style="list-style-type: none"> • 0 (Not claimed) • 1 (Claimed)

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
16	2	AN	American Express Data Field 60, Subfield 8	<p>Indicates the origin of a transaction from a mobile device</p> <ul style="list-style-type: none"> ● AC = mPOS accessory/dongle with contact and contactless interfaces, with or without PIN pad ● AS = mPOS accessory/dongle with contact and contactless interfaces and PIN on glass support (SCRP, Software-based PIN on COTS) ● CC = Contactless payment on COTS (CPoC) - mobile device based contactless only mPOS without PIN support ● CS = Contactless payment on COTS (CPoC) - mobile device based contactless only mPOS with PIN on glass support
17	1	N	Indirect Model Type Indicator	<p>Indicates indirect model transaction type.</p> <ul style="list-style-type: none"> ● 1 = Bill payment provider ● 2 = Installment payment transaction ● 3 = Marketplace ● 4 = Peer to peer transaction ● 5 = Staged back to back transaction ● 6 = Stored value transaction
0A	1	AN	American Express Data Field 22, Subfield 5	<p>Contains the value of 4 (cardholder not present, standing authorization) for American Express standing authorizations.</p> <p>This tag is used when the cardholder billing information is on record (card on file). However, the billing frequency and amount may vary. Transaction examples include travel, car rental, lodging, preferred clubs, frequent customer, delayed shipment, and split bill.</p> <p>This tag is used in 0100 requests.</p>
0B	2	AN	Not applicable	Contains the value of 20 (payment token data indicator) in 0100 requests.

Table 216: Dataset ID 66, American Express Data

Tag	Length	Format	Value	Contents
0C	20 bytes	ANS	Seller ID	Optionally contains the seller's ID. This tag is left-justified with blank padding.
0D	1	AN	American Express Data Field 60, Subfield 6	Contains the value of Y (Include the last four digits of the PAN in the response message) to indicate a request for the last four digits of the PAN to be included in Field 44.15 of the 0110 authorization response message.
0E	1	AN	Not applicable	Contains the token purchase indicator T (Token purchase) in 0100 authorization request message.
0F	11	N	American Express Data Field 60, Subfield 5	Contains the token requestor ID.

Field 104, Usage 2 - Dataset ID 67

Dataset ID 67, National Payment Data: This dataset contains data related to national payment data for Argentina and Chile transactions. This field is used in POS authorization, reversal and subsequent advice messages. If a transaction does not qualify for Argentina or Chile domestic processing, V.I.P. does not forward this dataset.

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
01	3 bytes	N	Country Code	Contains country code 032 (Argentina) Contains country code 152 (Chile) Acquirers must insert this tag in transactions. This tag is returned in responses to acquirers.
02	3 bytes	N	Installment	Position 1 contains the plan indicator with one of these values: <ul style="list-style-type: none">• 0 = Accelerated Installment Plans• 1 = Credito Directo or Plan V Installment Plan• 6 = Cuota a Cuota Installment Plans• 7 = Government Installment Plans (Ahora N/N/ Cuota Simple) Positions 2-3 optionally contain number of installment payments from 01-99
03	6 bytes	N	Consumer Deferred Sale	Contains the deferred billing date as provided by the acquirer in the first six positions for deferred settlement transactions in <i>ddmmyy</i> format, where: <ul style="list-style-type: none">• dd (Day) = 01-31• mm (Month) = 01-12• yy (Year) = 00-99
04	15 bytes	AN	POS Web	Contains POS web travel agency identifier for the transactions that originate from a POS web transaction.

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
05	125 bytes	N	Installment Inquiry Response	<p>Issuers provide this tag conditionally in installment payment inquiry responses.</p> <ul style="list-style-type: none"> • Position 1-2, Number of Installments Option 1, contains the number of installments for option 1, from 01 - 99 • Position 3-14, Installment Amount Option 1, contains the installment amount. option 1 with two implied decimal places. Value is right-justified with leading zeros. • Position 15-19, Interest Rate Option 1, contains the interest rate option 1 with two implied decimal places. Value is right-justified with leading zeros. <p>A transaction may contain one or up to five options. 30 positions after the last option listed contains the bank name. For example if only positions 1-38 are included with options 1 and 2, then positions 39-68 contains the bank name.</p>
06	64 bytes	ANS	Issuer Installments	<p>This tag is present in issuer installment response messages.</p> <ul style="list-style-type: none"> • Positions 1-12, Installment amount, contains installment amount with two implied decimal places, right-justified with leading zeros • Positions 13-17, Interest Rate, contains issuer provided interest rate with two implied decimal places, right-justified with leading zeros • Positions 18-22, Monthly Interest Rate, contains issuer provided monthly interest rate with two implied decimal places, right-justified with leading zeros • Positions 23-52, Bank Name, contains bank name • Positions 53-64, Interest Rate Amount, contains the interest rate with 2 implied decimal places, right-justified with leading zeros

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
80	1 byte	N	Type of Installment	<p>This tag contains type of installments for Chile transaction.</p> <ul style="list-style-type: none"> • 0 (No installments - Sin cuotas) can contain <ol style="list-style-type: none"> 1. Purchase - Venta Normal 2. Purchase with TIP - Venta Normal con Propina 3. Deferred Purchase - Venta Normal con Período de Gracias 4. Issuer Installments Inquiry - Simulación 5. QuasiCash - Compra Casino 6. Tax Payment - Pago de Impuestos 7. Bill Payments - Pago de Servicios \ Pago de Cuentas 8. Recurring Payment - Pago Recurrente 9. Preauthorization - Pre autorización 10. Envío de Cupón (transacción forzada - Advice) Compra Autorizada por teléfono 11. Anulación H2H - Retorno de mercadería (transacción forzada - Advice) - Credit Voucher 12. Check In - Hotel 13. Reautorizacion - Hotel Incremental 14. Check Out - Transacción forzada - Advice - Final charge when leaving the Hotel 15. Cargo Demorado - Charge for additional expenses after leaving the Hotel • 1 (Issuer installments) can contain <ol style="list-style-type: none"> 1. Issuer Installments with interest - Cuotas con interés del Emisor (Normales) 2. Deferred Issuer Installments with interest - Cuotas con interés del Emisor (Normales) con Diferimiento 3. Issuer Installments without interest - Cuotas sin interés del Emisor

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
				<ul style="list-style-type: none"> • 3 (Merchant Installments without interest) - Merchant Installments new model can contain <ol style="list-style-type: none"> 1. 2 Cuotas Precio Contado - 2CPC 2. 3 Cuotas Precio Contado - 3CPC • 4 (Merchant Installments without interest) - Merchant Installments new model can contain <ol style="list-style-type: none"> 1. Merchant Installments – N Cuotas Comercio 2. Promotion of Merchant Installments without interest – Cuotas sin interés del Comercio por promoción 3. Merchant Installments with interest – Cuotas contadas de interés única Comercio <p>For Chile installment inquiry transactions, this tag is filled with zero in inquiry requests and their responses. In sales requirement it is filled with the value assigned to the selected payment type.</p>
81	3 bytes	N	Number of Installments	<p>Contains number of installments for Chile transactions. Valid values are from 000 - 048</p> <p>For regular sale without installments or grace periods this tag contains 000.</p> <p>This tag should be present in inquiries and purchase transactions.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
82	9 bytes	N	Amount of Each Installment	<p>Contains Chile installment amount associated with a purchase. Value does not include decimals.</p> <p>For installments inquiry transactions, this tag is filled with zeros.</p> <p>For installments sale transactions such as products without interest, 2 installments without interest, 3 installments without interest, or N installments without interest, this tag is filled with zeros.</p> <p>For a sale where the issuer offered deferred payments and the cardholder opts for that method, this tag is filled with the amount of the deferred value associated with customer selection.</p> <p>In authorization responses, this tag must have the same value that is in the installment authorization request.</p>
83	4 bytes	N	Transaction Rate	<p>Contains Chile value of the rate associated with the purchase.</p> <p>For installment inquiry transactions, this tag is filled with zeros.</p> <p>For sales requirements for products without interest, such as regular sale, sale with grace months, 2 installments without interest, 3 installments without interest, or N installments without interest, this tag is filled with zeros.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
84	1 byte	N	Deferred Period ID	<p>Contains Chile value identifier of the deferred period that the cardholder selected.</p> <p>For requests and responses of a query, this tag is filled with zero.</p> <p>For authorization requests, cardholders must select a value:</p> <ul style="list-style-type: none"> • 0 (No deferred period) • 1 (Deferred period 1) • 2 (Deferred period 2) • 3 (Deferred period 3) <p>In authorization responses, value in this tag must be the same as the value received in the original request.</p>
85	9 bytes	N	Amount of Installments 1	<p>Contains Chile value of the first installment option and does not include decimals.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the value of the first installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For authorization requests and responses of a sale, this tag is filled with zeros.</p>
86	4 bytes	N	Transaction Rate 1	<p>Contains Chile rate of the first installment option.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the rate of the first installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a purchase, this tag is filled with zeros.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
87	1 byte	AN	Deferred Period ID 1	<p>For Chile 0100 Installment inquiry requests, this tag is filled with zeros.</p> <p>In 0110 Installment inquiry responses, the value is 1 if the issuer offers at least one option, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a sale, this tag must be filled with zeros.</p>
88	9 bytes	N	Amount of Installments 2	<p>Contains Chile value of the second installment option and does not include decimals.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the value of the second installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For authorization requests and responses of a sale, this tag is filled with zeros.</p>
89	4 bytes	N	Transaction Rate 2	<p>Contains Chile rate of the second installment option.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the rate of the second installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a purchase, this tag is filled with zeros.</p>
90	1 byte	AN	Deferred Period ID 2	<p>For Chile 0100 Installment inquiry requests, this tag is filled with zeros.</p> <p>In 0110 Installment inquiry responses, the value is 2 if the issuer offers two options, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a sale, this tag must be filled with zeros.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
91	9 bytes	N	Amount of Installments 3	<p>Contains Chile value of the third installment option and does not include decimals.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the value of the third installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For authorization requests and responses of a sale, this tag is filled with zeros.</p>
92	4 bytes	N	Transaction Rate 3	<p>Contains Chile rate of the third installment option.</p> <p>For 0100 Installments inquiry request messages, this tag is filled with zeros.</p> <p>In 0110 Installments inquiry response messages, the rate of the third installment option is present if it was in the original request, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a purchase, this tag is filled with zeros.</p>
93	1 byte	AN	Deferred Period ID 3	<p>For Chile 0100 Installment inquiry requests, this tag is filled with zeros.</p> <p>In 0110 Installment inquiry responses, the value is 3 if the issuer offers three options, otherwise; this tag is filled with zeros.</p> <p>For 0100/0110 authorization requests and responses of a sale, this tag must be filled with zeros.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
94	1 byte	AN	Simulation Flag	<p>Contains Chile flag that indicates the type of simulation made by issuer. Can contain:</p> <ul style="list-style-type: none"> • 0 - Issuer could not perform simulation of regular installments plan (simulación valor cuota) • 1 - Issuer performed simulation of regular installments plan (simulación valor cuota) • 2 - Issuer made simulation with zero-rate issuer promotion <p>For 0100 Installment inquiry requests, this tag is filled with a zero.</p> <p>In responses, this tag is filled with the value associated with the type of simulation performed.</p> <p>For purchases with installments without a prior 0100 Installment inquiry response message, this tag is filled with a zero.</p> <p>For sales with a prior 0100 Installment inquiry message, this tag is filled with the value that the issuer provided in the 0110 Installment inquiry transaction response message.</p>
95	1 byte	AN	Gracia Flag	<p>Contains a Chile value that indicates whether the sale was made with a payment method with a grace period.</p> <p>For 0100/0110 Installment inquiry requests and responses, this tag is filled with a zero.</p> <p>For sales with installments, this tag contains the value of 1 if the sale was made with a grace period of a month, otherwise; this tag is filled with a zero.</p>

Table 217: Dataset ID 67, National Payment Data

Tag	Length	Format	Value	Contents
96	1 byte	AN	Deferred Flag	<p>Contains the Chile value that to provide the number of deferred months offered by a simulator.</p> <p>For 0100/0110 Installment inquiry requests, this tag is filled with a zero</p> <p>Values in response can be 0, 1, 2, or 3.</p> <p>The value depends on whether the issuer offered deferred period.</p> <p>In a purchase with installment transactions, this field must be filled with 1 if the sale was made with the values reported by the issuer for the deferred period 0, 1, 2 or 3, otherwise; this tag must be filled with zero.</p> <p>For the sale of products without interest, this tag is filled with a zero for the 0100/0110 Authorization request and response.</p>
97	1 byte	AN	Domestic E-commerce Tool	Contains the value of W (WebPayPlus) to identify the domestic e-commerce tool considered in the authorization.
98	Upto 70 bytes	ANS	Domestic E-commerce Tool Data	Contains the information provided by the domestic e-commerce tool.

Field 104, Usage 2 - Dataset ID 69

Dataset ID 69, Multiple Payment Forms: This data is used to identify two or more forms of payment in a split tender transaction.

Table 218: Dataset ID 69, Multiple Payment Forms

Tag	Length	Format	Value	Contents
01	1	AN	Number of Payment Forms	<p>Values are:</p> <ul style="list-style-type: none"> • 1-9 • + (plus, > 9)

Field 104, Usage 2 - Dataset ID 6C

Dataset ID 6C, Travel Tag: This dataset indicates the travel status of a cardholder. It is used in these messages:

- 0100 authorizations and 0120 STIP advices

Table 219: Dataset ID 6C, Travel Tag Data

Tag	Name	Length	Format	Description
01	Travel Tag Codes	1	AN	<p>Contains a code that describes the cardholder travel status.</p> <p>A = Cardholder may be traveling, destination matches</p> <p>B = Cardholder may be traveling, destination unknown</p>
02	Mobile Location Confirmation	8	AN	<p>Contains a value that indicates whether the location of a mobile phone matches the location of the merchant or ATM.</p> <p>It consists of four two-byte values.</p> <p>The first byte in each of the two-bytes contains one of these values:</p> <p>P = Postal code</p> <p>T = City</p> <p>S = State</p> <p>C = Country</p> <p>The second byte in each of the two-bytes contains one of these values:</p> <p>Space = Unable to match due to insufficient location information for the mobile phone</p> <p>U = Unable to match due to insufficient merchant or ATM location information in the authorization message</p> <p>M = Matched the location of the mobile phone with the merchant or ATM location in the authorization message</p> <p>N = Did not match the location of the mobile phone with the merchant or ATM location in the authorization message</p>

Mobile location confirmation processing is not performed on reversals.

Table 220: Dataset ID 6C Travel Tag Data, Tag 02 Valid Values

Byte	Location Type	Valid Values	Comments
1-2	Postal code	P¹ = Postal code unable to match - no mobile location data PU = Postal code unable to match - not enough data in the authorization PM = Postal code matched PN = Postal code did not match	These values apply to locations in the U.S. and Canada. Locations outside the U.S. and Canada have the value of PU .
3-4	City	T¹ = City unable to match - no mobile location data TU = City unable to match - not enough data in the authorization TM = City matched TN = City did not match	These values apply to all locations except in the U.S. and Canada. Locations in the U.S. and Canada have the value of T¹ .
5-6	State	S¹ = State unable to match - no mobile location data SU = State unable to match - not enough data in the authorization SM = State matched SN = State did not match	These values apply to locations in the U.S. and Canada. Locations outside the U.S. and Canada have the value of SU .
7-8	Country	C¹ = Country unable to match - no mobile location data CU = Country unable to match - not enough data in the authorization CM = Country matched CN = Country did not match	These values apply to all locations.

¹ \wedge = Space

These examples show possible values of location matching that are passed in Tag 02-Mobile Location Confirmation:

- U.S. or Canada Example: **PNT¹SMCM** Postal code did not match, city unable to match - no mobile location data, state matched, country matched.
- Non-U.S. and Non-Canada Example: **PUTMSUCM** Postal code unable to match - not enough data in the authorization, city matched, state unable to match - not enough data in the authorization, country matched.

Field 104, Usage 2 - Dataset ID 6D

Dataset ID 6D, Issuer-Supplied Data: Issuers use this dataset to instruct VisaNet to send a text alert to cardholders when a suspect authorization occurs.

The tags for this dataset are listed in this table.

Table 221: Dataset ID 6D, Issuer-Supplied Data

Tag	Name	Length	Format	Description
01	Authentication Alert	1	AN	<p>Contains a code that requests Visa to send a text alert to the cardholder.</p> <p>Value:</p> <ul style="list-style-type: none"> • A = Issuer asks Visa to send a text alert to cardholder

Field 104, Usage 2 - Dataset ID 6E

Dataset ID 6E, Loan Details: This dataset contains data for Brazil domestic BNDES transactions. It is used in authorizations, STIP advices, merchandise returns, reversals (including partial reversals), reversal advices, and responses.

Table 222: Dataset ID 6E, Loan Details

Tag	Name	Length	Format	Description
01	Cardholder Tax ID Type	4	AN	<p>Values are:</p> <ul style="list-style-type: none"> • CNPJ = Company Tax ID • CPF = Consumer Tax ID <p>This tag is left-justified and space-filled.</p>
02	Cardholder Tax ID	15	AN	Contains the cardholder tax ID. It is left-justified and space-filled.
03	Asset Indicator	1	AN	Values are Y or N .

Table 222: Dataset ID 6E, Loan Details

Tag	Name	Length	Format	Description
04	Loan Type	20	AN	Contains the loan type for Brazil domestic transactions with the product ID S6 (Visa BNDES). It is left-justified and space-filled.
05	Merchant Program Identifier	6	AN	This tag must contain the value BNDES for Brazil domestic transactions with product ID S6 . Issuers can opt to have V.I.P. decline the transaction if this tag is not present. In such cases, field 39 contains a value of 57 , and field 63.4 contains a value of 9055 . This tag is left-justified and space-filled.

Field 104, Usage 2 - Dataset ID 70

Table 223: Dataset ID 70, ATM Mini Statement Dataset 1

Tag	Length	Value	Format	Content of Sub-Elements
01	36	Transaction Statement 1	AN	Positions 1-8 = transaction date in YYYYMMDD format. See section 'Date Format' under " Programming Rules ". Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.
02	36	Transaction Statement 2	AN	Positions 1-8 = transaction date in YYYYMMDD format. See section 'Date Format' under " Programming Rules ". Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.

Table 223: Dataset ID 70, ATM Mini Statement Dataset 1

Tag	Length	Value	Format	Content of Sub-Elements
03	36	Transaction Statement 3	AN	Positions 1-8 = transaction date in YYYYMMDD format. See section 'Date Format' under " Programming Rules ". Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.
04	36	Transaction Statement 4	AN	Positions 1-8 = transaction date in YYYYMMDD format. See section 'Date Format' under " Programming Rules ". Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.
05	36	Transaction Statement 5	AN	Positions 1-8 = transaction date in YYYYMMDD format. See section 'Date Format' under " Programming Rules ". Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.

This dataset is supported in these messages:

- 0100/0110 Mini statement request and response

ATM mini statements are supported on network **0004**.

ATM mini statements are supported in these transaction jurisdictions:

- Domestic
- Regional
- Interregional

Visa strongly recommends that issuers send their recent transactions in chronological order in the 0110 Mini statement response messages, including the five most recent transactions in Field 104, Usage 2, Dataset ID 70 followed by subsequent transactions in Field 125, Usage 2, Dataset ID 70. V.I.P. drops invalid tags.

A mini statement does not have financial impact and cannot be reversed.

If the issuer does not support mini statement, V.I.P. declines the transaction with the existing response code **57** (Transaction not permitted to cardholder) in Field 39.

For ATM mini statement transactions that fail CVV or iCVV validation, V.I.P. declines with response code 05 (Do not honor) in Field 39.

Stand-in processing (STIP) does not process a mini statement on behalf of an unavailable issuer, but does check the account against the Account Screen Authorization File (ASAF) to determine if a decline or pick-up response code is on file.

- If the account is not on file, STIP assigns response code **91** (V.I.P. sends this when destination unavailable or transaction times out when no STIP).
- If the account is listed with a specific response code, STIP assigns that code to the transaction, and no advice is sent to the issuer.

Field 104, Usage 2 - Dataset ID 71

Dataset ID 71, Free form description data: Client to client transaction data related to programs and services, content and format are based on bilateral agreement.

Table 224: Dataset ID 71, Free-Form Description Data (Client-to-Client Data)

Tag	Length	Value	Content of Sub-Elements
01	255	Free-form data	This subfield contains client-to-client data. It is equivalent to positions 2-100 of field 104, usage 1.

Clients can receive additional information in this field, provided the option has been turned on for this field in the Processor Center Record (PCR).

This field contains free-form description data in these messages, except for original credit money transfer messages:

- 0100/0110 card authorization requests and responses
- 0400/0410 authorization reversal requests and responses

Dataset ID 71, Additional Sender Data: 0100 and 0200 OCT are not supported.

For 0100 and 0200 OCTs:

- If present, V.I.P. drops this field.
- If not present, V.I.P. does not populate this field.

OCT sender data must be submitted in Field 104, Usage 2-Transaction-Specific Data, Dataset ID 5F, Sender Data.

Table 225: Dataset ID 71, Additional Sender Data

Tag	Length	Value	Content of Sub-Elements
01	255	Free-form data	<p>The sender's account number or transaction reference number and primary residential address must be provided in this format:</p> <ul style="list-style-type: none"> • Sender's account number used to fund the transaction. If the sender's account number is not available, a transaction reference number can be used to uniquely identify the sender. • A space as a delimiter. • Sender's primary residential address. This is required for international money transfer transactions.

V.I.P. Advices: This field may be present in requests that STIP has processed on behalf of the issuer.

Dataset ID 71, Tag 02 (Original Credit Application Data) is reserved for future use, as indicated in this table.

If an issuer's PCR has not successfully completed testing to receive field 104 in TLV format, V.I.P. declines the OCT request with a field 39 response code of **57** (transaction not permitted to cardholder).

Additional OCT requirements are specified in the descriptions for field 18 and field 43, positions 1-25.

Table 226: Dataset ID 71, Free Form Text (Original Credit Transactions)

Tag	Length	Value	Content of Sub-Element
02	50	Original Credit Application Data	Currently this subfield is not used. A future publication will announce instructions for the usage of this subfield.

Field 105 - Double-Length DES Key (Triple DES)

Field 105 - Attributes

fixed length

128 N, bit string; 16 bytes

Field 105 - Description

Field 105 contains the PIN encryption working key requested by acquirers and issuers participating in the Visa Dynamic Key Exchange service. It is also used by VisaNet to deliver acquirer and issuer working keys.

Field 105 - Usage

For clients that choose to submit double-length DES keys, this field is required in 0800 messages if field 70 contains **162** (deliver acquirer working key) or **163** (deliver issuer working key). It is not used in 0810 responses.

There is a 10-second timeout for all messages containing working keys. If the client does not respond within **10** seconds, a second delivery attempt is made. If no client response, the key exchange attempt is cancelled.

Field 105 - Field Edits

None.

Field 105 - Reject Codes

0621 = Invalid value.

Field 108 - Data in Local Language (TLV Format)

Field 108 - Attributes

variable length

2 bytes, binary+

1535 bytes, variable by usage, maximum 1537 bytes

ISO definition supports 9999 bytes.

Field 108 - Description

Field 108 contains data in local language.

The datasets, which are in TLV format, can have multiple subelements. The TLV format is shown below.

Issuers that choose to support this field must ensure they have the capacity to receive and process the new field with the increased message size before implementation.

	Positions: 1	2-3	4-1535
Subfield 1: length	Subfield 2: dataset id	Subfield 3: dataset length	Subfield 4: TLV subfields
Bytes 1 - 2	Byte 3	Byte 4-5	Byte 6-1537

Length Subfield: 2 bytes binary subfield that contains the number of bytes in this field.

Field 108 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 01, Account Owner Data in Local Language

Positions 2 – 3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4 – 1535, TLV sub-elements: Each subfield of a data set has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format is used by all clients regardless of region.

Field 108 - Usage

The subsections (in hex number order) describe the usages for this field.

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those that they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Endpoints can receive the same dataset more than once.

- Field 108 – Dataset ID 01

Field 108 - Field Edits

There are no field edits for this field.

Field 108 - Reject Codes

0494 = Field or data missing or invalid.

Field 108 - Dataset ID 01

Dataset ID 01, Account Owner Data in Local Language: This dataset contains data in local language.

For domestic transactions in CEMEA Commonwealth of Independent States and South and Eastern Europe (CISSEE) countries, issuers must send at least tags 80, 81, 83, and 87 in Field 108, Dataset ID 01 in the response message, and tags 80 and 81 must have the same values in the request and response messages. Otherwise, V.I.P. will not perform Account Name Inquiry (ANI) matching and will notify the acquirer with the appropriate matching status results in Field 34, DSID 04 in the response message.

Issuers who choose to send both primary and secondary account holder name data must ensure presence of a separate Field 108, Dataset ID 01 for primary and secondary account holder name data for mapping to occur.

Acquirers must send at least tags 80, 81 and 87 in Field 108, Dataset ID 01 in the account verification request message to qualify for ANI Local language name match.

Tags 85, 86, 87, and 88 are encoded by the method specified in 81. UTF-8 encoding may cause a single character to be up to 4 bytes. Please refer to the character length column in this table.

Table 227: Dataset ID 01, Account Owner Data in Local Language

Tag	Character Length	Length	Value	Format	Contents of Sub-Element
80	3	3	Language Code	AN	Contains the ISO 639-2 defined Language Code. For example, for Hebrew, it contains the value of heb
81	2	2	Data Encoding Format	AN	Identifies how all tags except 80, 81, and 82 are encoded in this dataset with the value of 01 (UTF-8)
82	2	2	Account Reference Code	AN	Contains the values: <ul style="list-style-type: none"> • 05 (Sender name) • 06 (Recipient name)

Table 227: Dataset ID 01, Account Owner Data in Local Language

Tag	Character Length	Length	Value	Format	Contents of Sub-Element
I 83	2	2	Account Owner Type	AN	<p>Identifies the account owner type in an Account Name Inquiry response that the issuer populates in the 0110 account verification response.</p> <p>Contains one of the following values:</p> <ul style="list-style-type: none"> • 01 (Primary) • 02 (Secondary) <p>The issuer may respond with up to two complete names using tag 85, 86, and 87 for each name.</p> <p>If the issuer responds with only one name, the value 01 should be populated. If the issuer responds with an additional second name, the value 02 should be populated for that name.</p> <p>Endpoints can send or receive the same dataset more than once. The value 02 should only be sent if 01 is also sent.</p>
85	Max 35 characters	1 – 140	Account Owner Name, Given, in Local Language	Binary	Contains given name in local language.
86	Max 35 characters	1 – 140	Account Owner Name, Middle, in Local Language	Binary	Contains middle name in local language.

Table 227: Dataset ID 01, Account Owner Data in Local Language

Tag	Character Length	Length	Value	Format	Contents of Sub-Element
87	Max 35 characters	1 – 140	Account Owner Name, Last, in Local Language	Binary	Contains last name in local language.
88	Max 70 characters	1 – 280	Account Owner Name, Alias Name, in Local Language	Binary	Contains alias name in local language.

Data in Hebrew language: For data in the Hebrew language, the tags contain Hebrew block characters, basic alphabet, from U+05D0 to U+05EA, plus Unicode whitespaces. Each Hebrew character fits into 4-byte encoded by UTF-8.

Field 110 - Encryption Data (TLV Format)

Field 110 - Attributes

variable length

2-byte, binary

1535 bytes, variable by usage; maximum 1537 bytes

Note: ISO definition supports 9999 bytes.

Field 110 - Description

This field description contains transaction datasets presented in hex number order.

The TLV format is used by all clients regardless of region.

Positions: 1 2-3 4-1535			
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV subelements
Byte 1-2	Byte 3	Byte 4-5	Byte 6-1537

Length Subfield: 2-byte binary subfield that contains the number of bytes in this field.

Field 110 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 04, Key Data

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-1535, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

Field 110 - Usage

Dataset ID 04, Key Data: Acquirers and Issuers that use Field 110, Dataset ID 04-Key Data must not use Field 105-Double-Length DES Key (Triple DES) and Field 48-Additional Data-Private, Usage 14-Dynamic Key Exchange Working Key Check Value.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Table 228: Dataset ID 04, Key Data

Tag	Length	Value	Format	Content of Sub-Element
80	1	Control	Binary	01 (Fixed Key)
81	11	Key-set Identifier	N, EBCDIC	Identifier for the encryption rule identifier (left-justified, zero filled).
83	2	Algorithm	N, EBCDIC	03 (TDEA)
85	2	Key Protection	N, EBCDIC	01 (ECB enciphered key(s)) 04 (ANSI X9 TR-31 key block)
86	2	Key Index	N, EBCDIC	01 (Working key 1) 02 (Working key 2)
87	Min 16, Max 512	Encryption Data	Binary	For variant format keys where Tag 85 contains 01 : Tag 87 = double-length DES key (16-byte binary field).
			ANS, EBCDIC	For key block format keys where Tag 85 contains 04 : Tag 87 = ANSI X9 TR-31 key block key (variable length).
88	Min 3, Max 128	Key Checksum Value	Variable Length, Binary	Key check value for the key data in Tag 87.

This field is used in these messages:

- 0800/0810 Dynamic Key Exchange request/response message.

Table 229: Visa Supported ANSI X9 TR-31 Key Block Parameters

Byte	Header Field Name	VisaNet Generated Value	Endpoint Generated Value
0	Key Block Version ID	B Key block protected using the TDEA key derivation binding method.	A (Key block protected using the key variant binding method) B (Key block protected using the TDEA key derivation binding method) C (Key block protected using the TDEA key variant binding method)
1-4	Key Block Length	Dynamic length of the key block, including entire block, header, encrypted confidential data, and message authentication code (MAC) in decimal.	Dynamic length of the key block, including entire block, header, encrypted confidential data, and message authentication code (MAC) in decimal.
5-6	Key Usage	Visa allows specific key usage for certain key types shown in Visa Supported Key Block Properties.	Visa allows specific key usage for certain key types shown in Visa Supported Key Block Properties.
7	Algorithm	T (Triple DEA (TDEA))	T (Triple DEA (TDEA))
8	Mode of Use	Visa allows specific key usage for certain key types shown in Visa Supported Key Block Properties.	Visa allows specific key usage for certain key types shown in Visa Supported Key Block Properties.
9-10	Key Version Number	00-99	00-99
11	Exportability	S (Sensitive, Exportable under a KEK in a form not necessarily meeting the requirements of X9.24 parts 1 or 2)	E (Exportable under a KEK in a form meeting the requirements of X9.24 parts 1 or 2). S (Sensitive, Exportable under a KEK in a form not necessarily meeting the requirements of X9.24 parts 1 or 2)
12-13	Number of Optional Blocks	00 (Zeros)	00 (Zeros)
14-15	Reserved	Reserved for future use, contains zeros.	Reserved for future use, contains zeros.

Visa supports a limited set of options in the ANSI X9 TR-31 Key Block standard. The Visa Generated Value column describes the Key Block values used when Visa is generating the key for the Endpoint. The Endpoint Generated Value column describes the only values that Visa accepts if the endpoint is generating the key and conveyed to Visa.

Visa supports the key block parameters shown.

Table 230: Visa Supported Key Block Properties

KeyType	Description	Key Block Header	
		Bytes 5-6, Key Usage	Byte 8, Mode of Use
AWD	Acquirer Working Key (Data)	D0 (Symmetric key for data encryption)	B (Both encrypt and decrypt / wrap and unwrap)
AWK	Acquirer Working Key (PIN)	P0 (PIN Encryption)	B (Both encrypt and decrypt / wrap and unwrap)
C2K	Card Verification Value 2 Key	C0 (CVK card verification key)	C (Both generate and verify)
CAA/CAAV	Cardholder Authentication Attempts Value Key	C0 (CVK card verification key)	C (Both generate and verify)
CAK/CAVV	Cardholder Authentication Verification Value Key	C0 (CVK card verification key)	C (Both generate and verify)
CVK	Card Verification Value Key	C0 (CVK card verification key)	C (Both generate and verify)
DUK/BDK	Derived Unique Key Per Transaction	B0 (BDK base derivation key)	X (Key used to derive other keys)
IBM	IBM PIN Verification Key	V1 (PIN verification, IBM 3624)	C (Both generate and verify)
IWK	Issuer Working Key (PIN)	P0 (PIN Encryption)	B (Both encrypt and decrypt / wrap and unwrap)
MDK	Master Derivation Key	E0 (EMV/chip issuer master key: application cryptograms)	X (Key used to derive other keys) N (No special restrictions (other than restrictions implied by the Key Usage))
PVK	Visa PIN Verification Key	V2 (PIN verification, VISA PVV)	C (Both generate and verify)
WSD	Issuer Web Services Consumer Authentication Key	D0 (Symmetric key for data encryption)	B (Both encrypt and decrypt / wrap and unwrap)

Field 110 - Field Edits

TLV Format: The field must be correctly formatted; otherwise, V.I.P. rejects the message with code **06** in field 39 and an error code in field 48, usage 1c.

In case of an error, V.I.P. declines the key delivery request message with response code **06** (Request acknowledged, unable to comply) in Field 39-Response Code and sends a 0810 Key delivery acknowledgment to the acquirer or issuer.

Field 110 - Reject Codes

0621 = Invalid value.

Field 110 - File Maintenance Error Codes

None.

Field 111 - Additional Transaction Specific Data (TLV Format)

Field 111 - Attributes

variable length

2-byte, binary

1535 bytes, variable by usage; maximum 1537 bytes

Note: ISO definition supports 9999 byte.

Field 111 - Description

This field description contains transaction datasets presented in hex number order.

Positions: 1		2-3	4-1535
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV subelements
Byte 1-2	Byte 3	Byte 4-5	Byte 6-1537

Length Subfield: 2-byte binary subfield that contains the number of bytes in this field.

Field 111 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 01, Rate Information
- Dataset ID 02, Jurisdiction and Settlement Data
- Dataset ID 07, Transaction Identification Data
- Dataset ID 56, Visa Response Data for Clearing

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-1535, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

Field 111 - Usage

- [Field 111 - Dataset ID 01](#)
- [Field 111 - Dataset ID 02](#)
- [Field 111 - Dataset ID 07](#)
- [Field 111 - Dataset ID 56](#)

Field 111 - Field Edits

There are no field edits for this field.

Field 111 - Reject Codes

There are no reject codes for this field.

Field 111 - Dataset ID 01

Dataset ID 01, Rate Information: This dataset ID contains data for exchange rate information.

Table 231: Dataset ID 01, Rate Information

Tag	Length	Value	Format	Content of Sub-Element
80	70	Exchange Rate Provider	ANS	Contains the source of the rate. For the Persistent FX service, the exchange rate provider is Visa Inc., Exchange Rate.
81	5	Rate Table ID	AN	Contains the rate table ID of the foreign exchange rate table used for currency conversion.

Table 231: Dataset ID 01, Rate Information

Tag	Length	Value	Format	Content of Sub-Element
82	8	Exchange Rate	N	<p>Contains the exchange rate from the rate table identified in Tag 81. This rate is the actual exchange rate found in the table without any markup or any other values used to arrive at an effective rate.</p> <p>The left-most digit in position 1 denotes the number of positions the decimal separator is moved from the right. This position may contain values 0–9. Positions 2–8 of this tag are the rate. E.g., 69985022 equals 9.985022 rate.</p>

Table 231: Dataset ID 01, Rate Information

Tag	Length	Value	Format	Content of Sub-Element
8E	1	Persistent FX Eligible Indicator	N	<p>Contains a code that identifies if the transaction is eligible for the Persistent FX service.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> • 0 = Transaction not eligible • 1 = Transaction eligible <p>This tag is applicable on authorization-only transactions.</p>
8F	1	Persistent FX Applied Indicator	N	<p>Contains a code that identifies if the transaction underwent Persistent FX service processing.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> • 0 = Transaction not eligible, service not applied • 1 = Transaction eligible, service applied <p>This tag is applicable on full-financial transactions.</p>

Field 111 - Dataset ID 02

Dataset ID 02, Jurisdiction and Settlement Data: This dataset ID contains data for jurisdiction and settlement.

Table 232: Dataset ID 02, Jurisdiction and Settlement Data

Tag	Length	Value	Format	Content of Sub-Element
C0	1-4	Selected Program ID	ANS	Contains the Selected Program ID associated with the agreed fee rate.
C1	4	Agreement Type	ANS, EBCDIC	Contains the agreement type associated with the agreement ID. This tag is for ATM use only.
82	1	Managed Service Indicator	AN, EBCDIC	Contains an indicator to show if the transaction is a managed service transaction. Values: <ul style="list-style-type: none">• Y = Yes• N = No This tag is for ATM use only.
83	1	Settlement Service Type Proposed	AN, EBCDIC	Acquirer sends this tag to request processing of the transaction as a clearing-only transaction, with any of these values: <ul style="list-style-type: none">• 3 = Clearing only international settlement• 4 = Clearing only national net settlement
84	1	Settlement Service Type Applied	AN, EBCDIC	Visa sends this tag indicating the type of service applied on qualified clearing-only transactions, with any of these values: <ul style="list-style-type: none">• 3 = Clearing only international settlement• 4 = Clearing only national net settlement

Field 111 - Dataset ID 07

Dataset ID 07, Transaction Identification Data: This dataset ID contains network generated transaction identification data.

Table 233: Dataset ID 07, Transaction Identification Data

Tag	Length	Value	Format	Content of Sub-Element
C0	36	Gateway Life Cycle Trace Identifier	ANS, EBCDIC, 36 bytes	<p>Contains network generated transaction identification data.</p> <p>For Mastercard, this tag contains Mastercard generated new transaction link identifier as a 22-character universally unique identifier (UUID) and populates it in all original authorization requests, specifically for the first message in a transaction lifecycle.</p> <p>Acquirers should retain the transaction link ID from the original authorization response message and send it in request messages for life cycle transactions related to the original authorization.</p>
C1	22	Data Element (DE) 105, Subelement 002—Economically Related Transaction Link Identifier	ANS	Contains the Transaction Link Identifier from an economically related, independent transaction that a customer retains and returns in subsequent economically related transactions.

Table 233: Dataset ID 07, Transaction Identification Data

Tag	Length	Value	Format	Content of Sub-Element
C2	1	Data Element (DE) 105, Subelement 003—Lifecycle TLID Validation, Subfield 01—Action Indicator	ANS	Contains the validation result captured by Mastercard. Values: <ul style="list-style-type: none"> • 1 = The customer did not provide the TLID • 2 = The TLID provided by customer is unmatched
	22	Data Element (DE) 105, Subelement 003, Subfield 02—Customer-Provided TLID	ANS	Contains the customer-provided TLID

Field 111 - Dataset ID 56

Dataset ID 56, Visa Response Data for Clearing: This dataset ID contains clearing data.

Table 234: Dataset ID 56, Visa Response Data for Clearing

Tag	Length	Value	Format	Content of Sub-Element
80	1	Account Funding Source	AN, EBCDIC, 1 byte	<p>Contains any of these product account funding source value from Visa:</p> <ul style="list-style-type: none"> • C (Credit) • D (Debit) • G2 (Visa Value Business) • H (Charge) • L1 (Visa Value) • P (Prepaid) • R (Deferred debit)
81	2	Applied Product Platform Code	AN, EBCDIC, 2 bytes	<p>Contains any of these Product Platform Code indicating the card product platform:</p> <ul style="list-style-type: none"> • BZ (Business) • CN (Consumer) • CO (Commercial) • GV (Government) • PO (Payouts)
82	1	Applied Authorization Characteristics Indicator	AN, EBCDIC, 1 byte	<p>Contains a code to identify that the transaction met certain processing conditions. Conditions may vary by market.</p> <p>Value in this tag is from Field 62.1- Authorization Characteristics Indicator (Bitmap Format.)</p>

Table 234: Dataset ID 56, Visa Response Data for Clearing

Tag	Length	Value	Format	Content of Sub-Element
84	1	Applied Market-Specific Data Indicator	AN, EBCDIC, 1 byte	Contains a code that identifies the industry for which market-specific data has been provided. Value in this field is from Field 62.4- Market-Specific Data Identifier.
85	1	Applied Cardholder ID Method	AN, EBCDIC, 1 byte	Contains current values defined in Field 60.9 - Cardholder ID Method Indicator.

Table 234: Dataset ID 56, Visa Response Data for Clearing

Tag	Length	Value	Format	Content of Sub-Element
86	2	Applied E-Commerce Payment Indicator/ECI Only	N, EBCDIC, 2 bytes	<p>Contains two-digit code that identifies the security level of e-commerce transactions. Valid values are:</p> <ul style="list-style-type: none"> • 01 (Single transaction of a mail/phone order) • 02 (Recurring transaction) • 03 (Installment payment) • 04 (Unknown classification) • 05 (Secure electronic commerce transaction) • 06 (Non-authenticated security transaction at a 3-D Secure-capable merchant, and merchant attempted to authenticate the cardholder using 3-D Secure) • 07 (Non-authenticated security transaction) • 08 (Non-secure transaction) <p>Value in this field is from Field 60.8 – Mail/Phone/Electronic Commerce and Payment Indicator</p>

Table 234: Dataset ID 56, Visa Response Data for Clearing

Tag	Length	Value	Format	Content of Sub-Element
88	2	Program Downgrade Reason Code	AN, EBCDIC, 2 bytes	Contains two-digit downgrade reason code from Visa. See Field 62.3 – Validation Code, for a list of downgrade reason codes.
89	1	Applied Special Service	AN	Contains an indicator that identifies if the merchant has used the eligible authenti- cation or data sharing method and provided the required data elements. The valid value is 1 (VDCAP). Visa sends this Visa-derived value if all conditions are met.

Acquirers should not send tag **89** in the authorization request. If this tag is sent in the request message, V.I.P. will drop this tag and continue to process the request message to the issuer.

Field 114 - Domestic and Localized Data (TLV Format)

Field 114 - Attributes

variable length

2 bytes, binary

1535 bytes, variable by usage, maximum 1537 bytes

ISO definition supports 9999 bytes.

Field 114 - Description

This field contains domestic and localized data.

The datasets, which are in TLV format, can have multiple subelements. The TLV format is shown below.

Issuers that choose to support this field must ensure they have the capacity to receive and process the new field with the increased message size before implementation.

Positions:			
1	2-3	4-1535	
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV Subfields
Byte 1-2	Byte 3	Byte 4-5	Byte 6-1537

Length Subfield: 2-byte binary subfield that contains the number of bytes in this field.

Field 114 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 6C, Uruguay Domestic Data
- Dataset ID 6D, Spain Domestic Data
- Dataset ID 70, Localized Data

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-1535, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format is used by all clients regardless of region.

Field 114 - Usage

- [Field 114 – Dataset ID 6C](#)
- [Field 114 – Dataset ID 6D](#)
- [Field 114 – Dataset ID 70](#)

Field 114 - Field Edits

Field 114 Dataset ID 6C

- If tag C1 contains an invalid value, V.I.P. rejects the authorization request with reject code **0742**.
- If tag C4 exceeds transaction amount, V.I.P. rejects the authorization request with reject code **0742**.
- If tag C9 contains an invalid value, V.I.P. rejects the authorization request with reject code **0742**.
- If tag D3 contains an invalid value, V.I.P. rejects the authorization request with reject code **0742**.
- If present in a transaction, this dataset must contain all mandatory tags; otherwise, V.I.P. rejects the transaction with reject code **0352**.

Field 114 Dataset ID 6D

- If tag C0 has a value greater than the transaction amount in field 4, V.I.P. rejects the request with reject code **0146**.
- If tag C0 has a length greater than 12, V.I.P. rejects the request with reject code **0146**.
- Tag C0 must contain a numeric value, otherwise, V.I.P. rejects the request with reject code **0146**.

Field 114, Dataset ID 70

- No additional edit.

Field 114 - Reject Codes

- **0146** = Invalid tag value
- **0352** = Missing field
-
- **0742**= Invalid Value

Field 114 - Dataset ID 6C

Dataset ID 6C, Uruguay Domestic Data: This dataset ID contains data as required for domestic transactions in Uruguay.

Table 235: Dataset ID 6C, Uruguay Domestic Data

Tag	Format	Value	Content of Sub-Element
C0	1N, 4-bit BCD, 1 byte	Months Deferred	This tag is mandatory and contains a value 0 to 9 . Default is 0 .
C1	1N, 4-bit BCD, 1 byte	Tax Benefits Law	This tag is mandatory and contains these values: 0 - No Devuelve Impuestos (default) 1 - Devuelve IVA (17.934) 2 - Devuelve IMESI (18.083) 3 - Devuelve AFAM (18.910) 4 - Reintegro Impuestos (18.999) 6 - Ley Inclusion Financiera (19.210)
C2	12N, 4-bit BCD, 6 bytes	Invoice Amount	This tag is mandatory, contains the invoice amount, 2 implied decimal places.
C3	12N, 4-bit BCD, 6 bytes	Tax Benefits Total Amount	This tag is mandatory, contains the tax benefit amount, 2 implied decimal places.
C4	12N, 4-bit BCD, 6 bytes	Tip Amount	This tag is mandatory, contains the tip amount, 2 implied decimal places.
C5	12N, 4-bit BCD, 6 bytes	Base Amount for Tax Benefits Calculation	This tag is mandatory, contains the tax benefit base amount, 2 implied decimal places. Default to zeros.
C6	4N, 4-bit BCD, 2 bytes	Basis Points Applied by the Law	This tag is mandatory, contains the basis points, 2 implied decimal places. Default to zeros.
C7	2AN, EBCDIC, 2 bytes	Merchant Invoice Series Number	Default to spaces.
C8	7AN, EBCDIC, 7 bytes	MERCHANTS Invoice Number	This tag is mandatory, and default to spaces.
C9	1AN, EBCDIC, 1 byte	Fiscal Benefits Retention Agent	This tag is mandatory and contains these values: Space - default A - Acquirer I - Issuer T - Third party with benefits net from the total amount. O - Third party with benefits as part of the total amount.
CC	25AN, EBCDIC, 25 bytes	Order Number	
CD	12AN, EBCDIC, 12 bytes	Promotion Code	
CE	41AN, EBCDIC, 41 bytes	Free Text for Receipt	Free text printed on receipt. Tag provided by issuer in the response message.

Table 235: Dataset ID 6C, Uruguay Domestic Data

Tag	Format	Value	Content of Sub-Element
D0	10N 4-bit BCD, 5 bytes	Interchange Reimbursement Fee (IRF)	8 digit numeric, 2 implied decimal places. Visa calculated.
D1	4N, 4-bit BCD, 2 bytes	VAT Rate	This tag is mandatory, contains the VAT rate used to calculate VAT national IRF, 2 implied decimal places.
D2	10N, 4-bit BCD, 5 bytes	VAT National IRF	2 implied decimal places. Visa calculated.
D3	1AN, EBCDIC, 1 byte	Floor Limit Applied by Tax Benefit Law	Indicates if floor limit amount, relating to the Tax Benefits Law, was applied to the transaction. Space - No floor limit applied (default). T - Transaction floor limit S - Applied by third party Only default value expected for OCT/AFT except for Business Application Identifier (BAI) = MP.
D4	13AN, EBCDIC, 13 bytes	Cardholder Identification for Recurring Payments	13 character free text for acquirers recurring merchants to identify the cardholder recurring payment. Pass through value. Default value to spaces. Only default value expected for OCT/AFT except for Business Application Identifier (BAI) = MP.
D5	12AN, EBCDIC, 12 bytes	Merchant Tax ID	This tag is mandatory, contains merchant tax ID for all purchase and ecommerce transactions. Default value to spaces for : OCT/AFT except for Business Application Identifier (BAI) = MP ATM cash disbursements

This dataset is used in these ATM messages:

- 0100/0110 Authorization requests and responses
- 0400/0420 Reversals and partial reversals
- 0120 STIP Advices

This dataset is used in these POS messages:

- 0100/0110 Authorization requests and responses
- 0100/0110 Credit voucher and merchandise return requests and responses

- 0120 STIP advices
- 0400/0420 Reversals and partial reversals

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Field 114 - Dataset ID 6D

Dataset ID 6D, Spain Domestic Data: This dataset ID contains data as required by the government of Spain in ATM transactions.

In POS transactions this data is present for informational purposes only.

Table 236: Dataset ID 6D, Spain Domestic Data

Tag	Length	Value	Format	Content of Sub-Element
C0	Max 12 bytes	Acquirer-Supplied Cash Disbursement Fee	N	<p>This tag contains acquirer-supplied cash disbursement fee for domestic ATM withdrawals per the Spanish ATM Royal Decree. Acquirer provides this tag in request messages.</p> <p>If this tag is not present, a value of zero is used to calculate the cash disbursement fee.</p> <p>Decimal places for this tag is based on the same currency provided in Field 49- Currency Code, Transaction.</p>
C1	Max 12 bytes	Issuer Cardholder ATM Commission	N	<p>This tag contains the issuer cardholder commission for domestic ATM withdrawals per the Spanish ATM Royal Decree. Issuers provide this tag in response messages.</p> <p>Decimal places for this tag is based on the same currency provided in Field 49- Currency Code, Transaction.</p>
C2	Max 12 bytes	Issuer Cardholder Credit Commission	N	<p>This tag contains issuer cardholder commission for domestic ATM withdrawals with credit cards per the Spanish ATM Royal Decree. Issuers provide this tag in response messages.</p> <p>Decimal places for this tag is based on the same currency provided in Field 49- Currency Code, Transaction.</p>

Table 236: Dataset ID 6D, Spain Domestic Data

Tag	Length	Value	Format	Content of Sub-Element
C3	4 bytes	Local Merchant Category Code	N	This tag contains the domestic MCC when it differs from the international MCC.
C4	15 bytes	Merchant ID	AN	In POS transactions, this tag contains Spanish merchant ID when value in Field 42-Card Acceptor Identification Code is different. First nine positions in this tag must be numeric with leading zeros.

This dataset is used in these ATM messages:

- 0100/0110 Authorization requests and responses
- 0400/0420 Reversals and partial reversals
- 0120 STIP Advices

This dataset is used in these POS messages:

- 0100 Authorization requests
- 0100 Credit voucher and merchandise return authorization requests
- 0120 Completion advices

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Field 114 - Dataset ID 70

Dataset ID 70, Localized Data: This dataset ID contains localized data.

All Tags after C1 are encoded by the method specified in C1. UTF-8 encoding may cause a single character to be up to 4 bytes. Please refer to the character length column in this table.

Table 237: Dataset ID 70, Localized Data

Tag	Character Length	Length	Value	Format	Content of Sub-Element
C0	Max 3 characters	3 bytes	Language Code	AN	Contains the ISO 639 defined language code. All tags in this dataset, except C0 and C1 are expressed in the ISO 639 defined language code.
C1	Max 20 characters	Max 20 bytes	Data Encoding Format	AN	Identifies how all tags except C0 and C1 are encoded in this dataset
C2	Max 100 Characters	Max 400 bytes	Device Name	Binary	
C3	Max 256 characters	Max 1024 bytes	Cardholder Name	Binary	
C4	Max 256 characters	Max 1024 bytes	Cardholder Address	Binary	
C5	Max 16 characters	Max 64 bytes	Cardholder Postal Code or Zip Code	Binary	
C6	Max 75 characters	Max 300 bytes	Free-form Description Data	Binary	Contain the alphanumeric format and characters in Cyrillic. The character encoding of this tag is specified in Tag C1.

For Russia, tag C6 format consists an EBCDIC 1025 code page with full Cyrillic character set. This is a single byte character set and must be used across multiple systems to represent Cyrillic.

This dataset is used in these messages:

- 0100/0120 Token activation request and token STIP advice
- 0600 Token notification message
- 0620 Token notification advice message

Field 115 - Additional Trace Data

Field 115 - Attributes

variable length

1 byte, binary +

up to 24 ANS, EBCDIC; maximum: 25 bytes

Field 115 - Description

Field 115 contains additional tracing information for proprietary use. This field is defined as a national-use field by ANSI and adopted by Visa. The length specifies the number of bytes that follow the length subfield.

Field 115 - Usage

This additional tracing information is provided in outgoing requests and advices at the acquirer's option or by the switch of an acquiring network. The information must be returned unchanged in the related response or advice response, regardless of the number of times its content may change because of the message passing through different networks.

This field is not used by issuers. If it is present in a request from an acquirer, V.I.P. removes it before forwarding the message to the issuer. V.I.P. replaces the field and its unchanged content in responses before they are returned to the acquirer.

If this field is present in an 0302 file request, it is returned in the 0312 response.

Auto-CDB: This field does not appear in 0322 or 0332 messages.

Field 115 - Field Edits

There are no field edits for this field.

Field 115 - Reject Codes

There are no reject codes for this field.

Field 116 - Card Issuer Reference Data

Field 116 - Attributes

variable length

1 byte, binary +

255 bytes; variable by usage; maximum: 256 bytes

Field 116 - Description

This field allows for multiple datasets in TLV format. These datasets can have multiple TLV subfields. The TLV format is shown below.

Positions: 1		2-3	4-255
Subfield 1: length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: TLV elements
Byte 1	Byte 2	Byte 3-4	Byte 5-256

Length Subfield: This value is the total length of field 116.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows.

- Dataset ID 66, American Express Clearing Data
- Dataset ID 67, Mastercard Clearing Data
- Dataset ID 68, Diners Club Clearing Data
- Dataset ID 68, Discover Clearing Data

Positions 2-3, Dataset Length: The length of the TLV subfields that follow.

Positions 4-255, TLV Elements: Each subfield in a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. Each subfield can be present in random order with other TLV subfields.

Field 116 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in random order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

V.I.P. adds this field to 0110 responses generated by American Express and Mastercard. V.I.P. forwards this field for 0110 responses generated by Diners Club and Discover. The field is not added to reversals or other messages.

Acquirers who subscribe to field 116 receives data from the respective networks (as specified in the tag descriptions below). This data may be required in downstream processing, such as clearing and settlement messages sent to American Express, Mastercard, Diners Club, or Discover.

Dataset IDs available in authorization response messages are unique by brand and mutually exclusive. For the Authorization Gateway Service (AGS), four dataset IDs are available: American Express, Mastercard, Diners Club, and Discover. Each unique dataset ID may contain one or more data elements, but only contains data for that brand.

- [Field 116 – Dataset ID 66](#)
- [Field 116 – Dataset ID 67](#)
- [Field 116 – Dataset ID 68 Diner's Club](#)
- [Field 116 – Dataset ID 68 Discover](#)

Field 116 - Field Edits

There are no field edits for this field.

Field 116 - Reject Codes

There are no reject codes for this field.

Field 116 - Dataset ID 66

Table 238: Dataset ID 66, American Express Clearing Data

Tag	Value	Length	Format	Comment
Tag 01	American Express Point-of-Service Data Code	12	AN	<p>V.I.P. creates this subfield as part of the mapping performed by the Authorization Gateway Service (AGS). The subfield contains information from data field 22, which was included in the authorization request to American Express. V.I.P. populates this field in the response with the same value as sent to American Express in the request.</p> <p>Position 10 of this tag contains the value of 3 (Integrated Circuit Card (ICC)) in responses if positions 1-2 of field 22 contain 05, 07, 91, or 95.</p> <p>When acquirers submit contactless and e-commerce transactions destined to the American Express gateway, the response contains one of the following values:</p> <ul style="list-style-type: none"> X = Contactless transaction. These include American Express expresspay transactions. 9 = Internet-originated, with delivery mode unknown or unspecified. <p>Contact your American Express account executive.</p>

Field 116 - Dataset ID 67

Table 239: Dataset ID 67, Mastercard Clearing Data

Tag	Value	Length	Format	Comment
Tag 01	Mastercard Point-of-Service (POS) Entry Mode	3	N	V.I.P. creates this and the next two subfields as part of the mapping performed by the Authorization Gateway Service (AGS). This subfield contains data from CIS DE 22, which was included in the authorization request to Mastercard. V.I.P. populates this field in the response with the same value as sent to Mastercard in CIS DE 22 in the request.
Tag 02	Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	2	N	This subfield contains data from CIS DE 26, which was included in the authorization request to Mastercard. V.I.P. populates this field in the response with the same value as sent to Mastercard in CIS DE 26 in the request.
Tag 03	Mastercard Point-of-Service (POS) Data	Variable, 26 bytes	AN	<p>This subfield contains data from CIS DE 61, which was included in the authorization request to Mastercard. V.I.P. populates this field in the response with the same value as sent to Mastercard in CIS DE 61 in the request.</p> <p>Values are:</p> <ul style="list-style-type: none"> • 0 = Unknown or unspecified • 1 = No terminal used (voice/ARU authorization)¹ 6 = Key entry only
Tag 04	Date and Time Format: <i>MMDDhhmmss</i>	10	AN	<p>This subfield contains the date and time when the 0120 confirmation advice was received by the issuer or Mastercard.</p> <p>If sent by Mastercard, the date and time in the 0130 response is mapped by V.I.P. from Mastercard DE 48.15.</p> <p>This data must be supported by acquirers processing Mastercard AFD transactions in the Canada and U.S. regions.</p>
Tag 05	Mastercard Data Element (DE) 48, Subelement 42- Electronic Commerce Indicators	7 - 19	N	<p>When the 0100 authorization request is processed successfully, this tag contains the security-level indicator for issuer-authenticated DSRP transactions in 0103xyz format, where:</p> <ul style="list-style-type: none"> • Positions 1-4, contains a value of 0103 denoting the subfield and length of data that follows • Position 5, security protocol, represented by x

Table 239: Dataset ID 67, Mastercard Clearing Data

Tag	Value	Length	Format	Comment
				<ul style="list-style-type: none"> Position 6, cardholder authentication, represented by y Position 7, UCAF collection indicator, represented by z <p>When the 0100 authorization is unsuccessful, this tag contains the security-level indicator for issuer-authenticated DSRP transactions along with the reason of downgrade in 0103xyz0203xyz0301a format, where:</p> <ul style="list-style-type: none"> Positions 1-4, contains a value of 0103 denoting the subfield and length of data that follows² Position 5, security protocol, represented by x Position 6, cardholder authentication, represented by y Position 7, UCAF collection indicator, represented by z Positions 8-11, contains a value of 0203 denoting subfield and length of data that follows² Position 12, security protocol, represented by x Position 13, cardholder authentication, represented by y Position 14, UCAF collection indicator, represented by z Positions 15-18, contains a value of 0301 denoting subfield and length of data that follows³ Position 19, contains the reason for downgrade represented by a and contains a value of 0 (missing UCAF), 1 (invalid UCAF), or 3 (X-Code Processing). <p>When present in 0110 responses, the first subfield (positions 5-7) contains the electronic commerce indicators that must be used by the acquirer in clearing records.</p> <p>Positions 5, 6, and 7 must be included in the clearing transactions for transactions that are, and are not, processed successfully.</p>

Table 239: Dataset ID 67, Mastercard Clearing Data

Tag	Value	Length	Format	Comment
Tag 06	MC Transaction Type Identifier	7	AN	<p>Visa provides the Transaction Type Identifier derived from the Visa business application identifier value in this tag.</p> <p>Visa provides the Transaction Type Identifier and MCC value sent to Mastercard in Account Funding Transactions (AFTs), which must be retained and returned by acquirers with merchant for clearing and settlement. This data is populated as MMMMTTT. MMMM is the MCC and TTT is the Transaction Type Identifier sent to Mastercard in the outgoing 0100 request message.</p>

¹Mastercard recommended value.

²This data contains the modified Electronic Commerce Security Level Indicator and UCAF Collection Indicator.

³This data contains the reason for UCAF Collection Indicator downgrade.

Field 116 - Dataset ID 68 Diner's Club

Table 240: Dataset ID 68, Diners Club Clearing Data

Tag	Value	Length	Format	Comment
Tag 01	Network Information	Variable, 29 bytes	AN	V.I.P. forwards this field as received from the Issuer. This subfield contains network information that was included in the authorization response from Diners Club.
Tag 02	Transaction Qualifier	Variable, 46 bytes	AN	This subfield contains the transaction qualifier value from Diners Club.

This dataset is used in 0110 responses.

Acquirers that process Diners Club transactions in the countries listed below must support the use of this dataset. (Acquirers that process Diners Club transactions outside of the countries listed do not need to support field 116 at this time.)

Antigua & Barbuda	Bermuda	Grenada	Puerto Rico
Aruba	Canada	Mexico	Turks and Caicos
Bahamas	Dominica	Montserrat	United States
Barbados	Dominican Republic	Netherlands Antilles	U.S. Virgin Islands

For information regarding VisaNet support of Diners Club authorization processing, contact your VisaNet representative.

For information regarding settlement of Diners Club transaction processing through the Discover Network, contact your Discover Network account executive.

Field 116 - Dataset ID 68 Discover

Table 241: Dataset ID 68, Discover Clearing Data

Tag	Value	Length	Format	Comment
Tag 01	Network Information	Variable, 29 bytes	AN	V.I.P. forwards this field as received from the Issuer. This subfield contains network information that was included in the authorization response from Discover.
Tag 02	Transaction Qualifier	Variable, 46 bytes	AN	This subfield contains the transaction qualifier value from Discover.

Acquirers that process Discover transactions through VisaNet must support this dataset in 0110 responses.

For information regarding VisaNet support for Discover authorization processing, contact your VisaNet representative.

For information regarding settlement of Discover transaction processing through the Discover Network, contact your Discover Network account executive.

Field 117 - National Use

Field 117 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

252 ANS, EBCDIC, variable by usage;

maximum 256 bytes

Field 117 - Description

This national use field contains information unique to the processing of Visa transactions by source and destination centers in a given country. This field is for national and domestic use only. The field has these usages:

Usage 1 - Japan National Data

Usage 2 - Turkish National Data

Usage 3 - Sweden National Data (ATM)

Usage 4 - Colombia National Data

Usage 5 - Brazil National Data

Usage 6 - Argentina National Data Agro (POS)

Although various usages and formats may be added by individual countries, the field contains a length subfield to specify the number of bytes that follow it, and two additional subfields as shown in this layout.

Positions: 1-3 4-x		
length	country code	data
Byte 1	Bytes 2-4	Bytes 5-256

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This value is the 3-byte EBCDIC country code for the issuer and acquirer. For codes, see the Country and Currency Codes appendix.

Positions 4-x, Data: This subfield contains additional card transaction processing information using the format and coding determined by joint agreement of those clients in the country specified by the country code.

Field 117 - Usage

This field is for national, domestic-only use, and V.I.P. forwards it to the destination center only if the source and destination centers are in the same country; otherwise, V.I.P. removes the field from the message.

This field is mandatory in countries with domestic programs that require it.

Field 117 - Field Edits

If the maximum field length is exceeded, the transaction is rejected with reject code **0166**.

If the country code in the field is not numeric, the transaction is rejected with reject code **0167**.

Field 117 - Reject Codes

0166 = Invalid length

0167 = Invalid country code (not numeric)

Field 117, Usage 1 - Japan National Data

Field 117, Usage 1 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

135 ANS, EBCDIC-K

maximum 139 bytes

EBCDIC-K represents the 1-byte (8-bit) code definition for Japanese Katakana characters or Roman text used to describe names, places and words of Japanese origin.

Field 117, Usage 1 - Description

This national use field contains two subfields for information unique to the processing of Visa transactions by clients in Japan.

Positions: 1-3 4-138

length	country code	data
Byte 1	Bytes 2-4	Bytes 5-139

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This value is the 3-byte EBCDIC country code for the issuer and acquirer. For Japan this value must be **392**.

Positions 4-138, Free-Form Text: This subfield contains the Katakana or Roman text to be printed on the receipt. A maximum of **115** print characters may be present, plus a maximum of **20** nonprintable shift-in and shift-out indicators for changes to and from Katakana and alphanumeric characters. The Credit and Finance Information System (CAFIS) interface formats the text with five lines of **23** printable characters, depending on the response code returned by the issuer. The field length indicator tells the terminal when the end of the text is reached.

Field 117, Usage 1 - Usage

Usage 1 is supported for Japanese issuers in Japan domestic transactions only. It is optional in no-PIN 0110, 0410, and 0430 responses; it is not used in other messages.

Field 117, Usage 1 - Field Edits

The maximum length for field 117 cannot be exceeded, and the country code must be numeric.

Field 117, Usage 1 - Reject Codes

0166 = Invalid length

0167 = Invalid country code (not numeric)

Field 117, Usage 2 - Turkish National Data

Field 117, Usage 2 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

50 ANS, EBCDIC

maximum 54 bytes

Field 117, Usage 2 - Description

Field 117, usage 2 contains six subfields for information unique to the processing of Visa transactions by clients in Turkey.

Positions: 1-3		4-11	12-15	16-40	41-53
Length	Country Code	CMI	EFT	Merchant Name	Merchant City
Byte 1	Bytes 2-4	Bytes 5-12	Bytes 13-16	Bytes 17-41	Bytes 42-54

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This value is the 3-byte EBCDIC country code for the issuer and acquirer. For Turkey, this value must be **792**.

Positions 4-11, Central Merchant Identifier (CMI): This subfield contains the Central Merchant Identifier. For ATMs, acquirers use a default value of **88888888**.

Positions 12-15, EFT: This subfield contains the Acquiring Institution Code.

Positions 16-40, Merchant Name: This subfield contains the name of the card acceptor or Automated Teller Machine (ATM) location in Turkish.

Positions 41-53, Merchant City: This subfield contains the location city of the merchant in Turkish.

Field 117, Usage 2 - Usage

This field is optional in all 01xx and 04xx messages. It is not applicable for 06xx messages.

In original requests, if field 117 is present in the request with Turkish NNSS data and the acquirer is Turkey, the field is passed to the issuer only if the issuer country code is Turkey.

In responses, V.I.P. accepts field 117 with Turkey NNSS data if the issuer country code is Turkey. Field 117 is forwarded to the acquirer only if the acquirer country code is Turkey.

Field 117, Usage 2 - Field Edits

There are no field edits for this field..

Field 117, Usage 2 - Reject Codes

0166 = Invalid length

0167 = Invalid country code (not numeric)

Field 117, Usage 3 - Sweden National Data (ATM)

Field 117, Usage 3 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

Upto 252 ANS

maximum 256 bytes

Field 117, Usage 3 - Description

Field 117, usage 3 has a length subfield followed by two subfields containing information unique to the processing of Visa transactions by issuers and acquirers in Sweden.

Positions: 1-3		4-255
Length	Country code	Data
Byte 1	Bytes 2-4	Bytes 5-256

Length Subfield: 1-byte subfield containing the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: 3-byte numeric subfield must contain a value of **752** (Sweden).

Positions 4-255, Data: This variable-length alphanumeric subfield contains data intended for display at the ATM.

Field 117, Usage 3 - Usage

This field is optional in ATM authorization responses, ATM balance inquiry responses and reversal responses. Swedish EBCDIC special characters (Å,å,Ä,ä,Ö,ö) are permitted in this field for domestic transactions only.

Field 117, Usage 3 - Field Edits

If an initial request or a reversal does not qualify for the Sweden NNSS and this field usage is present, V.I.P. removes it from the message.

Field 117, Usage 3 - Reject Codes

0166 = Invalid length

0167 = Invalid country code (not numeric)

Field 117, Usage 4 - Colombia National Data

Field 117, Usage 4 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

123 ANS, EBCDIC

maximum 127 bytes

Field 117, Usage 4 - Description

Field 117, usage 4 has a length subfield followed by two subfields containing information unique to the processing of Visa transactions by issuers and acquirers in Colombia.

Positions: 1-3		4-126
length	country code	national net domestic token data
Byte 1	Bytes 2-4	Bytes 5-127

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This 3-byte numeric subfield must contain a value of **170** (Colombia).

Positions 4-126, National Net Domestic Token Data: This variable-length alphanumeric subfield contains optional supplementary private information for Colombia National Net Settlement Service (NNSS) transactions sent from the acquirer to the issuer. The subfield should not contain all **spaces**.

Field 117, Usage 4 - Usage

This field is optional in 0100 POS authorization requests, ATM cash disbursements, balance inquiry, ATM account transfers, and related reversals, advices, and responses.

If an initial request or a reversal does not qualify for the Colombia N NSS and this field usage is present, V.I.P. removes it from the message.

Field 117, Usage 4 - Field Edits

If positions 1-3 (country code) do not contain a value of **170**, V.I.P. rejects the request with reject code **0167**.

Field 117, Usage 4 - Reject Codes

0167 = Invalid country code (not **170**).

Field 117, Usage 5 - Brazil National Data

Field 117, Usage 5 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC +

15 ANS, EBCDIC

maximum 19 bytes

Field 117, Usage 5 - Description

Field 117, usage 5 has a length subfield followed by two subfields containing information unique to the processing of Visa transactions in Brazil.

Positions: 1-3		4-18
length	country code	Brazil Merchant Tax ID
Byte 1	Bytes 2-4	Bytes 5-19

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This 3-byte EBCDIC subfield must contain a value of **076** (Brazil).

Positions 4-18, Brazil Merchant Tax ID: This variable-length alphanumeric subfield contains the Brazil merchant tax ID for Brazil domestic transactions sent from the acquirer. The value should not contain any spaces. The field is left-justified and **space-filled**.

Field 117, Usage 5 - Usage

This field is required in all domestic Point of Sale (POS) 0100 authorization requests.

VisaNet Integrated Payment (V.I.P.) removes this field from the request message before forwarding it to the issuer. This field is not present in responses.

Field 117, Usage 5 - Field Edits

There are no field edits for this field.

Field 117, Usage 5 - Reject Codes

There are no reject codes for this field.

Field 117, Usage 6 - Argentina National Data Agro (POS)

Field 117, Usage 6 - Attributes

variable length

1 byte, binary +

37 ANS, EBCDIC +

162 bytes, 324 N, 4-bit BCD (Unsigned, packed)

maximum 200 bytes

Field 117, Usage 6 - Description

Field 117, usage 6 has a length subfield followed by forty-one subfields containing information unique to the processing of agricultural transactions in Argentina. If a transaction does not qualify for Argentina domestic processing, V.I.P. does not forward field 117, usage 6.

Positions:

1-3		4-6		7-22		23-34		35-37	
Subfield 1: Length		Subfield 2: Country Code		Subfield 3: Payment Indicator		Subfield 4: Agro Merchant ID		Subfield 5: Agro Invoice Number	
Byte 1		Byte 2-4		Byte 5-7		Byte 8-23		Byte 24-35	
38-40		41-46		47-49		50-55		56-58	
Subfield 7: Agro Installment Amount Due Date 1		Subfield 8: Agro Installment Amount 1		Subfield 9: Agro Installment Amount Due Date 2		Subfield 10: Agro Installment Amount 2		Subfield 11: Agro Installment Amount Due Date 3	
Byte 39-41		Byte 42-47		Byte 48-50		Byte 51-56		Byte 57-59	
65-67		68-73		74-76		77-82		83-85	
Subfield 13: Agro Installment Amount Due Date 4		Subfield 14: Agro Installment Amount 4		Subfield 15: Agro Installment Amount Due Date 5		Subfield 16: Agro Installment Amount 5		Subfield 17: Agro Installment Amount Due Date 6	
Byte 66-68		Byte 69-74		Byte 75-77		Byte 78-83		Byte 84-86	
92-94		95-100		101-103		104-109		110-112	
Subfield 19: Agro Installment Amount Due Date 7		Subfield 20: Agro Installment Amount 7		Subfield 21: Agro Installment Amount Due Date 8		Subfield 22: Agro Installment Amount 8		Subfield 23: Agro Installment Amount Due Date 9	
Byte 93-95		Byte 96-101		Byte 102-104		Byte 105-110		Byte 111-113	
119-121		122-127		128-130		131-136		137-139	
Subfield 25: Agro Installment Amount Due Date 10		Subfield 26: Agro Installment Amount 10		Subfield 27: Agro Installment Amount Due Date 11		Subfield 28: Agro Installment Amount 11		Subfield 29: Agro Installment Amount Due Date 12	
Byte 120-122		Byte 123-128		Byte 129-131		Byte 132-137		Byte 138-140	
146-148		149-154		155-157		158-163		164-166	
								167-172	

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Subfield 31: Agro Installment Amount Due Date 13	Subfield 32: Agro Installment Amount 13	Subfield 33: Agro Installment Amount Due Date 14	Subfield 34: Agro Installment Amount 14	Subfield 35: Agro Installment Amount Due Date 15	Subfield 36: Agro Installment Amount 15
Byte 147-149	Byte 150-155	Byte 156-158	Byte 159-164	Byte 165-167	Byte 168-173
173-175	176-181	182-184	185-190	191-193	194-199
Subfield 37: Agro Installment Amount Due Date 16	Subfield 38: Agro Installment Amount 16	Subfield 39: Agro Installment Amount Due Date 17	Subfield 40: Agro Installment Amount 17	Subfield 41: Agro Installment Amount Due Date 18	Subfield 42: Agro Installment Amount 18
Byte 174-176	Byte 177-182	Byte 183-185	Byte 186-191	Byte 192-194	Byte 195-200

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This 3-byte ANS subfield must contain a value of **032** (Argentina).

Positions 4-6, Payment Indicator: This mandatory 3 digit alphanumeric subfield contains the value of **VA1** (Merchant ID generated by POS terminal) or **VA2** (Merchant ID entered manually).

Positions 7-22, Agro Merchant ID: This optional 16 digit alphanumeric subfield contains the agro merchant ID.

Positions 23-34, Agro Invoice Number: This optional 12 digit alphanumeric subfield contains the agro invoice number.

Positions 35-37, Maximum Number of Days Date Can Be Deferred: This optional 3 digit alphanumeric subfield contains the maximum number of days date can be deferred. Valid values are **001-365**.

Positions 38-40, Agro Installment Amount Due Date 1: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 41-46, Agro Installment Amount 1: This optional subfield contains first agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 47-49, Agro Installment Amount Due Date 2: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 50-55, Agro Installment Amount 2: This optional subfield contains second agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 56-58, Agro Installment Amount Due Date 3: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 59-64, Agro Installment Amount 3: This optional subfield contains third agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 65-67, Agro Installment Amount Due Date 4: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 68-73, Agro Installment Amount 4: This optional subfield contains fourth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 74-76, Agro Installment Amount Due Date 5: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 77-82, Agro Installment Amount 5: This optional subfield contains fifth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 83-85, Agro Installment Amount Due Date 6: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 86-91, Agro Installment Amount 6: This optional subfield contains sixth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 92-94, Agro Installment Amount Due Date 7: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 95-100, Agro Installment Amount 7: This optional subfield contains seventh agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 101-103, Agro Installment Amount Due Date 8: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 104-109, Agro Installment Amount 8: This optional subfield contains eighth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 110-112, Agro Installment Amount Due Date 9: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 113-118, Agro Installment Amount 9: This optional subfield contains ninth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 119-121, Agro Installment Amount Due Date 10: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 122-127, Agro Installment Amount 10: This optional subfield contains tenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 128-130, Agro Installment Amount Due Date 11: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 131-136, Agro Installment Amount 11: This optional subfield contains eleventh agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 137-139, Agro Installment Amount Due Date 12: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 140-145, Agro Installment Amount 12: This optional subfield contains twelfth agro installment amount. Valid value is up to 12 digit numeric with two decimal places.

Positions 146-148, Agro Installment Amount Due Date 13: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 149-154, Agro Installment Amount 13: This optional subfield contains thirteenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 155-157, Agro Installment Amount Due Date 14: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 158-163, Agro Installment Amount 14: This optional subfield contains fourteenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 164-166, Agro Installment Amount Due Date 15: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 167-172, Agro Installment Amount 15: This optional subfield contains fifteenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 173-175, Agro Installment Amount Due Date 16: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 176-181, Agro Installment Amount 16: This optional subfield contains sixteenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 182-184, Agro Installment Amount Due Date 17: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 185-190, Agro Installment Amount 17: This optional subfield contains seventeenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Positions 191-193, Agro Installment Amount Due Date 18: This optional subfield contains agro installment due date in *ddmmyy* format, where:

- dd = day (**01-31**)
- mm = month (**01-12**)
- yy = year (**00-99**)

Positions 194-199, Agro Installment Amount 18: This optional subfield contains eighteenth agro installment amount. Valid value can be up to 12 digit numeric with two decimal places.

Field 117, Usage 6 - Usage

This field is required in all Argentina domestic authorization requests, authorization request responses, STIP advices and their responses.

Field 117, Usage 6 - Field Edits

Positions 1-3 must be numeric ISO country code **032** (Argentina); otherwise, V.I.P. rejects the message with reject code **0167**.

Positions 4-6 must contain a value of **VA1** or **VA2**; otherwise, V.I.P. rejects the message with reject code **0144**.

Field 117, Usage 6 - Reject Codes

0144 = Invalid value

0167 = Invalid country code (not numeric)

Field 118 - Intra-Country Data

Field 118 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

252 ANS, EBCDIC

maximum 256 bytes

Field 118 - Description

Field 118 is a national-use field for 0100 requests, reversals, and responses and is currently used for intra-country data as follows:

Usage 1: Japan

Usage 2: Korea

Usage 3: Sweden (ATM)

Usage 4: South Africa

The field layout for Usage 4 differs from the layout presented below. See "Usage 4."

Usage 5: LAC

Usage 6: Russia (POS)

The field comprises two basic subfields for information unique to the processing of Visa transactions by clients in a given country.

Positions: 1-3 4-x

length	country code	data
Byte 1	Byte 2-4	Byte 5-256

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code: This value is the 3-byte EBCDIC country code for the issuer and acquirer. The country code must be a numeric ISO country code. See the Country and Currency Code appendix for codes.

Positions 4-x, Data: This subfield contains additional card transaction processing information by joint agreement of clients in the country identified by the country code, in the format and coding determined by those clients.

Field 118 - Usage

Except as noted, field usage is conditional and must be prearranged with Visa. This field is mandatory in countries with domestic programs that require it.

Depending on country specifications, it can be used in POS and ATM 0100 and 0400/0420 requests, responses, and advices. Its presence in responses is optional. If present in the original request, it is nevertheless optional in reversal requests and their responses.

Because it is for national use only, V.I.P. forwards this field to the destination center only if source and destination centers are in the same country.

V.I.P. Advices: Field 118 is present in 0120 and 0420 advices if it was in the original request.

Field 118 - Field Edits

This field is conditional for the countries that use it, unless defined otherwise by domestic programs that require it. There is no reject if the field is not present in an original request. There is also no reject if the field was present in the original but not in a reversal, or reversal response.

V.I.P. rejects the message with reject code **0144** if country code is not numeric.

Field 118 - Reject Codes

0144 = Invalid value

Field 118 - Intra-Country Data (Usage 1: Japan)

Field 118, Usage 1 - Attributes

1 byte, binary +

3 ANS, EBCDIC, +

201 ANS, EBCDIC / EBCDIC-K

maximum 256 bytes

EBCDIC-K represents the 1-byte (8-bit) code definition for Japanese Katakana characters or Roman text used to describe names, places and words of Japanese origin.

Contact your Visa representative.

Field 118, Usage 1 - Description

Usage 1 is a private national-use field entered by acquirers and issuers in Japan for Japan-domestic (intra-country) authorizations. The subfields are described below.

Positions: 1-3 4-6 7 8-20 21-26					
Subfield 1: Length	Subfield 2: Country Code	Subfield 3: Authorization Response Code	Subfield 4: Message Type	Subfield 5: Terminal Identifi- cation Number	Subfield 6: Processing Date
Byte 1	Byte 2-4	Byte 5-7	Byte 8	Byte 9-21	Byte 22-27
27	28-29	30-34	35	36-40	41-47
Subfield 7: Entry Indicator	Subfield 8: Payment Mode	Subfield 9: Sales Slip Number	Subfield 10: Pre- approval Type	Subfield 11: Issuer Company Code	Subfield 12: Goods Code
Byte 28	Byte 29-30	Byte 31-35	Byte 36	Byte 37-41	Byte 42-48
48	49-55	56	57-82	83	84-88
Subfield 13: Field Separator	Subfield 14: Tax Amount	Subfield 15: Field Separator	Subfield 16: Payment Specifics	Subfield 17: Field Separator	Subfield 18: Reserved
Byte 49	Byte 50-56	Byte 57	Byte 58-83	Byte 84	Byte 85-89
89	90-158	159	160-196	197	198-203
Subfield 19: Field Separator	Subfield 20: JIS II Data (Front Stripe)	Subfield 21: Field Separator	Subfield 22: Back Magnetic Stripe Data	Subfield 23: Field Separator	Subfield 24: Authorization Authority
Byte 90	Byte 91-159	Byte 160	Byte 161-197	Byte 198	Byte 199-204
204	205-236	237			
Subfield 25: Field Separator	Subfield 26: AID/DF Name	Subfield 27: Field Separator	A cell with bold characters means that a reserved subfield must be omitted. A field separator value of 22 is required for each optional field whether or not each optional field is present.		
Byte 205	Byte 206-237	Byte 238			

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code (Subfield 2): This value is the 3-byte EBCDIC country code which must match that in field 19 (Japan = **392**).

Positions 4-6, Authorization Response Code (Subfield 3): This value is the 3-character CAFIS error code. In 0100 requests and 0400/0420 reversals, the value is **000**. Field 118, usage 1 is used by acquirers rather than field 39. It is never used by the TP or VisaNet connection.

Position 7, Message Type (Subfield 4): This value is a 1-position value:

- Banking data = 1
- Authorization data = 2

Positions 8-20, Terminal Identification Number (Subfield 5): This value is the 13-digit JCCA number.

Positions 21-26, Processing Date (Subfield 6): This value is the 6-digit processing date in the format YYMMDD.

Position 27, Entry Indicator (Subfield 7): This value is the account number source. See the following table.

Table 242: Field 118, Usage 1 Subfield 7 Indicators

Account Number Source	Indicator
Back stripe ISO	1
Front stripe JIS II	2
Manual	3
Back stripe JIS I	4
IC Chip Data	5

Positions 28-29, Payment Mode (Subfield 8): This value is a 2-digit code indicating the payment method. The content of this subfield relates to subfield 16, Payment Specifics. See the following table.

Table 243: Field 118, Usage 1 Subfield 8 Payment Modes

Payment Method	Code
One-time payment	10
Bonus (one-time) payment	21, 22, 23, 24
Installment payment	61
Integrated (Bonus + Installment) payment	31, 32, 33, 34
Revolving payment	80

Positions 30-34, Sales Slip Number (Subfield 9): This value is a 5-digit number from the current transaction (purchase or reversal).

Position 35, Pre-Approval Type (Subfield 10): This value is a 1-digit number:

- **0** = Normal (authorization with amount and clearing/settlement; data capture or paper draft)
- **1** = Negative card authorization (authorization-only with **0** or **1** amount)

- **2** = Reservation of authorization (authorization-only with amount)
- **3** = Cancel transaction
- **4** = Merchant-initiated reversal/refund transactions
- **5** = Cancel reservation of authorization
- **6** = Post authorization

Positions 36-40, Issuer Company Code (Subfield 11): This value is a 5-digit value comprising a 1-digit business location code and a 4-digit enterprise code, or zeros if no company code. A value is required for CAFIS transactions. CAFIS interface determines the processing company code.

Positions 41-47, Goods Code (Subfield 12): This value is a 7-digit, right-justified code that identifies the merchandise.

Position 48, Field Separator (Subfield 13): This value is a required entry of **22**.

Positions 49-55, Tax Amount (Subfield 14): This value is a 7-digit amount of the tax (tax amount is included in the field 4 total amount).

Position 56, Field Separator (Subfield 15): This value is a required entry of **22**.

Positions 57-82, Payment Specifics (Subfield 16): This value is a variable-length, 26-digit-maximum subfield for payment information. This field is required if subfield 8, Payment Mode, is present in the message, but not if subfield 8 is **10**, **21**, or **80**.

Table 244: Determining Field 118, Usage 1 Subfield 16 Payment Specifics Indicator

If Payment Mode (Subfield 8) Is:	The Payment Specifics Indicator Is:	Bytes
22	[4]	2
23	[5]	2
24	[4]+[5]+[5]	6 maximum
61	[1]+[2]	4
31	[1]+[2]	4
32	[1]+[2]+[3]	12
33	[1]+[2]+[4]+[5]+[5]	10 maximum
34	[1]+[2]+[4]+[5]+[3]+[5]+[3]	26 maximum

Table 245: Field 118, Usage 1 Subfield 16 Payment Indicator Names

Indicator	Name	Length	Contents
[1]	First billing month	2	01-12
[2]	Number of payments	2	01-99

Table 245: Field 118, Usage 1 Subfield 16 Payment Indicator Names

Indicator	Name	Length	Contents
[3]	Bonus amount	8	00000001-99999999
[4]	Number of bonus payments	2	01-06
[5]	Bonus month	2	01-12

Payment indicators are entered one after another; for example, if the payment mode is **24**, the number of Bonus Payments is **02**, and the Bonus months are **01** and **03** respectively, the subfield content is: **020103**.

When the number of bonus payments is **02** for codes **24** or **33**, the bonus month [5] is entered twice, for two bonus months. When the number of bonus payments is **02** for code **34**, the bonus month [5] and the bonus amount [3] are entered twice for two bonus months.

Position 83, Field Separator (Subfield 17): This value is a required entry of **22**.

Positions 84-88, Reserved (Subfield 18): This value is a 5-digit subfield reserved for future use.

Position 89, Field Separator (Subfield 19): This value is a required entry of **22**.

Positions 90-158, JIS II Data (Front Stripe) (Subfield 20): This value is a 69-digit subfield that must be present if the Entry Indicator (subfield 7) is present and contains **2**. Start and end sentinel, and LRC are not included. The first position is the ID mark.

Position 159, Field Separator (Subfield 21): This value is a required entry of **22**.

Positions 160-196, Back Mag Stripe Data (Subfield 22): This value is a 37-digit subfield for 0400 or 0410 reversals only that contains the back magnetic stripe data. Start and end sentinel, and LRC are not included.

Position 197, Field Separator (Subfield 23): This value is a required entry of **22**.

Positions 198-203, Authorization Authority (Subfield 24): This value is a 6-digit issuer-supplied approval code, which is passed to merchants via voice authorization processing when the POS terminal is unavailable. This subfield is used in post-authorization transactions only if the merchant provides an approval code.

Position 204, Field Separator (Subfield 25): This value is a required entry of **22**.

Position 205-236, AID/DF Name (Subfield 26): This 32 byte length-maximum EBCDIC-K value is used to identify which chip application was performed between the terminal and the chip product. The included values are the Application Identifier (AID) and the Dedicated File (DF) name. It is available to early- or full-option VSDC issuers.

Position 237, Field Separator (Subfield 27): This value is a required entry of **22**.

Field 118, Usage 1 - Usage

Field 118, usage 1, is used in Japan-domestic 0100 and 0400/0420 messages when the issuer has successfully completed testing to receive it. If an acquirer sends field 118 in a request, the 0100 and 0400/0420 messages contain the field if the issuer has set the indicator to receive it.

The field may also be present in responses and advices. Issuers must include this field in all responses when they receive field 118 in the original message. Field contents vary depending on whether the front magnetic stripe data is present in the message. See the main field 118 field description's usage section.

Beginning with subfield 12 (position 41), the remaining length of field 118 depends on the presence of optional fields.

For authorizations with front magnetic stripe data only, subfield 20, JIS II Data (Front Stripe) must be present in the message.

Issuers may include an additional response code in subfield 3 (positions 4 through 6).

V.I.P. Advices: Field 118, usage 1 is present in an 0120 advice.

Field 118, Usage 1 - Field Edits

Length cannot exceed 255.

Positions 1-3 must be a numeric ISO country code; otherwise, V.I.P. rejects the message with reject code **0144**.

Field 118, Usage 1 - Reject Codes

0144 = Invalid value

Field 118, Usage 2 - Korea

Field 118, Usage 2 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

132 ANS, EBCDIC

maximum 256 bytes

Field 118, Usage 2 - Description

Usage 2 is a private national-use field entered by acquirers and issuers in Korea for Korea-domestic (intra-country) authorizations. The subfields are:

Positions:

1-3	4-5	6-13	14-28	29-40	
Subfield 1: Length	Subfield 2: Country Code	Subfield 3: Number of Installment Payments	Subfield 4: Local Authorization Number	Subfield 5: Merchant ID	Subfield 6: Merchant Business ID
Byte 1	Byte 2-4	Byte 5-6	Byte 7-14	Byte 15-29	Byte 30-41
41-52	53-64	65-76	77-89	90	91
Subfield 7: Terminal ID	Subfield 8: Tax Amount	Subfield 9: Service Charge Amount	Subfield 10: Merchant Representative Resident Registration Number	Subfield 11: Cardholder Fee Indicator	Subfield 12: Merchant Fee Indicator
Byte 42-53	Byte 54-65	Byte 66-77	Byte 78-90	Byte 91	Byte 92
92-99	100-107	108-119	120-127	128-130	131-133
Subfield 13: Merchant Payment Date (YYYYMMDD)	Subfield 14: Cardholder Settlement Date (YYYYMMDD)	Subfield 15: Purchase Reference Number	Subfield 16: Cardholder Payment Start Date (YYYYMMDD)	Subfield 17: Cardholder- Deferred Days	Subfield 18: Merchant- Deferred Days
Byte 93-100	Byte 101-108	Byte 109-120	Byte 121-128	Byte 129-131	Byte 132-134

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code (Subfield 2): This value is the 3-byte EBCDIC country code which must match that in field 19 (Korea = **410**).

Positions 4-5, Number of Installment Payments (Subfield 3): This value is the 2-digit number of installment payments. The values are:

00 = one-time payment

02-60 = The number of installment payment months allowed (for example, **60** months)

If this subfield is not used, it must be space-filled.

Positions 6-13, Local Authorization Number (Subfield 4): This value is an 8-position authorization code provided by the issuer when a transaction is approved. For Korea-domestic transactions, this subfield must be used instead of field 38. It must be zero-filled in the 0100 request. Response codes provided by each client begins with an asterisk *, followed by the 2-digit local response code (which may or may not be the same as the field 39 response code) with the remaining positions zero-filled.

Positions 14-28, Merchant ID (Subfield 5): This value is the 15-digit merchant identification number. The subfield is left-justified followed by spaces. If this subfield is not used, it must be space-filled.

Positions 29-40, Merchant Business ID (Subfield 6): This value is the merchant's 12-digit business identification. The subfield is left-justified followed by spaces. If there is no merchant business ID, the subfield must be space-filled.

Positions 41-52, Terminal ID (Subfield 7): This is a 12-digit value that identifies the acquirer's terminal. The subfield is right-justified with leading zeros if necessary. If this subfield is not used, it is zero-filled. The first 2 digits are used as the VANs ID.

Positions 53-64, Tax Amount (Subfield 8): This value is a 12-digit tax amount. The subfield is right-justified with leading zeros if necessary. The tax is included with the total transaction amount in field 4. If this subfield is not used, it must be zero-filled.

Positions 65-76, Service Charge Amount (Subfield 9): This value is a 12-digit service charge amount. The subfield is right-justified with leading zeros if necessary. The service charge is included with the total transaction amount in field 4. If this subfield is not used, it must be zero-filled.

Positions 77-89, Merchant Representative Resident Registration Number (Subfield 10): This value is a 12-digit number with leading zeros if necessary. If there is no value, the subfield is filled with zeros.

Position 90, Cardholder Fee Indicator (Subfield 11): This value is a 1-digit indicator. Values:

0 = Installment payment fee charge from merchant

1 = Installment payment fee charge from cardholder

If this subfield is not used, it must be space-filled.

Position 91, Merchant Fee Indicator (Subfield 12): This value is a 1-digit indicator. Values:

1 = Merchant fee charge from cardholder

2 = Merchant fee charge from merchant

If this subfield is not used, it must be space-filled.

Positions 92-99, Merchant Payment Date (Subfield 13): This value is the 8-digit cardholder payment date in the format YYYYMMDD. If this subfield is not used, it must be zero-filled.

See section 'Date Format' under "[Programming Rules](#)".

Positions 100-107, Cardholder Settlement Date (Subfield 14): This value is the 8-digit merchant settlement date in the format YYYYMMDD. If this subfield is not used, it must be zero-filled.

See section 'Date Format' under "[Programming Rules](#)".

Positions 108-119, Purchase Reference Number (Subfield 15): This value is the 12-digit retrieval reference number for business-to-business from field 37 of the current purchase transaction. The subfield is right-justified with leading zeros if necessary. If this subfield is not used, it must be zero-filled.

Positions 120-127, Cardholder Payment Start Date (Subfield 16): This value is the 8-digit cardholder payment start date in the format YYYYMMDD. If there is no date, zero-fill the subfield. If this subfield is not used, it must be zero-filled.

Positions 128-130, Cardholder-Deferred Days (Subfield 17): This value is the 3-digit number of days the cardholder can defer the payment start date. The subfield is right-justified with leading zeros if necessary. If there is no value, the subfield must be zero-filled.

Positions 131-133, Merchant-Deferred Days (Subfield 18): This value is the 3-digit number of days the merchant can defer the purchase date. The subfield is right-justified with leading zeros if necessary. If there is no value, the subfield must be zero-filled.

Field 118, Usage 2 - Usage

Field 118, usage 2 is used in 0100 and 0400/0420 Korea-domestic requests and their 0110 and 0410/0430 responses when the issuer has successfully completed testing to receive the field. The field is optional in responses. Field 19 must be **410**. Issuers may include an authorization code in subfield 4 (positions 6-13). See the main field 118 field description's usage section.

The field 118 subfield presence for original requests is summarized in this table for the Korea usage. (See Chapter 5 for complete message/field requirements.)

Position/Subfield	0100s	0110s	Comments
F118.1, Pos. 0: Length	M	M	The length subfield.
F118.2, Pos. 1-3: Country Code	M	M	
F118.3, Pos. Pos. 4-5: Number of Installment Payments	M	O	Space-filled if not used.
F118.4, Pos. 6-13: Local Authorization Code	zero-filled	M	Issuer provides code.
F118.5, Pos. 14-28: Merchant ID	M	O	Left-justified, space-filled.
F118.6, Pos. 29-40: Merchant Business ID	O	O	Left-justified, space-filled.
Field 118.7, Pos. 41-52: Terminal ID	M	O	Zero-filled if not used.
Field 118.8, Pos. 53-64: Tax Amount	O	O	Zero-filled if not used.
Field 118.9, Pos. 65-76: Service Charge Amount	O	O	Zero-filled if not used.
Field 118.10, Pos. 77-89: Merchant Representative Resident Registration Number	O	O	Zero-filled if not used.
Field 118.11, Pos. 90: Cardholder Fee Indicator	C	O	Space-filled if not used.
Field 118.12, Pos. 91: Merchant Fee Indicator	C	O	Space-filled if not used.

Position/Subfield	0100s	0110s	Comments
Field 118.13, Pos. 91-98: Merchant Payment Date	O	O	Zero-filled if not used.
Field 118.14, Pos. 100-107: Cardholder Settlement Date	O	O	Zero-filled if not used.
Field 118.15, Pos. 108-119: Purchase Reference Number	O	O	Zero-filled if not used. Value should not be copied from field 37; it should be a unique number in a B-to-B transaction.
Field 118.16, Pos. 120-127: Cardholder Payment Start Date	O	O	Zero-filled if not used.
Field 118.17, Pos. 128-130: Cardholder-Deferred Days	O	O	Zero-filled if not used
Field 118.18, Pos. 131-133: Merchant-Deferred Days	O	O	Zero-filled if not used.

V.I.P. Advices: Field 118, usage 1 is present in an 0120 advice.

Field 118, Usage 2 - Field Edits

Length cannot exceed **255**.

Positions 1-3 must be a valid numeric ISO country code; otherwise, V.I.P. rejects the message with reject code **0144**.

Field 118, Usage 2 - Reject Codes

0144 = Invalid value

Field 118, Usage 3 - Sweden (ATM)

Field 118, Usage 3 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

252 ANS, EBCDIC, +

maximum 256 bytes

Field 118, Usage 3 - Description

Usage 3 is a private national-use field optionally used by acquirers and issuers in Sweden for standard 0100 ATM authorizations, balance inquiries, 0400/0420 reversals, 0120 and 0420 advices. It comprises a length subfield followed by seven subfields.

The subfields are:

Positions: 2-3		4-9		10-11	
Subfield 1: Length		Subfield 2: Country Code		Subfield 3: Watermark	
Byte 1		Byte 2-4		Byte 5-10	
Byte 11-12					
12-13		14-15		16	
Subfield 5: Mark 2 reason code data		Subfield 6: Mark 3 reason code data		Subfield 7: Card swallowed indicator	
Byte 13-14		Byte 15-16		Byte 17	
Byte 18-19					

Length Subfield: 1-byte subfield containing the number of bytes in the field following the length subfield.

Positions 2-3, Country Code (Subfield 2): 3-digit ISO numeric country code must match value in field 19. For Sweden, this value must be **752**.

Positions 4-9, Watermark (Subfield 3): Contains the ATM watermark, binary data.

Positions 10-11, Mark 1 Reason Code Data (Subfield 4): Two characters with any valid combination of values denoting the type of card (national or international) and the watermark reader status.

Positions 12-13, Mark 2 Reason Code Data (Subfield 5): Contains the reason code for ATM reversal.

Positions 14-15, Mark 3 Reason Code Data (Subfield 6): Two characters with any valid combination of values denoting the stock of bank notes and receipt stock.

Positions 16, Card Swallowed Indicator (Subfield 7): Indicates if ATM swallowed the card.

Positions 17-18, Posting Data (Subfield 8): Contains month and date in packed decimal format (mmdd).

Field 118, Usage 3 - Usage

This field is optionally present in

- 0100 ATM authorization requests and balance inquiries
- 0400/0420 reversals

- 0120 issuer advices
- 0420 issuer advices

This field is not used in responses.

Field 118, Usage 3 - Field Edits

If this field is present in requests, subfields should be zero-filled, unless remaining subfields are required.

Field 118, Usage 3 - Reject Codes

0144 = Invalid value

Field 118, Usage 3 - Valid Values

Table 246: Field 118, Usage 3 values

Code	Description
Positions 10-11: Mark 1 Reason Code Data	
National or International Card	
0	National card
4	National card, foreign currency
8	International card
C	International card, foreign currency
Watermark Reader Status	
0	Watermark readable
B	Watermark unreadable
C	Watermark missing
D	Test mode
E	Test mode
Positions 12-13: Mark 2 Reason Code Data	
00	Dispensing error for bank notes or receipt
02	Error in response message
08	Failure to return card, response received from host
48	Failure to return card, single reversal
04	Timeout - card not picked up, response received from host

Table 246: Field 118, Usage 3 values

Code	Description
44	Timeout - card not picked up, single reversal
80	Same as 04
40	Single reversal; unknown reason
06	Error in response and timeout picking up card
0A	Error in response and failure to return card

Positions 14-15: Mark 3 Reason Code Data

Stock of Bank Notes

0	Both SEK 100 and SEK 500 notes available
4	SEK 500 notes not available
8	SEK 100 notes not available
C	No money available

Receipt Stock

0	Receipt ok
4	Receipt low
8	Receipt paper empty
C	Receipt technical error

Position 16: Card Swallowed Indicator

0	Card was not swallowed
1	Card was swallowed

Field 118, Usage 4 - South Africa

Field 118, Usage 4 - Attributes

1 byte, binary +

3N, 4-bit BCD (unsigned packed); 2 bytes +

253 ANS, EBCDIC, up to 253 bytes;

maximum: 256 bytes

Field 118, Usage 4 - Description

Usage 4 is a private national-use field submitted by acquirers and issuers in South Africa for South Africa-domestic (intra-country) authorizations. The field layout is as follows.

Positions:

1-4 5-x

Subfield 1: Length	Subfield 2: Country Code	Data
Byte 1	Byte 2-4	Byte 5-256

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-4, Country Code: This value is a 3-byte right justified EBCDIC country code, which must match that in field 19 (South Africa = **710**).

Positions 5-x, Data: These positions are governed by a bitmap in the first **2** bytes, followed by bitmapped data in subfields 1-16. The following table shows the bitmap.

Table 247: Positions 5-x Bitmap

Bitmap		Byte 1								Byte 2							
		1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
Subfield 1	Budget	✓															
Subfields 2-16	Reserved for future use		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Subfields designated in the bitmap are defined as follows.

Subfield 1-Budget: Fixed length, **2** bytes, EBCDIC. Values for this subfield are **00** through **99**. When this subfield is present, bit 1 in the bitmap must be switched ON.

Subfields 2 through 16-Reserved for Future Use: These subfields are to be determined and approved by joint agreement of clients in South Africa.

Field 118, Usage 4 - Usage

Field 118, usage 4 is used in 0100 and 0400/0420 South Africa-domestic requests and their 0110 and 0410/0430 responses when the issuer has successfully completed testing to receive the field. The field is optional in responses. Field 19 must be **710**. See the main field 118 field description's Usage section.

V.I.P. Advices: Field 118, usage 1 is present in an 0120 advice.

Field 118, Usage 4 - Field Edits

Length subfield cannot exceed **255**.

Positions 1-4 must be a numeric ISO country code; otherwise, V.I.P. rejects the message with reject code **0144**.

Field 118, Usage 4 - Reject Codes

0144 = Invalid value

Field 118, Usage 5 - LAC

Field 118, Usage 5 - Attributes

variable length

1 byte, binary +

3 AN, EBCDIC, +

249 AN, EBCDIC, +

maximum 256 bytes

Field 118, Usage 5 - Description

Usage 5 is a private national-use field optionally used by acquirers and issuers in the LAC region to transmit prepaid program-level transaction data in domestic authorization messages that are initiated with a Visa prepaid product.

A message is considered domestic if the acquirer, issuer, and merchant are in the same country.

The subfields are:

Positions:

1-3	4-6	7-256
Subfield 1: Length	Subfield 2: Country Code	Subfield 3: National program ID
Byte 1	Byte 2-4	Byte 5-7

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code (Subfield 2): This value is a 3-byte numeric ISO country code for LAC.

Positions 4-6, National Program ID (Subfield 3): This value is a 3-character national program ID controlled by the LAC Visa prepaid office. The data in these positions is not edited.

Positions 7-256, Prepaid Program-level transaction data (Subfield 4): The data in these positions contains country or program data.

Field 118, Usage 5 - Usage

Field 118, usage 5 is used in 0100/0110/0120/0130 authorization request, STIP advice, and responses. It is also used in 0400/0410/0420/0430 reversal, acquirer advice, STIP advice, and responses.

Issuers and acquirers must have successfully completed testing according to program participation requirements to receive this field.

Activation is required to implement field 118, usage 5 for the first time.

Activation of Field 118 also activates Field 117. Issuers must be prepared to receive Field 117 if it is sent by the acquirer.

V.I.P. drops this field if message:

- Is not initiated with a Visa prepaid product.
- Is not domestic.
- Acquirer is not permitted to send this field.
- Issuer is not permitted to send this field.

V.I.P. Advices: Field 118, usage 5 is present in an 0120 advice.

Field 118, Usage 5 - Field Edits

Length subfield cannot exceed **255**.

Positions 1-3 must be a numeric ISO country code; otherwise, V.I.P. rejects the message with reject code **0144**.

Field 118, Usage 5 - Reject Codes

0144 = Invalid value

Field 118, Usage 6 - Russia

Field 118, Usage 6 - Attributes

variable length

1 byte, binary +

3 ANS, EBCDIC, +

1 ANS

20 ANS, EBCDIC, +

maximum 256 bytes

Field 118, Usage 6 - Description

Usage 6 is a private national-use field optionally used by acquirers and issuers in the Russia region to transmit merchant tax ID and merchant tax ID type in russian domestic authorization messages.

A message is considered domestic if the acquirer, issuer, and merchant are in the same country.

The subfields are:

Positions:

	1-3	4	5-24
Subfield 1: Length	Subfield 2: Country Code	Subfield 3: Merchant Tax ID Type	Subfield 4: Merchant Tax ID
Byte 1	Byte 2-4	Byte 5	Byte 6-25

Length Subfield: This value is the number of bytes in the field after the length subfield.

Positions 1-3, Country Code (Subfield 2): This value is a 3-byte numeric ISO country code for Russia (643).

Position 4, Merchant Tax ID Type (Subfield 3): This value is a 1-byte Merchant Tax ID Type. Values can be **1** (Corporate) or **2** (Small business, includes individual).

Positions 5-24, Merchant Tax ID (Subfield 4): This position contains Merchant Tax IDs. Merchant Tax ID can be Corporate or Small business, includes individual. This field should be left-justified and space-filled.

Field 118, Usage 6 - Description

This field is used in the following transactions:

- 0100/0110/0120/0130 authorization request, STIP advice, and responses
- 0400/0410/0420/0430 reversal, partial reversal, reversal advice, partial reversal advice, and responses

Issuers and acquirers must have successfully completed testing according to program participation requirements to receive this field.

Activation is required to implement field 118, usage 6 for the first time.

V.I.P. does not validate the Merchant Tax ID and Merchant Tax ID Type.

Field 118, Usage 6 - Field Edits

Length cannot exceed 255.

Positions 1-3 must contain the numeric ISO country code for Russian Federation (**643**); otherwise, V.I.P. rejects the message with reject code **0144** (Invalid value).

Field 118, Usage 6 - Reject Codes

0144 = Invalid value

Field 120 - Auxiliary Transaction Data (TLV Format)

Field 120 - Attributes

variable length

2 bytes binary

1535 bytes, variable by usage; maximum 1537 bytes.

Note: ISO definition supports 9999 bytes.

Field 120 - Description

This field description contains transaction datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Positions:			
1	2-3	4-1535	
Subfield 1: Length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: Verification Data TLV elements
Byte 1-2	Byte 3	Bytes 4-5	Byte 6-1537

Length Subfield: 2-byte binary subfield that contains the number of bytes in this field.

Field 120 has the capacity to hold up to 9999 bytes. However, V.I.P. currently only supports a maximum length of 1535 bytes.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 01, Settlement Position Information
- Dataset ID 56, Device Parameters
- Dataset ID 57, Wallet Parameters
- Dataset ID 58, Card Environment Data

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-1535, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format can be used by all clients regardless of region.

Field 120 - Usage

The following subsection describes the usage for this field.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

- [Field 120 – Dataset ID 01](#)
- [Field 120 – Dataset ID 56](#)
- [Field 120 – Dataset ID 57](#)
- [Field 120 – Dataset ID 58](#)

Field 120 - Field Edits

TLV Format: The field must be correctly formatted otherwise V.I.P. declines the message with code **06** in field 39 and an error code in field 48, usage 1c.

Visa no longer supports one-byte length for transactions that contain field 120 in TLV format. Visa does not send this field to issuers who are yet to receive two-byte length.

Field 120 - Reject Codes

There are no reject codes for this field.

Field 120 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 120 - Dataset ID 01

Table 248: Dataset ID 01, Settlement Position Information

Tag	Length	Value	Format	Content of Sub-Element
80	3	Settlement Service ID	N	
81	4	Settlement Date (CPD)	BCD	cc = century (20) yy = year (01-99) mm = month (01-12) dd = day (01-31)
82	3	Cut-off Time (GMT)	BCD	hh = hours (00-23) mm = minutes (00-59) ss = seconds (00-59)
83	5	Settlement Reporting Entity (SRE) ID	BCD	
84	2	Settlement Currency Code	BCD	Contains ISO 3-digit numeric currency code for Tag 87-Settlement Position Amount.
85	1	Settlement Currency Minor Unit	BCD	Contains the decimal point position in the amount field for this currency. It is the number of right-most positions of the amount field that contains the minor unit of the currency.
86	1	Settlement Position Sign	AN	C (Credit) D (Debit)
87	8	Settlement Position Amount	BCD	Contains the amount of the settlement position inclusive of the minor unit. Right-justified and zero filled. Decimal positions for this field are defined in Tag 85.
88	1	Position Type	AN	I (Interim) F (Final) Interim = settlement position not final for processing cycle. Requests received after settlement window has closed receive final settlement positions.

Field 120 - Dataset ID 56

Table 249: Dataset ID 56, Device Parameters

Tag	Length	Value	Format	Content of Sub-Element
01	24	Device IMEI	AN	Hardware ID of the device.
02	24	OS ID	AN	Build of velocity and risk rules.
03	1	Provisioning attempts on the device	Binary	Number of provisioning attempts on the device within the last 24 hours.
04	2	Account-to-device bonding age	Binary	Number of days the device was used by this account.
05	2	Device country	AN	This tag contains the two-character alpha ISO country code of the device at time of provisioning.
06	1	Token protection method	N,BCD	1 (Software) 2 Transaction execution environment (TEE)) 3 (Secure element (SE)) 4 (Cloud) Cloud applies to electronic commerce only.
07	1	Presentation type	N,BCD	1 (Near field communication (NFC)-Host card emulation (HCE) or Secure element (SE)) 2 (Magnetic secure transmission) 3 (QR-Consumer device) 4 (QR-Consumer cloud)
08	24	Device serial number	AN	Serial number of the mobile device.
09	1	Location source	N, BCD	Location source values: <ul style="list-style-type: none"> • 1 (WiFi) • 2 (Cellular) • 3 (GPS) • 4 (Other)
0A	5	Device time zone	AN	This tag contains the device time zone.
0B	1	Device time zone setting	N, BCD	Device time zone setting values: <ul style="list-style-type: none"> • 1 (Network set) • 2 (Consumer set)

Table 249: Dataset ID 56, Device Parameters

Tag	Length	Value	Format	Content of Sub-Element
0C	24	Device bluetooth media access control (MAC)	ANS	This tag contains the MAC address for Bluetooth.
0D	1	OS type	N, BCD	OS type values: <ul style="list-style-type: none">• 1 (Android)• 2 (iOS)• 3 (Windows)• 4 (Blackberry)• 5 (Tizen)• 6 (Other)

Field 120 - Dataset ID 57

Table 250: Dataset ID 57, Wallet Parameters

Tag	Length	Value	Format	Content of Sub-Element
01	2	Wallet provider PAN age	Binary	Number of days that the user's PAN has been on file for the user.
02	2	User account age	Binary	Number of days since the user account for this user exists.
03	2	Wallet account age	Binary	Number of days since the user created the wallet account or started using the wallet.
04	2	Days since last activity	Binary	Number of days since the last activity on the account.
05	2	Number of transactions, last 12 months	Binary	Number of transactions on this account within the last 12 months.
06	2	Days since last account change	Binary	Number of days since account settings were changed.
07	1	Suspended cards in account	N, BCD	Number of cards suspended on the account.
08	2	Wallet account country	AN	Two-character alpha ISO country code of the account holder.
09	1	Number of active tokens	Binary	Number of active tokens on this account.
0A	1	Number of devices with active tokens	Binary	Number of devices for this user with the same token.
0B	2	Number of active tokens on all devices	Binary	Number of active tokens for this user across all devices.

Table 250: Dataset ID 57, Wallet Parameters

Tag	Length	Value	Format	Content of Sub-Element
0C	1	Consumer entry mode	N, BCD	Consumer entry mode values: <ul style="list-style-type: none"> • 1 (Key-entered) • 2 (Camera captured) • 3 (Unknown)
80	2	Wallet account email address age	N, BCD	Number of days email address exists (0000 - 9999).
81	1	Wallet provider phone score	N, EBCDIC	Value between 1 - 5 , where 1 is least trusted and 5 is most trusted.

This field is used in the following messages:

- 0100/0120 token activation request/STIP advice.
- 0600/0620 token notification online request/token notification advice when field 63.3 contains value **3700** (token create).

Field 120 - Dataset ID 58

Table 251: Dataset ID 58, Card Environment Data

Tag	Length	Value	Format	Content of Sub-Element
01	3	PAN Issued Date	6N, BCD	Format = yyymmdd.
02	3	PAN Activation Date	6N, BCD	Format = yyymmdd.
80	13-19	Original Token	N	Original token that was previously provisioned.
81	2	Original Token Assurance Method	AN	Contains original token assurance method.
82	11	Original Token Requestor ID	N	Contains original token requestor ID.
83	32	Original Token Reference ID	AN	Contains original token reference ID.
84	2	Original Token Type	AN	Contains token type of the source token used for provisioning a new token. Valid values: <ul style="list-style-type: none"> • 01 (ECOM/COF (e-commerce/card on file)) • 02 (SE (secure element)) • 03 (CBP (cloud-based payment)) • 05 (E-commerce enabler)

Table 251: Dataset ID 58, Card Environment Data

Tag	Length	Value	Format	Content of Sub-Element
85	2	Original Token Device Type	AN	<p>Contains device type of the source token used for provisioning a new token.</p> <p>Valid values:</p> <ul style="list-style-type: none"> • 00 (Unknown) • 01 (Mobile phone) • 02 (Tablet) • 03 (Watch) • 04 (Mobile phone or tablet) • 05 (Personal computer) • 06 (Household device) • 07 (Wearable device) • 08 (Automobile device)
86	Up to 48	Original Device ID	ANS	Contains device ID of the source token used for provisioning a new token.

This dataset is used in the following e-commerce/card-on-file and e-commerce enabler token messages:

- 0100 token activation request message.
- 0600/0620 token notification advice

Field 121 - Issuing Institution Identification Code

Field 121 - Attributes

variable length

1 byte, binary +

3-11 AN, EBCDIC; maximum: 12 bytes

Field 121 - Description

Field 121 is a Visa-defined private-use field that contains a code identifying the issuer when the issuer cannot be determined from the message's account number.

Because field 121 is a private-use field, the institution ID is in EBCDIC, not in 4-bit BCD as in other institution ID fields (fields 32, 33, and 100).

The common code length is six digits, but it can vary to a length of **11** digits.

Positions:

1-11

length	issuing institution ID code
Byte 1	Byte 2-12

Field 121 - Usage

Field 121 applies only to card account numbers that are not ISO-registered numbers (and thus may conflict with a registered number). The field is used in card transaction and file maintenance requests only after prior consultation with Visa. Supports authorizations and advices. The field is used in reversals if present in originals.

Authorization request routing:

- The issuing identifier-level option to route according to the data in this field must be set to "yes."

V.I.P. Advices: Field 121 is present in 0120 or 0420 advices if it was in the request.

Field 121 - Field Edits

The length subfield value must not exceed **11**. The value in this field must be numeric and must be an institution ID. If present in a request, this field must also be present in the response.

Field 121 - Reject Codes

0128 = Invalid length

0129 = Invalid value

0401 = Field missing

Field 121 - File Edits

There are no file edits for this field.

Field 121 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 123 - Verification Data

Field 123 - Attributes

variable length

1 byte, binary +

255 bytes, variable by usage; maximum 256 bytes

Field 123 - Description

Field 123 is a Visa private-use field for miscellaneous information that involves multiple uses and field formats for different types of transactions and messages.

- Field 123, Usage 1-Verification Data (Fixed Format)
- Field 123, Usage 2-Verification and Token Data (TLV Format)

Field 123 - Usage

See usage descriptions for this field.

Field 123 - Field Edits

See usage descriptions for this field.

Field 123 - Reject Codes

See usage descriptions for this field.

Field 123, Usage 1 - Verification Data (Fixed Format)

Field 123, Usage 1 - Attributes

variable length

1 byte, binary +

Fixed Format: 29 ANS, EBCDIC; maximum 30 bytes

Field 123, Usage 1 - Description

Field 123 is a Visa-defined private-use field that contains information that is used for certain types of verification data, including selected portions of the cardholder's postal code and street address. All merchants whose acquirers subscribe to the Visa Address Verification Service may request postal code and street address verification for a cardholder.

This field has two subfields following the length subfield:

Positions: 1-9 10-29		
length	Postal code	cardholder street address
Byte 1	Bytes 2-10	Bytes 11-30

Length Subfield: This value is the number of bytes in this field after the length subfield.

Positions 1-9, Postal Code: This value is the 5-digit postal code (left-justified with **4** positions of right-space-fill), or 9-digit postal code.

See "U.K Domestic Transactions" in the Usage section.

Positions 10-29, Cardholder Street Address: This subfield contains **20** characters of street address. The acquirer converts spelled-out numbers to digits, left-justified with right space-fill. Examples of street addresses in this standard format are:

Address	Acquirer's Subfield Entry
One Elm St	1 Elm St
123 First St	123 first St
89 25th Ave	89 25th Ave
22 Walnut St #23	22 Walnut St #23
P.O. Box 12345	P. O. Box 12345

See "U.K. Domestic Transactions" in the Usage section.

Fixed format data can be submitted in compressed or uncompressed form.

Issuers and acquirers outside the U.K. and U.S. must use TLV format. See field 123, usage 2.

V.I.P. also converts issuer-generated AVS Result Codes to their counterparts when incompatible data standards are encountered. See Field 44.2, Address Verification Result Code.

Address verification can be requested only for Visa cards, Visa-approved U.S.-issuer proprietary or private label card types, and American Express, Mastercard, or Discover POS transactions. STIP performs address verification for Visa, proprietary, and private label transactions only. See Address Verification Service in *V.I.P. System Overview and Services*.

Data Compression

Issuers performing their own address verification can choose to have Visa forward the address data to them uncompressed or compressed. Compression is available *only* for Visa card transactions, not for Mastercard, American Express or Discover card transactions.

- *Uncompressed* data means that the issuer receives postal and street address data as the acquirer sent it, including non-numeric characters. Acquirers must forward at least **20** characters of uncompressed address data unless agreements on compatible compression methods have been established between acquirers and issuers.
- *Compressed* data means that alpha characters and special symbols in a street address have been removed, leaving only numeric values. The address verification services for U.S.- and U.K.-domestic transactions matches only on numerics.

V.I.P. has two compression algorithms, Leading Numerics and First Five Numerics, for data sent to issuers and for postal code and street address data stored in the cardholder database if issuers have chosen to have Visa perform Address Verification. V.I.P. also supports compression methods developed in the regions. For fixed format submissions, compressed data includes spaces necessary to fill out a subfield. Algorithms ignore special characters such as:

/ (forward slash)
\ (backward slash)
(number/pound sign)
- (hyphen in a hyphenated numeric; for example, 214-30)

This compression option applies to postal codes and street addresses except in the U.K., where postal code compression does not apply. See Address Verification Service in *V.I.P. System Overview and Services*.

Field 123, Usage 1 - Usage

This field is used in card-present and card-not-present 0100 authorization requests, and in 0120 advices if the issuer chooses to have it included. It is not used in responses or reversals. Address verification does not apply to incremental authorization requests.

If the issuer chooses to have V.I.P. perform address verification, V.I.P. processes the address verification request by comparing the street address with address data in the Address Verification File for the cardholder.

If an acquirer submits a request for address verification for a non-VISA brand card that is not eligible for AVS, the acquirer receives verification result code **U** (AVS unable to verify) in Field 44.2 - Address Verification Result Code.

When an acquirer submits a request for address verification for a VISA brand card that is not eligible for AVS, acquirers receive a result code **R** (Retry) if Field 123-Address Verification Data contains only spaces, blanks, or unprintable characters, or a combination thereof. Otherwise, Acquirers receive the result code **U** (AVS unable to verify), the same as for non-Visa cards.

Transactions that involve AVS in CPS qualification receive Authorization Characteristics Indicator **N** (not qualified). This ensures that acquirers are not afforded a better CPS rate and dispute

protection when requesting address verification without supplying address data for the issuer to verify.

Except for the U.K., Acquirers can use an 0100 message to request an address verification by itself or along with an authorization request. U.K. acquirers must include address verification requests with authorization requests.

U.K. Domestic Transactions: Issuer participation in AVS is mandatory. U.K. issuers must perform their own address verification. A **U** is returned in field 44.2 for the AVS result code if the transaction is processed by stand in processing (STIP).

U.K. acquirers submit address data in the U.K. compressed format, subject to the following requirements:

- U.K.-domestic transactions use a U.K.-unique compression method.
- Address verification data from U.K. acquirers is forwarded unaltered to U.K. issuers.
- Address verification data from non-U.K. acquirers using the IDS (International Data Standard) format is converted to the U.K. format and forwarded to U.K. issuers.
- V.I.P. removes fixed format address verification data from requests bound for non-U.K. issuers.
- Address data in international transactions (U.K. merchants and acquirers to non-U.K. issuers) can be in TLV IDS format. See Field 123, usage 2," for TLV format.

U.S. Domestic Transactions: Acquirers may submit only the street address and postal code; the state is not required. Acquirers must forward uncompressed address data unless agreements on compatible methods have been established between acquirers and issuers. If data is compressed, the Leading Numerics algorithm must be used.

U.S. issuer participation in AVS is mandatory. U.S. issuers can choose to receive address data in compressed or uncompressed format. If compressed, the Leading Numerics algorithm or First Five Numerics algorithm can be used.

All Other Users: Participation by non-U.S. and non-U.K. issuers and acquirers is optional. All non-U.S. and non-U.K. clients must use the TLV format. Data sent by U.S. domestic or U.K. domestic acquirers to non-U.S./U.K. issuers is converted if necessary to the TLV format. See Field 123, usage 2, for TLV format.

Issuers performing their own address verification should choose to receive uncompressed data unless their verification approach is compatible with the Leading Numerics or First Five Numerics algorithms.

Custom Payment Service (CPS): See the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*.

Bill Payment Transactions (U.S. Only): AVS data is not required for CPS/Card-Not-Present transactions, to qualify for the CPS/Card-Not-Present Program.

V.I.P. Advices: Field 123 is present in 0120 advices if it was in the request whether the issuer or VisaNet performs the verification.

Mastercard Digital Secure Remote Payment: This field must be present in 0100 authorization request messages.

If using Field 123 Usage 2-Verification & Token Data (TLV Format), Dataset ID 66, do not include Field 123 Usage 1-Verification Data (Fixed Format)

Visa Token Service: Fixed format AVS data must not be submitted for token processing.

Field 123, Usage 1 - Field Edits

Fixed Format: V.I.P. rejects authorization requests in which the length of this field exceeds **29** bytes. V.I.P. stops editing for numerics when:

- The first alpha character or space (not counting special characters) if within the first five numerics
- The fifth numeric
- The end of the street address field

If the issuer performs verification and opts to receive uncompressed address data, V.I.P. forwards the field as received from the acquirer.

Field 123, Usage 1 - Reject Codes

0137 = Invalid AVS data length

0699 = Presence of PIN/Track/AVS data inconsistent with message type

Field 123, Usage 2 - Verification & Token Data (TLV Format)

Field 123, Usage 2 - Attributes

variable length

1 byte, binary +

TLV Format: 255 binary and ANS, EBCDIC; maximum 256 bytes

Field 123, Usage 2 - Description

This field description contains transaction datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Positions:

1	2-3	4-255	
Subfield 1: Length	Subfield 2: dataset ID	Subfield 3: dataset length	Subfield 4: Verification Data TLV elements
Byte 1	Byte 2	Bytes 3-4	Byte 5-256

Length Subfield: One-byte binary subfield that contains the number of bytes in this field. The maximum is **255**

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows.

- Dataset ID 66, Verification Data
- Dataset ID 67, Activation Verification Data
- Dataset ID 68, Token Data
- Dataset ID 69, Account Lookup Results
- Dataset ID 70, Customer ID Data Verification Result

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format can be used by all clients regardless of region.

Field 123, Usage 2 - Usage

These subsections (in hex number order) describe the usages for this field.

- [Dataset ID 66, Verification Data](#)
- [Dataset ID 67, Activation Verification Data](#)
- [Dataset ID 68, Token Data](#)
- [Dataset ID 69, Account Lookup Results](#)
- [Dataset ID 70, Customer ID Data Verification Result](#)

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Field 123, Usage 2 - Field Edits

TLV Format: The field must be correctly formatted; otherwise, V.I.P. rejects it.

Field 123, Usage 2 - Reject Codes

0137 = Invalid AVS data length

0498 = Token missing in issuer response

0499 = Token invalid in issuer response

0699 = Presence of PIN/Track/AVS data inconsistent with message type

Field 123, Usage 2 - Dataset ID 66

Table 252: Dataset ID 66, Verification Data

Tag	Length	Value	Format	Content of Sub-Element
C0	9	Postal Code	AN	An EBCDIC postal/ZIP code, left-justified. Postal/ZIP codes fewer than 9 alphanumeric characters in length do not require spaces. Numeric-only data is acceptable.
CF	40	Street Address	AN	An EBCDIC street address, left-justified. Street addresses fewer than 40 characters in length do not require spaces. Alphabetic numbers in street addresses must be converted to numeric equivalents, for example, "twelve" is 12.
D0	14	Compressed AVS Data	AN	Contains the AVS data for token activation request messages in compressed format based on issuer configuration (U.S. and U.K.-only).
D4	26	Cardholder Name	ANS	Contains the cardholder name.
D6	32	Cardholder Shipping Hash	HEX	Contains cardholder shipping data in the form of a SHA-256 hash.

- Issuers and acquirers outside the U.K. and U.S. must use the TLV format.
- U.K. and U.S. acquirers can vary fixed and TLV formats from one transaction to the next depending on merchant support requirements.
- Issuers who support token processing must use the TLV format to send or receive AVS data.

If tag D4 (Cardholder Name) in dataset ID 66, Verification Data, is received from the acquirer with zero length, V.I.P. does not send tag D4 to the issuer.

V.I.P. converts issuer-generated AVS result codes to their counterparts when incompatible data standards are encountered. See Field 44.2, Address Verification Result Code.

Address verification can be requested only for Visa cards, Visa-approved U.S.-issuer proprietary or private-label card types, and American Express, Mastercard, or Discover POS transactions. STIP performs address verification for Visa, proprietary, and private-label transactions only. See Address Verification Service in *V.I.P. System Overview and Services*.

Data Compression

Issuers performing their own address verification can choose to have VisaNet forward the address data to them uncompressed or compressed. Compression is available *only* for Visa card transactions, not for Mastercard, American Express or Discover card transactions.

- *Uncompressed* data means that the issuer receives postal and street address data as the acquirer sent it, including non-numeric characters. Acquirers must forward at least **20** characters of uncompressed address data unless agreements on compatible compression methods have been established between acquirers and issuers.
- *Compressed* data means that alpha characters and special symbols in a street address have been removed, leaving only numeric values. The address verification services for U.S.- and U.K.-domestic transactions matches only on numerics.

V.I.P. has two compression algorithms, Leading Numerics and First Five Numerics, for data sent to issuers and for postal code and street address data stored in the cardholder database if issuers have chosen to have VisaNet perform Address Verification. V.I.P. also supports compression methods developed in the regions. For fixed format submissions, compressed data includes spaces necessary to fill out a subfield. No space-fill is required for TLV submissions. Algorithms ignore special characters such as:

/ (forward slash)
\ (backward slash)
(number/pound sign)
- (hyphen in a hyphenated numeric; for example, 214-30)

This compression option applies to postal codes and street addresses except in the U.K., where postal code compression does not apply. See Address Verification Service in *V.I.P. System Overview and Services*.

Field 123, Usage 2 - Dataset ID 67

Table 253: Dataset ID 67, Activation Verification Data

Tag	Length	Value	Format	Content of Sub-Element
03	1	Activation Verification Result	AN	<p>This tag is present if field 63.3 contains message reason code 3712 or 3714.</p> <p>This tag contains one of these OTP verification result and mobile banking application code values.</p> <ul style="list-style-type: none"> • blank (space) = Invalid operation attempted • 1 = Successfully verified • 2 = Verification code expired • 3 = Verification code failed • 4 = Verification code missing • 5 = Verification code retries exceeded
04	2	Active Account Management Velocity Checking Result	N	<p>This tag contains one of these AAM Velocity Checking result values.</p> <ul style="list-style-type: none"> • 02 = Time-to-live exceeded • 03 = Count exceeded • 04 = Amount exceeded
05	4	Cardholder Verification Methods Identified by Cardholder Device	N, BCD	<p>Contains these positions in a 4-byte bitmap.</p> <ul style="list-style-type: none"> • Position 1, Unknown • Position 2, None • Position 3, Signature • Position 4, Online PIN • Position 5, Passcode • Position 6, Cardholder device code • Position 7, Fingerprint biometric verified by cardholder device • Position 8, Cardholder device pattern
07	2	Issuer Special Condition Code	AN	<p>This tag contains an issuer-assigned value.</p> <p>For 0600 and 0620 issuer token notifications this tag is for messages with Field 63.3-Message Reason Code 3700-Token Create.</p>

Table 253: Dataset ID 67, Activation Verification Data

08	1	Token Verification Result Code	ANS	<ul style="list-style-type: none"> ● 1 = TAVV cryptogram failed validation ● 2 = TAVV cryptogram passed validation ● 3 = DTVV or Visa-defined format cryptogram failed validation ● 4 = DTVV or Visa-defined format cryptogram passed validation <p>The TAVV-only cryptogram option is applicable for token transactions without 3DS data.</p>
84	1	Other Phone Number Verification Result	AN, EBCDIC	<p>Contains one of these values that identify phone number verification result code in Account Verification Response messages:</p> <ul style="list-style-type: none"> ● 1 = Verified ● 2 = Failed ● 3 = Not performed <p>This tag contains the result of phone number verification, if the acquirer sent a phone number in the original Account Verification Request.</p>
85	1	Other Email Address Verification Result	AN, EBCDIC	<p>Contains one of these values that identify email address verification result code in Account Verification Response messages:</p> <ul style="list-style-type: none"> ● 1 = Verified ● 2 = Failed ● 3 = Not performed <p>This tag contains the result of email address verification, if the acquirer sent an email address in the original Account Verification Request.</p>

Field 123, Usage 2 - Dataset ID 68

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
01	13-19	Token	N	Token that is used to replace the cardholder PAN and is a required data element for token processing.
02	2	Token Assurance Method	AN	Spaces (No value set) 00 = No issuer ID&V 10 = Card issuer account verification 11 = Card issuer interactive cardholder authentication - 1 factor 12 = Card issuer interactive cardholder authentication - 2 factor 13 = Card issuer risk oriented non-interactive cardholder authentication 14 = Card issuer asserted authentication
03	11	Token Requestor ID	N	Token requestor ID.
04	19	Primary Account Number, Account Range	ANS	First nine digits of the cardholder PAN. V.I.P. forwards the first nine digits of the cardholder PAN data to the acquirer in the original response message. Acquirers must not forward this value to their merchants For Mastercard, this tag contains the full cardholder PAN in 0110 responses.
05	32	Token Reference ID	AN	Token reference ID.
06	4	Token Expiration Date	N	The date is in <i>yy-mm</i> format, where <i>yy</i> = year (00-99) and <i>mm</i> = month (01-12).

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
07	2	Token Type	AN	<p>01 = ECOM/COF (e-commerce/card on file)</p> <p>02 = SE (secure element)</p> <p>03 = CBP (cloud-based payment)</p> <p>05 = E-commerce enabler</p> <p>06 = Pseudo account</p> <p>For Mastercard:</p> <p>C = Mastercard digital enablement service secure element token</p> <p>E = Embossed account number provided by issuer</p> <p>F = Mastercard digital enablement service static token</p> <p>H = Mastercard digital enablement service cloud-based payments token</p> <p>L = Pay with rewards loyalty program operator (LPO) card</p> <p>M = Primary account number</p> <p>P = Contactless account number</p> <p>R = Pay with rewards card</p> <p>V = Virtual card number</p> <p>Mastercard values in this tag are padded with a space.</p>
08	1	Token Status	AN	<p>A = Active for payment</p> <p>I = Inactive for payment (not yet active)</p> <p>S = Temporarily suspended for payments</p> <p>D = Deactivated for consumer-initiated transaction payments, limited time use for merchant-initiated transaction payments and follow-on transactions</p> <p>P = Pending deactivated</p>
10	2	Visa Token Score	N	<p>00 = Provisioning request was not scored</p> <p>01-99 = Degree of risk associated with the token, indicating probability of fraud, higher score indicates higher probability</p>

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
11	2	Visa Token Decisioning	AN	<p>Results of the token provisioning decision.</p> <p>00 = Provision and activate.</p> <p>05 = Do not provision.</p> <p>85 = Provision inactive state - requires further consumer authentication before activation.</p>
12	1-3	Number of Active Tokens	N	<p>Number of device tokens currently active for this PAN.</p> <p>Tag supports variable length based on the number of tokens:</p> <ul style="list-style-type: none"> • For 0-9 tokens the length is 1-byte • For 10-99 tokens the length is 2-bytes • For 100-999 tokens the length is 3-bytes
13	1-3	Number of Inactive Tokens	N	<p>Number of device tokens currently inactive (device tokens that have not been activated) for this PAN.</p> <p>Tag supports variable length based on the number of tokens:</p> <ul style="list-style-type: none"> • For 0-9 tokens the length is 1-byte • For 10-99 tokens the length is 2-bytes • For 100-999 tokens the length is 3-bytes
14	1-3	Number of Suspended Tokens	N	<p>Number of device tokens that were activated, but are suspended for payments for this PAN.</p> <p>Tag supports variable length based on the number of tokens:</p> <ul style="list-style-type: none"> • For 0-9 tokens the length is 1-byte • For 10-99 tokens the length is 2-bytes • For 100-999 tokens the length is 3-bytes

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
80	1	Bound Device Index	Binary	<p>Index number from the Visa database where the device ID is stored. Value can be 01-63 (in hexadecimal format). (Decimal 1-99).</p> <p>Authorization transactions with a token can contain tag 80 with a zero value. This indicates a device index is not available for the transaction.</p>
81	1-11	Token User Identifier	N	<p>Contains unique value that identifies the token user. Token user is an entity that initiates a payment request.</p> <p>Applicable for e-commerce transactions (device and Card-on-File token types).</p> <p>In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.</p> <p>In Europe, Visa sends this tag along with tag 86 in 0100/0200 authentication requests when a token requestor-token service provider (TR-TSP) supports the token requestor.</p>
82	1	Token User Application Type	Binary	<p>Application type of token user. Entities can be a merchant, a marketplace, or a checkout host.</p> <p>Application types:</p> <ul style="list-style-type: none"> 00 = Unknown 01 = Web 02 = Mobile web 03 = Mobile application 04 = Marketplace application 05 = Voice application 06 = Biometric application 07 = Merchant presented QR reading application 08-FF = Reserved

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
83	1	Token Authentication Factor A	Binary	<p>Authentication factor used by token requestors and merchants to authenticate cardholder at time of transaction.</p> <p>Applicable for e-commerce transactions (device and Card-on-File token types).</p> <p>Authentication Values:</p> <ul style="list-style-type: none"> 00 = No authentication method acquired 01 = Username/password 02 = Passcode or password <p>Consumer Device Cardholder Verification Method (CDCVM):</p> <ul style="list-style-type: none"> 10 = Passcode 11 = Password 12 = Pattern 13 = Biometric fingerprint 14 = Biometric facial recognition 15 = Biometric iris recognition 16 = Biometric voice recognition 17 = Behavioral biometric <p>One Time Passcode (OTP):</p> <ul style="list-style-type: none"> 18 = Device unlocked (CDCVM unknown) 30 = Short message system (SMS) 31 = Email 32 = Hardware token without user verification 33 = Hardware token with user verification 34 = Soft token 35 = Any other method 39 = Short message system (SMS) for Non-Europe tokens only 40 = Knowledge based authentication 41 = Out of band (OOB) authentication 42 = Local authentication

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
				<p>Fast Identity Online (FIDO):</p> <p>50 = Possession only. No user verification.</p> <p>51 = With user verification (biometric)</p> <p>52 = With user verification (passcode/password)</p> <p>60 = SE based token: cryptogram generated from a SE device for a device-bound token was provided, establishes possession factor.</p> <p>61 = Device bound token: device bound token (token reference) was provided by token requestor along with proof of device used for binding token, establishes possession factor.</p> <p>In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.</p>

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
84	1	Token Authentication Factor B	Binary	<p>Authentication factor used by token requestors and merchants to authenticate cardholder at time of transaction.</p> <p>Applicable for e-commerce transactions (device and Card-on-File token types).</p> <p>Authentication Values:</p> <ul style="list-style-type: none"> 00 = No authentication method acquired 01 = Username/password 02 = Passcode or password <p>Consumer Device Cardholder Verification Method (CDCVM):</p> <ul style="list-style-type: none"> 10 = Passcode 11 = Password 12 = Pattern 13 = Biometric fingerprint 14 = Biometric facial recognition 15 = Biometric iris recognition 16 = Biometric voice recognition 17 = Behavioral biometric <p>One Time Passcode (OTP):</p> <ul style="list-style-type: none"> 18 = Device unlocked (CDCVM unknown) 30 = Short message system (SMS) 31 = Email 32 = Hardware token without user verification 33 = Hardware token with user verification 34 = Soft token 35 = Any other method 39 = Short message system (SMS) for Non-Europe tokens only 40 = Knowledge based authentication 41 = Out of band (OOB) authentication 42 = Local authentication

Table 254: Dataset ID 68, Token Data

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				<p>Fast Identity Online (FIDO):</p> <p>50 = Possession only. No user verification.</p> <p>51 = With user verification (biometric)</p> <p>52 = With user verification (passcode/password)</p> <p>60 = SE based token: cryptogram generated from a SE device for a device-bound token was provided, establishes possession factor.</p> <p>61 = Device bound token: device bound token (token reference) was provided by token requestor along with proof of device used for binding token, establishes possession factor.</p> <p>In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.</p>
85	3	Token Authentication Amount	Binary	<p>Payment amount made visible by the token requestor to consumer at time of purchase.</p> <p>Applicable for e-commerce transactions (device and Card-on-File token types).</p> <p>In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.</p> <p>This amount is seven right-most digit of payable amount excluding minor units, converted from decimal to binary. Minor units excluded specified by country code in Field 49-Currency Code, Transaction.</p>

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
86	6	Token Requestor - Token Service Provider ID	11 N, BCD	<p>Unique value that identifies the service provider for a token requestor. A token service provider is the integration partner for token requestors for provisioning and cryptogram requests.</p> <p>Applicable for e-commerce and Card-on-File transactions.</p> <p>This field is right justified and zero filled.</p> <p>In Europe, Visa sends this tag along with tag 81 in 0100/0200 authentication requests when a token requestor-token service provider (TR-TSP) supports the token requestor.</p>
88	8	Token Requestor ID Assigned Date	N	<p>Contains the date when the token requestor ID was assigned.</p> <p>The date is in ccyyymmdd format:</p> <ul style="list-style-type: none"> • cc = 01-99 (Century) • yy = 00-99 (Year) • mm = 01-12 (Month) • dd = 01-31 (Day)
89	2	Token Requestor Type	AN	<p>Contains the type of token requestor. Valid values are:</p> <ul style="list-style-type: none"> • 01 (Digital wallet provider - third party) • 02 (Merchant of record) • 03 (Payment service provider)
0A	1	Last Updated By	AN	This tag is present in the response when the token is located.
0B	32	PAN Reference ID	ANS	<p>Unique reference ID generated by Visa for the card account number.</p> <p>It is required in 0302 Token File Inquiry Messages if Field 2-Primary Account Number is not present.</p>
0D	1	Auto Fill Indicator	AN	Contains the value A (Auto fill) to identify tokens for web browser auto fill.

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
0E	1	Token VDCU Update First Use Indicator	AN	Contains the value of Y (First use since update) to notify acquirers that this is the first time usage of a token since an update in VDCU for underlying PAN or PAN expiration date. This tag is absent if this is not the first time usage since a PAN update. This tag is not available for ATM.
0F	2	PAN/Token Update Channel	AN, EBCDIC	Contains value of 05 (Issuer OBO LCM.) This tag is not available for ATM or Interlink.
1A	6-8	Activation Code	AN	This tag is present in the response when the token is located and contains obfuscated version of the activation code (OTP) on file. This tag is present when the activation code is expired. See activation code expiry date/time.
1B	12	Activation Code Expiry Date/Time	N, BCD	The format is <i>yymmddhhmmss</i> expressed in GMT.
1C	2	Activation Code Verifi- cation Attempts	N, BCD	Activation Code Verification Attempts.
1D	2	Number of Activation Codes Issued	N, BCD	Number of Activation Codes Issued.
1E	6	Token activation date/ time	N, BCD	Token activation date and time in <i>yymmddhhmmss</i> format expressed in GMT.
1F31	4	Elapsed Time To Live	N	Elapsed time in hours since the current limited-use key (LUK) is provisioned on the device.
1F32 ¹	3	Count of Number of Transactions	N	Cumulative count of transactions for the current limited-use key (LUK).
1F33 ¹	7	Cumulative transaction Amount	N	Cumulative total of transaction amounts in USD for the current limited-use key (LUK).
1F35	2	Total Number of Tokens for Token Inquiry Criteria	N, BCD	Total token count based on the token inquiry criteria.

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
1F37	128	Issuer Custom Data for File Control Information (FCI) Template	AN	<p>Custom personalization data from the issuer up to 128 bytes; data is transmitted in Tag 6F-FCI Template, Subtag BF0C-FCI Issuer Discretionary Data.</p> <p>Data can be a primitive data object or a constructed data object that contains one or more TLV data objects. The FCI issuer Discretionary Data is not a part of the minimum chip data and is not sent to the issuer in the authorization message. The custom personalization data is transmitted in the FCI Template, Tag 6F, under Subtag BF0C - FCI Issuer Discretionary Data, during the SELECT AID response. The custom personalization data is used at the merchant terminal and dropped.</p> <p>Visa does not validate custom personalization data from the issuer.</p> <p>For more information about the format of the FCI template, refer to the Visa Cloud-Based Payments Contactless Specification or contact your regional client support representative.</p>

Table 254: Dataset ID 68, Token Data

Tag	Length	Value	Format	Content of Sub-Element
1F38	15	Issuer Custom Data for Issuer Application Data (IAD)	AN	<p>Custom personalization data from the issuer and must be 15 bytes long. The first byte of this field must be hexadecimal 00. If content is less than 15 bytes, the remaining bytes of this field should be padded with hexadecimal 00. The custom personalization data is transmitted in the Issuer Discretionary Data (IDD) portion of Issuer Application Data (IAD), in Tag 9F10-Issuer Application Data during the get processing options (GPO) response from the terminal. Custom personalization data is sent to issuers in the authorization message in Tag 9F10 in Field 55, Usage 1-VSDC Chip Data.</p> <p>Visa does not validate the 14 bytes of issuer custom personalization data except to validate that the field does not contain any spaces or all zeros.</p>
1F7F	2	PAN Expiration Date	N, BCD	<p>V.I.P. includes this tag in responses to participating acquirers if the transaction MVV and MCC combination is present in the V.I.P. transit merchant list table.</p> <p>Format = yyMM</p>
8A	1-20	Token Requestor Name	AN	Contains the business name of the token requestor.
8B	1-20	Token Requestor-Token Service Provider Name	AN	Contains the business name of the token requestor-token service provider.

¹ Domestic transactions contain the accumulated count and amount for domestic transactions. International transactions contain the accumulated count and amount for international transactions. These amounts are in USD.

Field 123, Usage 2 - Dataset ID 69

Table 255: Dataset ID 69, Account Lookup Results

Tag	Length	Value	Format	Contents
01	1	Card Type Code	AN	C (Credit) D (Debit) P (Prepaid) N (Unknown)
02	3	Billing Currency Code	AN	Issuer's billing currency code.
03	1	Billing Currency Code Minor Units	AN	Minor units of the card billing currency.
04	8	Issuer BID	AN	Recipient issuer business ID.
05	3	Card Issuer Country Code	AN	Issuer ISO country code.
06	1	Fast Funds Indicator	AN	B (Recipient issuer participates in fast funds for all transactions) C (Reserved for future use) D (Recipient issuer participates in fast funds for domestic transactions only) N (Recipient issuer does not participate in fast funds)
07	1	Blocked for all OCTs	AN	Y (Issuer is blocked for receiving funds) N (Issuer is not blocked for receiving funds)
08	1	Online Gambling Block Indicator	AN	Y (Issuer is blocked for receiving gambling payouts) N (Issuer is not blocked for receiving gambling payouts)
09	1	Geographic Restriction Indicator	AN	Y (Issuer is blocked for receiving cross-border OCTs) N (Issuer is not blocked for receiving cross-border OCTs)
0A	3	Destination Currency Code	AN	Recipient issuer currency code.
0B	1	Destination Currency Code Minor Units	AN	Recipient issuer currency code minor units.
0C	3	Issuing Institution Country Code	AN	Recipient issuer 3-digit country code.

This usage applies to these messages:

- 0100/0110/0120/0130 authorization request, preauthorization request, STIP advice and responses.
- 0100/0110 acquirer token activation request and response.
- 0302/0312 token maintenance request and response.
- 0400/0410/0420/0430 reversal, partial reversal, reversal advice, and responses.
- 0620 issuer token notification advice.

Visa Token Service: Authorization messages using iCVV convert service, early chip data or full chip data must include tags from Field 123, Usage 2, Dataset ID 68-Token Data.

This field must be used when submitting address verification data or token data.

Visa Token Convert Service: Field 123, Usage 2, Dataset ID 68-Token Data with Tags 01, 02, and 03 are required for application-based E-Commerce and NFC Visa Contactless messages using the Visa Token Convert Service.

Field 123, Usage 2 - Dataset ID 70

This dataset contains results of the customer data verification if customer verification data is sent in the account verification request message.

Table 256: Dataset ID 70, Customer ID Data Verification Result

Tag	Length	Value	Format	Contents
01	1	National Identification Verification Result	AN	<p>Contains a value when a national identification is sent in account verification request messages.</p> <p>1 = Verified 2 = Failed 3 = Not performed 4 = Issuer does not support verification</p>
02	1	Passport Number Verification Result	AN	<p>Contains a value when a passport number is sent in account verification request messages.</p> <p>1 = Verified 2 = Failed 3 = Not performed 4 = Issuer does not support verification</p>

Table 256: Dataset ID 70, Customer ID Data Verification Result

Tag	Length	Value	Format	Contents
03	1	Driver License Verification Result	AN	Contains a value when a driver license is sent in account verification request messages. 1 = Verified 2 = Failed 3 = Not performed 4 = Issuer does not support verification
04	1	Tax Identification Verification Result	AN	Contains a value when a tax identification is sent in account verification request messages. 1 = Verified 2 = Failed 3 = Not performed 4 = Issuer does not support verification

Usage of Customer Verification Data varies by region. For details, contact your Visa representative.

Field 125 - Supporting Information

Field 125 - Attributes

Variable length

1 byte, binary +

255 bytes, variable by usage and subfield; maximum: 256 bytes

Field 125 - Description

Field 125 is a private-use field with the usages listed below.

- Field 125, Usage 1 – Reserved for supporting information in fixed format.
- Field 125, Usage 2 – Supporting Information (TLV Format). Applies to authorization and full financial messages.
- Field 125, Usage 3 – This usage is no longer supported.

The length subfield specifies the number of bytes in this field after the length subfield.

Field 125 - Usage

See individual field usages.

Field 125 - Field Edits

Field edits vary by usage. See individual field edits section.

Field 125 - Reject Codes

- **0145** = Invalid field 125 (This applies to all usages).

See specific usage section for other field reject codes.

Field 125, Usage 2 - Supporting Information (TLV Format)

Field 125, Usage 2 - Attributes

Variable length

1 byte, binary +

255 binary and ANS, EBCDIC; maximum: 256 bytes

Field 125, Usage 2 - Description

This field allows for multiple datasets in TLV format. Each dataset can have multiple TLV subfields. The TLV format is shown below.

Table 257: Field 125, Usage 2 - subfields

Byte 1 Position 1	Byte 2 Positions 2-3	Bytes 3-4 Positions 4-255	Bytes 5-256 Positions 4-255
Length	Dataset ID	Dataset length	TLV elements

Length Subfield: This one-byte binary subfield contains the number of bytes following the length subfield. The maximum value is **255**.

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data in the Usage section.

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Elements: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

Field 125, Usage 2 - Usage

These subsections (in hex number order) describe the usages for this field.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

- [Field 125, Usage 2 – Dataset ID 01](#)
- [Field 125, Usage 2 – Dataset ID 02](#)
- [Field 125, Usage 2 – Dataset ID 03](#)
- [Field 125, Usage 2 – Dataset ID 67](#)
- [Field 125, Usage 2 – Dataset ID 69](#)
- [Field 125, Usage 2 – Dataset ID 70](#)
- [Field 125, Usage 2 – Dataset ID 6B](#)

Field 125, Usage 2 - Field Edits

The field length of the MagnePrint data must be **54** bytes.

Field 125, Usage 2 - Reject Codes

- **0114** = Invalid value
- **0116** = Invalid value
- **0145** = Invalid field 125 (This applies to all usages)
- **0483** = Field missing
- **0600** = Consistency error

Field 125, Usage 2 - Dataset ID 01

Table 258: Field 125, Usage 2, Dataset ID 01 - Token Device

Tag	Length	Value	Format	Content
01	2	Device Type	AN	<ul style="list-style-type: none"> ● 00 = Unknown ● 01 = Mobile phone ● 02 = Tablet ● 03 = Watch ● 04 = Mobile phone or tablet ● 05 = Personal computer ● 06 = Household device ● 07 = Wearable device ● 08 = Automobile device
02	3	Device Language Code	AN	This tag contains a three-character language code that conforms with ISO 639 standards. An example would be eng (English).
03	48	Device ID	ANS	Contains Device ID.
04	15	Device Number	N	This tag contains the full phone number or partial phone number when available.
05	16	Device Name	ANS	Contains Device Name
06	25	Device Location	ANS	This tag contains the obfuscated geographic location of the device or the coarse location of the device. Location is latitude/longitude with 4 digits of precision; for instance +37.7799/-122.4290. Precision is rounded off to a less granular level; for instance +37/-122 or +37.78/-122.43.
07	15	IP Address	ANS	This tag contains the IP address of the device at the time of the provisioning request. The value is in the format: 255.255.255.255. Each octet (255) may be 1–3 digits in length.

It is used in these message types:

- 0100/0110/0120/0130 token activation requests/responses and token STIP advices/responses.
- 0302/0312 token maintenance file request
- 0620/0630 token notification advice

Field 125, Usage 2 - Dataset ID 02

Table 259: Field 125, Usage 2, Dataset ID 02 - Wallet Provider

Tag	Length	Value	Format	Content
03	1	Wallet Provider Risk Assessment	ANS	<p>This tag contains one of these values to support SE transactions:</p> <ul style="list-style-type: none"> • 0 = Unconditionally approved • 1 = Conditionally approved with further verification • 2 = Not approved
04	10	Wallet Provider Risk Assessment Version	ANS	This tag contains the Wallet Provider Risk Assessment version to support SE transactions.
05	2	Wallet Provider Device Score	N	This tag contains the value of 1-5 , with 5 being the most trusted.
06	2	Wallet Provider Account Score	N	This tag contains the value of 1-5 , with 5 being the most trusted.
07	30	Wallet Provider Reason Codes	ANS	<ul style="list-style-type: none"> • 01 = Cardholders' wallet account is too new relative to launch • 02 = Cardholders' wallet account is too new relative to provisioning request • 03 = Cardholders' wallet account/card pair is newer than date threshold • 04 = Changes made to account data within the date threshold • 05 = Suspicious transactions linked to this account • 06 = Account has not had activity in the last year • 07 = Suspended cards in the secure element • 08 = Device was put in lost mode in the last 7 days for longer than the duration threshold. • 09 = The number of provisioning attempts on this device in 24 hours exceeds threshold • 0A = There have been more than the threshold number of different cards attempted at provisioning to this phone in 24 hours • 0B = The card provisioning request contains a distinct name in excess of the permitted threshold • 0C = The device score is less than 3 • 0D = The account score is less than 4 • 0E = Device provisioning location outside of the cardholder's wallet account home country • 0G = Suspect fraud

Table 259: Field 125, Usage 2, Dataset ID 02 - Wallet Provider

Tag	Length	Value	Format	Content
				<ul style="list-style-type: none"> • 0H = Phone score is less than 3 • A0 = Cardholder PAN associated to account within threshold days • A1 = Wallet account holder name on file does not match cardholder entered name • A2 = User's account on device is less than threshold days • A3 = User account was created within threshold days • A4 = Wallet account created within threshold days • A5 = Changes made to account data within threshold days • A6 = The number of provisioning attempts across all cards on this device in the last 24 hours exceeds the threshold • A7 = The wallet account into which the card is being provisioned contains distinct names greater than threshold • A8 = Device provisioning location outside of cardholder's wallet account home country • A9 = Suspended cards in the wallet account is greater than threshold • AA = This account has not had activity within threshold period • AB = Number of days since device was last reported lost is less than threshold days • AC = Number of transactions in last 12 months less than threshold number • AD = Number of active tokens greater than threshold • AE = Number of devices with same User ID with token is greater than threshold • AF = Number of active tokens on all devices is greater than threshold • AG = Issuer preferred to defer ID&V decision to token creation time • AH = Issuer encrypted payment instrument data has expired • AI = User/device that was intended to receive the encrypted payment instrument data is different than the one that is provisioning the token

Table 259: Field 125, Usage 2, Dataset ID 02 - Wallet Provider

Tag	Length	Value	Format	Content
				<ul style="list-style-type: none"> • AL = Sending and receiving devices are different. If a passcode was included in issuer's encrypted payment instrument data, then it matched the user provided value • AM = Pushing to a different user than the cardholder. If a passcode was included in issuer's encrypted payment instrument data, then it matched the user provided value • AN = Sending and receiving devices are the same but without any upfront authentication or passcode verification • AO = Sending and receiving devices are the same, but with successful upfront authentication or passcode verification
08	2	PAN Source	N	<ul style="list-style-type: none"> • 01 = Key-entered • 02 = On file • 03 = Mobile banking app • 04 = Token • 05 = Chip dip • 06 = Contactless tap
09	32	Wallet Account ID	ANS	This tag contains the Wallet Account ID.
0A	32	Wallet Account E-mail Address	Hexadecimal	<p>This tag contains the Wallet Account E-mail Address.</p> <p>This tag contains the SHA256 hashed value of wallet account email address. The email address is converted to uppercase before hashing.</p>
80	2	Overall Assessment	AN	This tag contains a value of 00-ZZ .

It is used in these message types:

- 0100/0110/0120/0130 token activation requests/responses and token STIP advices/ responses.
- 0100/0120 Authorization request and STIP Advice
- 0302/0312 token maintenance file request
- 0620/0630 token notification advice

Field 125, Usage 2 - Dataset ID 03

For Card Absent Transactions only.

Table 260: Dataset ID 03, Additional Original Data Elements

Tag	Length	Value	Format	Content of Sub-Element
03	8	Original Transaction Identifier	15 N, BCD	Original transaction identifier, right-justified, same format as Field 62.2 – Transaction Identifier (Bitmap Format).
80	7	Original Transaction Date Time	N, BCD	V.I.P. System time of original transaction in CCYYMMddhhmmss format expressed in GMT, where: <ul style="list-style-type: none"> • CC = Century (01-99) • YY = Year (00-99) • MM = Month (01-12) • dd = Day (01-31) • hh = Hour (00-23) • mm = Minute (00-59) • ss = Second (00-59)
81	26	Original Purchase Identifier	AN	Original purchase identifier value from either of these values - <ul style="list-style-type: none"> • Purchase identifier value • Payment plan reference number value • Zeros
82	1	Original POS Environment	AN	Original POS environment value from existing Field 60.8, Field 63.6, position 4, or Field 126.13 with either of these available values (if available) - <ul style="list-style-type: none"> • C = Credential-on-File (for initial storage), or unscheduled Card-on-File (for subsequent merchant-initiated transactions) • I = Indicates that the message is for an installment payment • R = Indicates that the cardholder and merchant have agreed to periodic billing for goods and services, such as utility bills and magazines
83	1	Original POS Entry Mode	N, 4-bit BCD; 1 byte	Original POS entry mode value from existing Field 22 – Point-of-Service Entry Mode Code, Positions 1-2, PAN, and Date Entry Mode of the authorization message.
84	1	Original POS Condition Code	N, 4-bit BCD; 1 byte	Original POS condition code value from the existing Field 25 – Point-of-Service Condition Code of the authorization message.

Table 260: Dataset ID 03, Additional Original Data Elements

Tag	Length	Value	Format	Content of Sub-Element
85	2	Original Response Code	AN	Original response code from the existing Field 39 – Response Code of the authorization message.
86	1	Original Additional Authorization Indicators	N, 4-bit BCD; 1 byte	Original additional authorization indicator from existing Field 60.10 – Additional Authorization Indicators with either of these values, if available: <ul style="list-style-type: none"> • 2 (Estimated amount) • 3 (Estimated amount and terminal accepts partial authorization responses)
87	1	Original Delegated Authentication Indicator	AN	Original delegated authentication indicator value from the existing TLV Field 34, Dataset ID 4A, Tag 8A – Delegated Authentication Indicator of the authorization message, if available.
88	1	Original CAVV Results Code	ANS	Original cardholder authentication verification value (CAVV) results code value from the existing Field 44.13 – CAVV Results Code of the authorization message, if available.
89	1	Original CVV2/dCVV2 Results Code	ANS	Original CVV2 or dynamic CVV2 (dCVV2) results code value from the existing Field 44.10 – CVV2 Result Code of the authorization message, if available.
8A	1	Original AVS Results Code	AN	Original address verification result code value from existing Field 44.2 – Address Verification Result Code of the authorization message, if available.
8B	1	Original Card Authentication Results Code	ANS	Original card authentication results code from the existing Field 44.8—Card Authentication Results Code of the authorization message, if available.
8C	1	Original CVV/dCVV Results Code	ANS	Original CVV, integrated chip card (iCVV), or dynamic CVV (dCVV) results code value from the existing Field 44.5 of the authorization message, if available.
8D	1	Original Token Verification Result	ANS	Original token verification result value from existing Field 123, Usage 2, Dataset ID 67, Tag 08 – Token Verification Result Code of the authorization message, if available.

Table 260: Dataset ID 03, Additional Original Data Elements

Tag	Length	Value	Format	Content of Sub-Element
8E	1	Original Cardholder ID Method	N, 4-bit BCD; 1 byte	One-digit code containing the original cardholder identification method from existing Field 60.9 – Cardholder ID Method Indicator of the authorization message, if available.
8F	1	Original CDCVM	Binary	Cardholder verification results located in the issuer application data of the authorization message, if available.
90	2	Total Number of Original Transaction Details	N, BCD	Total number of sets of the original transaction details, if available.

MIT:

Acquirers may optionally submit the original transaction identifier in dataset 03, tag 03 of this field. If the issuer can receive field 125, V.I.P. forwards the field.

It is used in these message types:

- 0100 authorization
- 0120 advice

Merchant-Initiated Account Funding Transactions (AFTs): Subsequent Merchant-Initiated (MIT) AFTs after the initial cardholder AFT must include Field 62.2 - Transaction Identifier (Bitmap Format) or Field 125, Usage 2—Supporting Information (TLV Format), Dataset ID 03 - Additional Original Data Elements, Tag 03—Original Transaction Identifier with the transaction ID from the cardholder-initiated AFT or the last merchant-initiated AFT in the series.

U.S. CPS incremental authorization request messages may be sent without Field 62.2 – Transaction Identifier (Bitmap Format) or Field 125 Usage 2 – Supporting Information (TLV Format).

Issuers must validate original transaction identifier received in this field except when the value is 0100000000000000 (Issuer interim identifier). Visa places this value in Field 125, Usage 2, DSID 03, Tag 03, if an acquirer uses Visa acquirer-assigned interim transaction identifier.

Visa Network Merchant Initiated Transaction Service: Participating acquirers may receive Field 125, Usage 2, Dataset ID 03 in 0310 Acquirer Merchant Initiated Transaction Inquiry responses.

Issuers subscribed to the Original Transaction Data group may receive tags 80, 83-90, and 8A-F in 0100 and 0200 requests.

Participating acquirers can provide a transaction ID service instruction in 0100 or 0200 request messages. If the acquirer sends both Field 62.2 and Field 125, Usage 2, Dataset ID 03, Tag 03 in the request message, V.I.P. uses Field 125, Usage 2, Dataset ID 03, Tag 03 to process the transaction, and ignores Field 62.2. Acquirers that cannot support Field 125, Usage 2, Dataset ID 03, Tag 03, are recommended to only use Field 62.2. V.I.P. drops the service instruction before forwarding the request to the issuer.

Account Verification: Acquirers participating in the Visa Network Merchant Initiated Transaction service can optionally supply the transaction ID service instruction in Field 125, Usage 2, DSID 03, Tag 03 for network based MIT service. The service instruction is supplied in either Field 125 Usage 2, DSID 03, Tag 03 or in Field 62.2 – Transaction Identifier. V.I.P. drops the service instruction before forwarding the request to the issuer.

If the original transaction identifier is sent in Tag 03 (Original Transaction Identifier) of this dataset for a Non-MIT transaction, VIP rejects the transaction with reject code **0114** (Invalid value).

Estimated and Incremental Authorization Transactions: Acquirers must support this field.

Field 125, Usage 2 - Dataset ID 67

Table 261: Dataset ID 67, MagnePrint Data

Tag	Length	Value	Format	Content of Sub-Element
D0	54	MagnePrint Data	ANS	MagnePrint data is currently defined as 54 bytes of binary data.

This usage applies to card-present transactions that include the MagnePrint data with the magnetic stripe to prevent skimming.

This usage applies to card-present 0100 authorization requests only and is sent by participating acquirers only to participating issuers. It is optional in 0400/0420 reversal requests for card-present authorizations. If present in reversal requests, it is forwarded to the participating issuer; otherwise, it is dropped at the VIC.

It is not used in incremental authorization requests, or in responses or 0420 reversal advices.

Field 125, Usage 2 - Dataset ID 69

Table 262: Dataset ID 69, Additional Multicurrency, and Settlement Information

Tag	Length	Value	Format	Content of Sub-Element
80	8	Internal Transfer Pricing	8 N, 4-bit BCD, 4 bytes	<p>Optional internal transfer-pricing percentage rate used to calculate the Flexible Commission Service transfer pricing.</p> <p>The leftmost digit (position 1) denotes the number of positions the decimal separator is moved from the right (position 1 contains values 0-9). Positions 2-8 are the rate.</p> <p>Example: 69985022 is equivalent to a 9.985022 rate.</p>
81	5	Number of Settlement Positions	N	Number of settlement results for the entity, right-justified and zero-filled.

Field 125, Usage 2 - Dataset ID 70

Table 263: Dataset ID 70, ATM Mini Statement Dataset 2

Tag	Length	Value	Format	Content of Sub-Elements
01	36	Transaction Statement 1	AN	<p>Positions 1-8 = transaction date in yyyyymmdd format.</p> <p>Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces.</p> <p>Position 24 = C (Credit) or D (Debit)</p> <p>Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.</p>
02	36	Transaction Statement 2	AN	<p>Positions 1-8 = transaction date in yyyyymmdd format.</p> <p>Positions 9-23 = 15 character alphanumeric transaction description; left-justified with trailing spaces.</p> <p>Position 24 = C (Credit) or D (Debit)</p> <p>Positions 25-36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.</p>

Table 263: Dataset ID 70, ATM Mini Statement Dataset 2

Tag	Length	Value	Format	Content of Sub-Elements
03	36	Transaction Statement 3	AN	Positions 1–8 = transaction date in yyyyymmdd format. Positions 9–23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25–36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.
04	36	Transaction Statement 4	AN	Positions 1–8 = transaction date in yyyyymmdd format. Positions 9–23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25–36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.
05	36	Transaction Statement 5	AN	Positions 1–8 = transaction date in yyyyymmdd format. Positions 9–23 = 15 character alphanumeric transaction description; left-justified with trailing spaces. Position 24 = C (Credit) or D (Debit) Positions 25–36 = 12 character amount; right-justified with leading zeros. Implied decimal relative to cardholder billing currency.

This dataset is supported in these messages:

- 0100/0110 Mini statement request and response

ATM mini statements are supported on network **0004**.

ATM mini statements are supported in these transaction jurisdictions:

- Domestic
- Regional
- Interregional

Mini statement transactions can originate from authorization-only and full service acquirers. V.I.P. converts 0100 Mini statement requests to 0200 Mini statement request before it forwards the message to the issuer.

Visa strongly recommends that issuers send their recent transactions in chronological order in the 0110 or 0210 Mini statement response messages, including the five most recent transactions in Field 104, Usage 2, Dataset ID 70 followed by subsequent transactions in Field 125, Usage 2, Dataset ID 70. V.I.P. drops invalid tags.

A mini statement does not have financial impact and cannot be reversed.

If the issuer does not support mini statement, V.I.P. declines the transaction with the response code **57** (Transaction not permitted to cardholder) in Field 39.

For ATM mini statement transactions that fail CVV or iCVV validation, V.I.P. declines with response code 05 (Do not honor) in Field 39.

Stand-in processing (STIP) does not process a mini statement on behalf of an unavailable issuer, but does check the account against the Account Screen Authorization File (ASAF) to determine if a decline or pick-up response code is on file.

- If the account is not on file, STIP assigns response code **91** (V.I.P. sends this when destination unavailable or transaction times out when no STIP).
- If the account is listed with a specific response code, STIP assigns that code to the transaction, and no advice is sent to the issuer.

Field 125, Usage 2 - Dataset ID 6B

Table 264: Dataset ID 6B, Expanded Fleet Service

Tag	Length	Value	Format	Contents
0D	1	Purchase Restriction Flag	N	<p>This tag allows merchants to indicate via a flag in the incoming authorization request the controls they can support at the POS.</p> <p>For Mastercard transactions, this tag contains the Merchant Fleet Spend Control Override Capability Indicator. Valid Values are:</p> <ul style="list-style-type: none"> ● 0 (Does not support control override) ● 1 (Supports control override)
0E	16	Host-Based Purchase Restrictions	B	<p>This tag allows an issuer to dynamically control the purchase and only allow the restriction they are passing back in the authorization response message.</p> <p>For Mastercard transactions, this tag will only be populated when tag 0D—Purchase Restriction Flag in Field 125, Dataset ID 6B contains the value of 1 (Supports control override).</p>

Acquirers accepting Fleet cards must be prepared to send and receive Field 125 Usage 2, Dataset ID 6B tags in 0100 authorizations and 0110 responses.

The value in Tag 0E (Host-based purchase restrictions) present in an 0110 response, must be included in the subsequent 0120 Acquirer Confirmation Advice.

Acquirers that submit fleet data from fuel merchants must include data from dataset ID 6B for these MCCs: 5541, 5542, 4468, 5499, 5983.

Authorization only 0120 advices are required for these MCCs: 5541, 5542, 4468, 5499, 5983.

Fleet level 2 and level 3 data is required in some regions for specific MCCs, see the *Visa Fleet Card 2.0 Implementation Guide*.

Field 126 - Visa Private-Use Fields

Field 126 - Attributes

1 byte, binary +

Variable by subfield

Minimum: 10 bytes

Maximum: 255 bytes

Field 126 - Description

Field 126 is a bitmapped, private-use field for services such as Visa Secure Electronic Commerce (VSEC) and Card Verification Value 2 (CVV2).

Field 126 subfields are listed in this table.

Table 265: Field 126 Subfields

Description	Bytes	Number of Positions	Format
Length Subfield	1	Not applicable	Binary
126.0 Field 126 Bitmap	8	64	Bit String
126.1 through 126.4 (n/a)	Not applicable	Not applicable	Not applicable
126.5 Visa Merchant Identifier	8	8	AN
126.6 Cardholder Certificate Serial Number	17	1 + 16	Binary
126.7 Merchant Certificate Serial Number	17	1 + 16	Binary
126.8 Transaction ID (XID)	20	20	Binary
126.9 CAVV Data	20	20	Binary
126.10 CVV2 Authorization Request Data and American Express CID Data	6	6	AN
126.11 (n/a)	Not applicable	Not applicable	Not applicable
126.12 Service Indicators	3	24	Bit String
126.13 POS Environment	1	1	AN

Table 265: Field 126 Subfields

Description	Bytes	Number of Positions	Format
126.14 (n/a)	Not applicable	Not applicable	Not applicable
126.15 Mastercard UCAF Collection Indicator	1	1	ANS
126.16 Mastercard UCAF Field	33	33	ANS
126.17 Unused (must not be specified)	Not applicable	Not applicable	Not applicable
126.18 Agent Unique Account Result	12	Not applicable	Binary
126.19 Dynamic Currency Conversion Indicator	1	1	ANS
126.20 3-D Secure Indicator	1	1	AN

All possible field 126 subfields will never and can never be present in the same message.

Field 126 - Usage

E-Commerce: Field 126 and its subfields are used in card-not-present 0100 authorization requests if the request contains additional security information. The field is not returned in 0110 responses.

CAVV Verification Service: Field 126 is used in card-not-present 0100 authorization requests if the request contains additional security information. The field is not returned in 0110 responses.

Fields 126.8 and 126.9 are used to pass data from authentication in the authorization message.

Visa Secure issuer ACS's and the Visa Attempts Service create CAVVs during authentication for the EMV® 3DS protocol following the CAVV Usage 3 formats. The CAVV created can be an authentication or attempts (when the cardholder or issuer is not participating) CAVV. The CAVV contains other authentication data that is sent in field 126.9 in a compressed format. Field 126.8—Transaction ID (XID) is not required for CAVVs created using CAVV Usage 3 formats.

Token Transactions: Acquirers that submit token transactions in 3DS are required to support the token authentication verification value (TAVV) cryptogram data in Field 126.8—Transaction ID (XID) in combination with the 3DS CAVV cryptogram data in Field 126.9—Usage 3: 3-D Secure CAVV, Revised Format for token-based, card-on-file, e-commerce, and application-based e-commerce transactions with EMV® 3DS or its subsequent versions. All other fields, values, and existing processing when both TAVV and CAVV cryptograms are present in a token-based transaction do not change.

Acquirers that submit token-based, card-on-file, e-commerce, and application-based e-commerce transactions should send the token authentication verification value (TAVV) cryptogram data in Field 126.8—Transaction ID (XID).

CVV2: The CVV2 value must be printed on the back of all Visa credit and debit cards generated after 1 January 1998, but participation in CVV2 is optional. Participating merchants enter the CVV2 values. Participating issuers must be able to accept and process the CVV2 data, and they can choose to have Visa perform CVV2 validation or not.

Field 126 is used in the 0100 authorization request and contains CVV2 authorization data. This field is not returned in 0110 responses.

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Field 126 - Field Edits

See field 126.xx descriptions.

Field 126 - Reject Codes

See field 126.xx descriptions.

Field 126.0 - Field 126 Bitmap

Field 126.0 - Attributes

64 N, bit string, 8 bytes

Field 126.0 - Description

Field 126.0 is a bitmap specifying which field 126 subfields are present.

Table 266: Field 126.0, Byte 1

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.1 Reserved for future use	126.2 Reserved for future use	126.3 Reserved for future use	126.4 Reserved for future use	126.5 Visa Merchant Identifier (Not applicable in ATM)	126.6 Cardholder Certificate Serial Number (VSEC) (Not applicable in ATM)	126.7 Merchant Certificate Serial Number (VSEC) (Not applicable in ATM)	126.8 Transaction ID (VSEC) (Not applicable in ATM)

Table 267: Field 126.0, Byte 2

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.9 CAVV Data (Not applicable in ATM)	126.10 CVV2 Authorization Request Data (Not applicable in ATM)	126.11 Reserved for future use	126.12 Service Indicators	126.13 POS Environment (Not applicable in ATM)	126.14 Reserved for future use	126.15 Mastercard UCAF Collection Indicator (Not applicable in ATM)	126.16 Mastercard UCAF Field (Not applicable in ATM)

Table 268: Field 126.0, Byte 3

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.17 Unused (must not be specified)	126.18 Agent Unique Account Result (Not applicable in ATM)	126.19 Dynamic Currency Conversion Indicator (Not applicable in Interlink and ATM)	126.20 3-D Secure Indicator (Not applicable in ATM)	126.21 Reserved for future use	126.22 Unused (must not be specified)	126.23 Unused (must not be specified)	126.24 Unused (must not be specified)

Table 269: Field 126.0, Byte 4

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.25 Unused (must not be specified)	126.26 Unused (must not be specified)	126.27 Unused (must not be specified)	126.28 Unused (must not be specified)	126.29 Unused (must not be specified)	126.30 Unused (must not be specified)	126.31 Unused (must not be specified)	126.32 Unused (must not be specified)

Table 270: Field 126.0, Byte 5

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.33 Unused (must not be specified)	126.34 Unused (must not be specified)	126.35 Unused (must not be specified)	126.36 Unused (must not be specified)	126.37 Unused (must not be specified)	126.38 Unused (must not be specified)	126.39 Unused (must not be specified)	126.40 Unused (must not be specified)

Table 271: Field 126.0, Byte 6

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.41 Unused (must not be specified)	126.42 Unused (must not be specified)	126.43 Unused (must not be specified)	126.44 Unused (must not be specified)	126.45 Unused (must not be specified)	126.46 Unused (must not be specified)	126.47 Unused (must not be specified)	126.48 Unused (must not be specified)

Table 272: Field 126.0, Byte 7

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.49 Unused (must not be specified)	126.50 Unused (must not be specified)	126.51 Unused (must not be specified)	126.52 Unused (must not be specified)	126.53 Unused (must not be specified)	126.54 Unused (must not be specified)	126.55 Unused (must not be specified)	126.56 Unused (must not be specified)

Table 273: Field 126.0, Byte 8

Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	Bit 6	Bit 7	Bit 8
126.57 Unused (must not be specified)	126.58 Unused (must not be specified)	126.59 Unused (must not be specified)	126.60 Unused (must not be specified)	126.61 Unused (must not be specified)	126.62 Unused (must not be specified)	126.63 Unused (must not be specified)	126.64 Unused (must not be specified)

Field 126.0 - Usage

This field must be present if any subfields are present.

Field 126.0 - Field Edits

This field must be present if any subfields are present. The bit switches for subfields marked as "unused" must not be present.

Field 126.0 - Reject Codes

- **0180** = Invalid length for field 126

Field 126.5 - Visa Merchant Identifier

Field 126.5 - Attributes

Fixed length

8 ANS, EBCDIC; 8 bytes

Field 126.5 - Description

Field 126.5 contains a unique identifier value assigned by Visa for each merchant included in the identification program.

Issuers can obtain a list of Visa-assigned merchant identifiers from Visa Access.

Field 126.5 - Usage

This field is optional for issuers and appears in authorization messages for purchase transactions. It is present in domestic and cross-border transactions. It identifies transactions sent from a merchant with a unique Visa-assigned identifier. This field may be used by acquirers to uniquely identify the merchant.

Account Verification: This field is conditionally supplied by acquirers.

Visa Commercial Choice Select: This field is used by the Visa Commercial Choice Select service and support is optional for both acquirers and issuers.

Field 126.5 - Field Edits

There are no field edits for this field.

Field 126.5 - Reject Codes

There are no reject codes for this field.

Field 126.6 - Cardholder Certificate Serial Number

Field 126.6 - Attributes

Fixed length

1 byte, binary (number of significant digits) +

16 bytes, binary (32 hexadecimal digits), 17 bytes total

Field 126.6 - Description

Field 126.6 contains a value assigned to a Visa Secure Electronic Commerce (VSEC) cardholder certificate issued by the acquirer's certificate authority.

The first byte contains the number of significant hexadecimal digits from **1** to **32**. The number is right-justified and zero-filled if less than **16** bytes binary.

Field 126.6 - Usage

Field 126.6 is present in an 0100 authorization request. It is not returned in 0110 responses. It is not used in 0400/0420 reversals. Issuers must have successfully completed testing to receive this field.

If the cardholder certificate does not appear in the VSEC transaction, this field must not be sent.

Field 126.6 - Field Edits

There are no field edits for this field.

Field 126.6 - Reject Codes

There are no reject codes for this field.

Field 126.7 - Merchant Certificate Serial Number

Field 126.7 - Attributes

Fixed length

1 byte, binary (number of significant digits) +

16 bytes, binary (32 hexadecimal digits), 17 bytes total

Field 126.7 - Description

Field 126.7 contains a value assigned to a Visa Secure Electronic Commerce (VSEC) merchant certificate issued by the acquirer's certificate authority.

The first byte contains the number of significant hexadecimal digits from **1** to **32**. The number is right-justified and zero-filled if less than **16** bytes binary.

Field 126.7 - Usage

Field 126.7 is present in an 0100 authorization request. It is not returned in 0110 responses. It is not present in 0400/0420 reversals. Issuers must have successfully completed testing to receive this field.

Field 126.7 - Field Edits

There are no field edits for this field.

Field 126.7 - Reject Codes

There are no reject codes for this field.

Field 126.8 - Transaction ID (XID)

Field 126.8 - Attributes

Fixed length

binary, 20 bytes

Field 126.8 - Description

Field 126.8 contains a unique Visa Secure Electronic Commerce (VSEC) number - the transaction ID or XID, generated by the merchant server to identify the transaction. The XID is used in conjunction with field 126.9.

Field 126.8 - Usage

Field 126.8 is present in a CAVV Verification service or other e-commerce 0100 authorization request that requires the XID. The field is not required in 0400/0420 reversals. V.I.P. drops the field, if present, from a reversal before sending the message to the issuer. It is not returned in 0110 or 0410/0430 responses.

Issuers must have successfully completed testing to receive this field.

CAVV Verification Service: This field is present in full authentication requests according to field 126.9, usage 2; the XID is sent in field 126.8 and the CAVV is sent in field 126.9. This field is not required if field 126.9, usage 3, is being used.

Although field 126.8 can be included in a 3-D Secure authorization request in which a VSDC card was used for authentication purposes, field 126.8 is not considered a VSDC field, and therefore is not shown in the VSDC tables in the Message Formats chapter.

Visa Token Service: This field can be present with a Token Authentication Verification Value (TAVV) when a CAVV is also present on token transactions in field 126.9. V.I.P. validates TAVV in field 126.8 and sends TAVV validation results to issuer. V.I.P. drops this field from 0100 authorization request before sending the message to the issuer.

Field 126.8 - Field Edits

There are no field edits for this field.

Field 126.8 - Reject Codes

There are no reject codes for this field.

Field 126.9 - CAVV Data

Field 126.9 - Attributes

Fixed length

binary, 20 bytes

Field 126.9 - Description

This is a multi-use field for Visa Secure Electronic Commerce transactions. It contains encrypted data for verification purposes depending on the Visa service involved.

- Field 126, Usage 1: Reserved for future use
- [Field 126.9 - Usage 2 3-D Secure CAVV](#)
- [Field 126.9 - Usage 3 3-D Secure CAVV Revised Format](#)
- [Field 126.9 - Usage 4 American Express Safekey TokenName Processing](#)

Field 126.9 - Usage

See individual usages.

Field 126.9 - Field Edits

There are no field edits for this field.

Field 126.9 - Reject Codes

There are no reject codes for this field.

Field 126.9 - Usage 2: 3-D Secure CAVV

Field 126.9 - Attributes

Fixed length

40 N, 4 bit BCD (unsigned packed); 20 bytes

Field 126.9 - Description

This field usage contains the Cardholder Authentication Verification Value (CAVV) for 3-D Secure transactions. The CAVV is a cryptographic value calculated by the issuer's Access Control Server (ACS) using the issuer's encryption key and related elements according to Protocol 1.0.1. The CAVV value is unique to the cardholder and to the transaction that was authenticated. The acquirer transfers the ACS data to this field when preparing the VisaNet request. Visa or the

issuer verifies the CAVV to ensure that the issuer's ACS authenticated the cardholder for the transaction and that its contents have not been altered.

Table 274: Field 126.9 subfields

Byte 1 Position 1	Byte 2 Position 2	Byte 3 Position 3	Bytes 4-5 Position 4	Bytes 6-7 Position 5	Bytes 8-9 Position 6.1	Bytes 10-13 Position 6.2	Bytes 14-20 Position 6.3
3-D Secure Authentication Results Code	Second Factor Authentication Code	CAVV Key Indicator	CAVV Value	CAVV Unpredictable Number	Card Sequence Number	Card Verification Results	Reserved

Position 1, 3-D Secure Authentication Results Code: This 1-byte/2-BCD value is a 1-digit code indicating the result of the issuer's ACS authentication decision. A leading zero is required to pad the first unused half-byte of the 3D Authentication Results Code.

Table 275: Field 126.9, Usage 2, Position 1 Values

Code	Definition
0	Authentication successful (status Y)

Position 2, Second Factor Authentication Code: This 1-byte/2-BCD value is a 2-digit code, determined by the issuer's ACS based on the type of additional authentication performed. This value may indicate when a VSDC card is used. This value is determined by the second factor authentication.

Table 276: Field 126.9, Usage 2, Position 2 Values

Code	Definition
00	Not present
11	VSDC card used; cryptogram failed
12	VSDC card used; cryptogram passed

Position 3, CAVV Key Indicator: This 1-byte/1-BCD value is a 1-digit code indicating the CAVV key set used to calculate the CAVV value. A leading zero is required to pad the first unused half-byte of the CAVV Key Indicator. This value is determined by the V.I.P. key ID.

Table 277: Field 126.9, Usage 2, Position 3 Values

Code	Definition
01	Issuer CAVV and/or CAAV attempts key set 1
02	Issuer CAVV and/or CAAV attempts key set 2

Table 277: Field 126.9, Usage 2, Position 3 Values

Code	Definition
03	Issuer CAVV and/or CAAV attempts key set 3
04	Issuer CAVV and/or CAAV attempts key set 4
05	Issuer CAVV and/or CAAV attempts key set 5
06	Issuer CAVV and/or CAAV attempts key set 6
07	Issuer CAVV and/or CAAV attempts key set 7
08	Issuer CAVV and/or CAAV attempts key set 8
09	Reserved for Visa key
10	Visa CAAV attempts first key set
11	Visa CAAV attempts second key set
12-99	Reserved for Visa key(s)

Position 4, CAVV: This 2-byte/3-BCD value is a 3-digit code generated by the issuer's ACS that may be used by the issuer to validate the authentication response during authorization. A leading zero is required in byte 4 to pad the first unused half-byte of the CAVV, for example, **0456**. This value is determined by the ACS and the keys loaded in V.I.P.

Position 5, CAVV Unpredictable Number: This 2-byte/4-BCD value is a 4-digit code used by the issuer's ACS to generate the CAVV.

Position 6.1 and Position 6.2: When a 3D-Secure transaction involves another method of authentication, such as a VSDC card, the positions 6.1 and 6.2 are formatted as shown below. Otherwise, the rest of the field (byte 8-20) is filled with binary zeros. If the first digit of the Second Factor Authentication Code is **1**, it indicates that a VSDC card was used and position 6 contains the following VSDC authentication data:

Position 6.1, Card Sequence Number: This 2-byte/3-BCD value is a 3-digit code identifying the VSDC card's sequence number that distinguishes it from other cards having the same primary account number. A leading zero in byte 8 is required to pad the first unused half-byte of the Card Sequence Number, for example, **0123**.

When the number of digits is less than **3** digits, zero-fill byte 8 and pad the first unused half-byte of byte 9 with a zero, for example, **0002**. This value is determined by the second factor authentication.

Positions 6.2, Card Verification Results: This position is 4 bytes (binary). It contains a series of card-recorded offline and online processing indicators. This value is determined by the chip terminal. See field 134.3.

Positions 6.3, Reserved: Not used For VSDC - bytes 14-20 are zero-filled.

Table 278: Field 126.9 Example With 3-D Secure CAVV Data

Field	Value	Meaning
3-D Secure Authentication Results Code	00	Authentication successful
Second Factor Authentication Code	00	Non-VSDC card used
CAVV key Indicator	01	Key set 1 used
CAVV Output	0114	CAVV
CAVV Unpredictable Number	7993	Number unpredictable
Card Sequence Number	0000	Card sequence
Card Verification Results (CVR)	00000000	CVR
Zero-fill	0000000000000000	Filled with zeroes

Field 126.9 - Usage

Field 126.9, Usage 2, applies to a CAVV Verification Service 0100 authorization request that is for full authentication; field 126.8 is included with the XID. The field is present in an 0100 authorization request. It is not returned in 0110 responses. It is not present in 0400/0420 reversals. Issuers must have successfully completed testing to receive this field.

See Usage 3 of this field for sending the Transaction ID (XID) and the CAVV in compressed format.

CPS: See the CPS/ATM and CPS/POS chapters in *V.I.P. System Overview and Services* and the latest edition of the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*.

Although field 126.8 can be included in a CAVV Verification Service request in which a VSDC card was used for authentication purposes, field 126.8 is not considered a VSDC field, and therefore is not shown in the VSDC message format tables.

If a request contains a CAVV and CVV2, CAVV validation takes precedence over CVV2 validation. See the CAVV Verification Service in *V.I.P. System Overview and Services*.

Field 126.9 - Field Edits

There are no field edits for this field.

Field 126.9 - Reject Codes

There are no reject codes for this field.

Field 126.9 - Valid Values

Values are listed in the Description section by positions.

Field 126.9 - Usage 3: 3-D Secure CAVV, Revised Format

Field 126.9 - Attributes

Fixed length

40 N, 4 bit BCD (unsigned packed); 20 bytes

Field 126.9 - Description

This field usage contains an Authentication Tracking Number (ATN) or Supplementary Data (in Version 7), and the Cardholder Authentication Verification Value (CAVV) in compressed format for CAVV Verification Service transactions. The CAVV is a cryptographic value calculated by the issuer's Access Control Server (ACS) using the issuer's encryption key and related elements. The CAVV value is unique to the cardholder and to the transaction that was authenticated. The ATN replaces the need for the XID (field 126.8).

This field can be used for different versions of the 3-D Secure CAVV in revised format. Field layout and values allowed in any position of this usage can change according to these revised versions. See field layout and description below.

Table 279: 3-D Secure CAVV in revised format, Version 0

Byte 1 Position 1	Byte 2 Position 2	Byte 3 Position 3	Bytes 4-5 Position 4	Bytes 6-7 Position 5	Bytes 8-15 Position 6	Byte 16 Position 7	Bytes 17-20 Position 8
3-D Secure Authentication Results Code	Authen-ti-cation Method	CAVV Key Indicator	CAVV Value	Unpredictable Number	Authen-ti-cation Tracking Number	CAVV Version and Authen-ti-cation Action	Reserved

Table 280: 3-D Secure CAVV in revised format, Version 1

Byte 1 Position 1	Byte 2 Position 2	Byte 3 Position 3	Bytes 4-5 Position 4	Bytes 6-7 Position 5	Bytes 8-15 Position 6	Byte 16 Position 7	Bytes 17-20 Position 8
3-D Secure Authentication Results Code	Authen-ti-cation Method	CAVV Key Indicator	CAVV Value	Unpredictable Number	Authen-ti-cation Tracking Number	CAVV Version and Authen-ti-cation Action	IP Address in Hex Format

Table 281: 3-D Secure CAVV in revised format, Version 7

Byte 1 Position 1	Byte 2 Position 2	Byte 3 Position 3	Bytes 4-5 Position 4	Bytes 6-7 Position 5	Bytes 8-15 Position 6	Byte 16 Position 7	Bytes 17-20 Position 8
3-D Secure Authentication Results Code	Authentication Method	CAVV Key Indicator	CAVV Value	Seed Value	Supplemental Data	CAVV Version and 3DS Protocol Version Number	Informational Data

Position 1, 3-D Secure Authentication Results Code: This 1-byte/2-BCD value is a 1-digit code indicating the result of the issuer's ACS authentication decision. A leading zero is required to pad the first unused half-byte of the 3-D Secure Authentication Results Code. The value is determined from the transStatus field found in the Authentication Request (ARES) message or Results Request (RReq) message and the type of authentication request described in column 2 "CAVV Authentication Results Code and definition."

Table 282: Field 126.9 (Usage 3) Position 1, 3-D Secure Authentication Results Code

Authentication Status	CAVV Authentication Results Code	CAVV Authentication Results Code Definition	Associated Field 60.8
Y (success)	00	Authentication successful (status Y)	5
Y (success)	01	Non-payment authentication (status Y)	5
Y (success)	06	DAF indicator	6 (Non-authenticated security transaction at a 3-D Secure capable merchant)
N+ Reason Code 89 (success)	03	Visa Data Only or Secure corporate payments exemption claimed	Not applicable Issuer unable to authenticate cardholder; merchants are not permitted to submit these transactions for authorization.
I (informational only)	02	Transaction risk analysis performed and exemption claimed	7
I (informational only)	03	Visa Data Only or Secure corporate payments exemption claimed	7
I (informational only)	04	Strong customer authentication already performed	7

Table 282: Field 126.9 (Usage 3) Position 1, 3-D Secure Authentication Results Code

Authentication Status	CAVV Authentication Results Code	CAVV Authentication Results Code Definition	Associated Field 60.8
I (informational only)	06	DAF indicator	5 (Secure electronic commerce transaction) 5 or 6 (Non-authenticated security transaction at a 3-D Secure capable merchant)
A (Attempt)	06	DAF indicator	6 (Non-authenticated security transaction at a 3-D Secure capable merchant)
A (Attempt)	07	Acquirer attempt (status A); proof of authentication attempt generated for non-participating issuer or cardholder	6
A (Attempt - issuer ACS unavailable)	08	Acquirer attempt, issuer ACS not available (status A); proof of authentication attempt generated for participating issuer with server unavailable (Visa Proof of Attempts STIP)	6

Additional information

- **I** - The transaction status value of **I** is applicable to EMV 3DS Protocol Version 2.2 and all its subsequent versions.
- Values **02, 03, 04** - If CAVV Authentication Results Code is **02, 03, or 04** with ECI value of **7** (Non-authenticated security transaction) and the CAVV verification is successful, V.I.P. generates the value of **B** (CAVV passed verification—attempted authentication, no liability shift) in existing Field 44.13—CAVV Results Code. If CAVV verification fails, V.I.P. processes the transaction based on existing CAVV processing rules.
- Value **06** - If CAVV Authentication Results Code is **06** with ECI value of **5** for secure electronic commerce transaction, CAVV was created by issuer ACS, and the CAVV verification is successful, V.I.P. generates the value of **2** (CAVV passed verification-authentication). If CAVV verification is unsuccessful, V.I.P. generates value of **1** (CAVV failed verification-authentication.)
- Value 06 - If CAVV Authentication Results Code is **06** with ECI value of **5 or 6** for non-authenticated security transaction at a 3-D Secure capable merchant, CAVV was created by Visa, and the CAVV verification is successful, V.I.P. generates the value of **8** (CAVV passed verification-attempted authentication). If CAVV verification is unsuccessful, V.I.P. generates the value of **7** (CAVV failed verification-attempted authentication.)
- Value **01 - 01** (Non-payment authentication) is applicable to transactions containing CAVV Usage 3, Version 7 in account verification transactions with the value of **51** (Address/CVV2/account verification without authorization) in field 25.

V.I.P. sets the field 44.13 code to **0** when field 126.9, position 1 is **5** or **9**.

Position 2, Authentication Method: This 1-byte/2-BCD value is a 2-digit code that represents the authentication method used by the issuer access control server (ACS) and contains values shown in table below.

Table 283: Field 126.9, Usage 3, Position 2 Values

Field 126.9 – Usage 3, Position 2, Authenti- cation Method	Field 126.20 – 3-D Secure Indicator	Definition
00	0	3DS 1.0.2 or prior, All authentication methods or; 3DS 1.0.2 frictionless flow
01	1	Challenge flow using static passcode
02	2	Challenge flow using One Time Passcode (OTP) via SMS method
03	3	Challenge flow using OTP via key fob or card reader method
04	4	Challenge flow using OTP via App method
05	5	Challenge flow using OTP via any other method
06	6	Challenge flow using Knowledge Based Authentication (KBA) method
07	7	Challenge flow using Out of Band (OOB) authentication with biometric method
08	8	Challenge flow using OOB authentication with App login method
09	9	Challenge flow using OOB authentication with any other method
10	A	Challenge flow using any other authentication method
Unrecognized Value	B	Unrecognized authentication method
11	C	Push confirmation
12	M	Decoupled
13	N	WebAuthn
14	O	Secure payment confirmation
15	P	Behavioural biometrics
86	R	Frictionless flow, Visa Secure on-behalf-of issuer service
89	S	Frictionless flow, Smart Attempts
90	Q	Frictionless flow using FIDO standards
91	L	Visa Data Only
92	G	Issuer defined ACS-specific authentication method 1

Table 283: Field 126.9, Usage 3, Position 2 Values

Field 126.9 – Usage 3, Position 2, Authenti- cation Method	Field 126.20 – 3-D Secure Indicator	Definition
93	H	Issuer defined ACS-specific authentication method 2
94	I	Issuer defined ACS-specific authentication method 3
95	J	Issuer defined ACS-specific authentication method 4
96	K	Issuer defined ACS-specific authentication method 5
97	D	Frictionless flow, RBA (Risk-based authentication) review
98	E	Attempts server responding
99	F	Frictionless flow, RBA (Risk-based authentication)

Values **12**, **13**, **14**, **15**, **91**, **92**, **93**, **94**, **95**, and **96** are applicable only for CAVV usage 3 version 7. These values are not supported on CAVV usage 3 version 0 and CAVV usage 3 version 1.

Position 3, CAVV/CAAV Key Indicator: This 1-byte/2-BCD value is a 1-digit code indicating the cardholder authentication verification value (CAVV) or cardholder authentication attempts value (CAAV) key set used to calculate the CAVV/CAAV value. A leading zero is required to pad the first unused half-byte of the CAVV Key Indicator. This value is determined by the V.I.P. key ID.

Table 284: Field 126.9, Usage 3, Position 3 Values

Code	Definition
01	Issuer CAVV key set 1
02	Issuer CAVV key set 2
03	Issuer CAVV key set 3
04	Issuer CAVV key set 4
05	Issuer CAVV key set 5
06	Issuer CAVV key set 6
07	Issuer CAVV key set 7
08	Issuer CAVV key set 8
09	Reserved for Visa key
10	Visa CAAV attempts/Visa-generated CAVV first key set
11	Visa CAAV attempts/Visa-generated CAVV second key set
12	Visa CAAV attempts/Visa-generated CAVV third key set
13	Visa CAAV attempts/Visa-generated CAVV fourth key set
14–99	Reserved for Visa key(s)

Position 4, CAVV: This 2-byte/3-BCD value is a 3-digit code generated by the issuer's ACS that may be used by the issuer to validate the authentication response during authorization. A

leading zero is required in byte 4 to pad the first unused half-byte of the CAVV, for example, **0456**. This value is determined by the ACS and the keys loaded in V.I.P. (attempts only).

Position 5, (Versions 0 and 1), Unpredictable Number :This 2-byte/4-BCD value is a 4-digit code that contains the four least significant digits for the authentication tracking number. The value is derived from the authentication tracking number by the ACS.

Position 5, (Version 7), Seed Value: This position contains a 4-digit code (Seed Value) that ACS uses to generate the CAVV.

Position 6, (Versions 0 and 1), Authentication Tracking Number (ATN): This 8-byte/16 BCD value is a 16-digit code generated by the issuer's ACS to identify the transaction.

Position 6, (Version 7), Supplemental Data: This 8-byte value contains supplemental data in three subfields:

- Bytes 8–12, Authentication Amount, contains the purchase amount from the authentication request message, converted to a 5-byte value in hexadecimal format.
- Byte 13 and left nibble of Byte 14, Authentication Currency Code, contains the merchant provided 3-digit currency code from the authentication request message.
- Right nibble of Byte 14 and Byte 15, Authentication Date, contains the purchase date from the authentication request message. This field contains the day number of the year in Julian date format *ddd* without the year. Value can be **001–366**.

Position 7, (Version 0 and 1) CAVV Version and Authentication Action: The left nibble of this 1-byte/2-BCD value identifies the CAVV version number, **0** or **1** (authentication action and cardholder IP address not present); the right nibble identifies the authentication action.

Table 285: Field 126.9, Usage 3, Position 7 Values (Versions 0 or 1)

Value in left nibble CAVV Version	Value in right nibble Authentication Action
0 = Authentication action and cardholder IP address not present	0 = Standard authentication performed (no ADS or FYP performed) 1 = ADS - registration authentication performed
1 = Authentication action and cardholder IP address present	2 = Forgot your password (FYP) - re-registration/re-authorization performed If an invalid value is submitted for this position, Field 44.13 - CAVV Results Code is populated with a 0 (CAVV authentication results invalid) for U.S. issuers.

Position 7, (Version 7) CAVV Version and 3DS Protocol Version Number: The left nibble of this 1-byte/2-BCD value identifies the CAVV version number, **7**, (CAVV with supplemental data); the right nibble identifies the 3DS protocol version number:

Table 286: Field 126.9, Usage 3, Position 7 Values (Version 7)

Value in left nibble CAVV Version	Value in right nibble 3DS Protocol Version
7 = CAVV with supplemental data	3 = 3DS protocol version 3DS 1.x.x 4 = 3DS protocol version EMV 3DS 2.1.x 5 = 3DS protocol version EMV 3DS 2.2.x 6 = 3DS protocol version EMV 3DS 2.3.x

Position 8, (Version 0), Reserved: This position is reserved for future use and contains **zeros**.

Position 8, (Version 1), IP Address in Hex Format: This 4-byte value identifies the client IP address submitted in the authorization message from ACS. The IP address must be in hexadecimal format to fit in the field.

Position 8, (Version 7), Informational data: Contains one of these informational data which an ACS can optionally use to encode:

- Merchant identifier contains the hashed value of merchant name as provided in the authentication request or payer authentication request message.
- IP address in hexadecimal format.
- Zero filled if no informational data.

Field 126.9 - Usage

Field 126.9, Usage 3, is present in 0100 authorization requests. This usage is not present in subsequent 0400/0420 reversals. It is not returned in responses.

CPS: See the CPS/ATM and CPS/POS chapters in *V.I.P. System Overview and Services* and the latest edition of the *U.S. Interchange Reimbursement Fee Rate Qualification Guide*.

If a request contains a CAVV and CVV2, CAVV validation takes precedence over CVV2 validation. See the CAVV Verification Service in *V.I.P. System Overview and Services*.

Visa Token Service: This field can be present with a Token Authentication Verification Value (TAVV) on token transactions. V.I.P. validates TAVV in field 126.9 and sends TAVV validation results to issuer. V.I.P. drops this field from 0100 authorization request before sending the message to the issuer.

IDX 3rd party: This field is present with an IDX Match Key on transactions containing enhanced data provided by a third-party data provider prior to authorization. The IDX Match Key is identified as follows:

- Byte 1 contains a value of **21** (Visa reserved value), in BCD format
- Byte 3 contains a value of **09** (Visa reserved value), in BCD format
- The left nibble of byte 16 contains a value of **A** (Visa reserved value), in hexadecimal format; the left nibble is the first four bits on the left side of the 8-bit byte

V.I.P. validates the IDX Match Key in field 126.9. The IDX Match Key in field 126.9 is not sent to the issuer in the request message.

Account Verification: The value of **01** in field 126.9, position 1, is applicable only to transactions containing CAVV Usage 3, Version 7 in account verification transactions with the value of **51** (Address/CVV2/account verification without authorization) in field 25.

Non-Payment Authentication CAVV Transaction: The value of **01** in field 126.9, position 1, is not applicable to e-commerce transactions with the value of **59** (E-commerce request by public network) in field 25; otherwise, V.I.P. declines an e-commerce transaction with response code **57** (Transaction not permitted to cardholder).

Field 126.9 - Field Edits

There are no field edits for this field.

Field 126.9 - Reject Codes

There are no reject codes for this field.

Field 126.9 - Valid Values

Values are listed in the Description section by positions.

Field 126.9 - Usage 4: American Express Safekey TokenName Processing

Field 126.9 - Attributes

Fixed length

binary, 20 bytes

Field 126.9 - Description

This field contains the American Express Safekey information that Visa maps to DF 61, or data related to token processing.

Reference: See American Express documentation.

Field 126.9 - Usage

Acquirers that choose to support American Express Safekey processing for electronic commerce transactions must send this field in authorization requests and must include Safekey data in the correct format, including the plan type and number of installments.

American Express Token Processing (U.S. Only): Acquirers must submit this field in 0100 authorization request messages containing token data. This field contains the token block A data.

Field 126.9 - Field Edits

There are no field edits for this field.

Field 126.9 - Reject Codes

There are no reject codes for this field.

Field 126.9 - Valid Values

See American Express documentation.

Field 126.10 - CVV2 Authorization Request Data

Field 126.10 - Attributes

Fixed length

6 ANS, EBCDIC, 6 bytes

Field 126.10 - Description

Field 126.10 contains CVV2 data for the card-not-present CVV2 service, the manually entered card-not-present American Express Card Identifier (CID) or Mastercard CVC2 data, and the optional card-present CVV2 pass-through service.

Table 287: Field 126.10 subfields

Byte 1 Position 1	Byte 2 Position 2	Bytes 3-6 Position 3-6
Presence indicator (subfield 1)	Response type (subfield 2)	CVV2 value (subfield 3)

This field may be present in a card-present request, but V.I.P. does not consider card-present CVV2s as candidates for the CVV2 Verification Service.

Length Subfield: This value is the number of bytes following the length subfield.

Position 1, Presence Indicator: The merchant provides this code to indicate that the CVV2 value is on the card. The CVV2 values are described here.

Table 288: Field 126.10, Position 1 Valid Values

Value	Description	Usage
0	CVV2 value not provided	Merchant is not providing a CVV2 value for verification.
1	CVV2 value is present	Merchant is providing the CVV2 value for verification.
2	CVV2 value is on the card but is illegible	Merchant wants to provide the CVV2 value but cannot because the cardholder states that the value is illegible.
3	dCVV2 validation performed (not applicable)	V.I.P. checks Field 126.10, position 3 for dCVV2 (only valid for messages sent to issuers).
4	dCVV2 checked and failed; CVV2 validation performed (not applicable)	V.I.P. checks Field 126.10, position 3 for dCVV2, upon failure CVV2 validation was performed instead (only valid for messages sent to issuers, when the issuer subscribes to CVV2 fallback).
9	No CVV2 value on card	Merchant wants to provide the CVV2 value but cannot because the cardholder states that there is no value on the card.

Position 2, Response Type: The merchant provides this code to indicate the type of response to be returned. Values:

- **0** = Only the normal response code in field 39 should be returned.
- **1** = The normal response code in field 39 and the CVV2 result in field 44.10 should be returned.

V.I.P. uses **0** (zero) as a default value when the response type is not **0** or **1**.

Positions 3–6, CVV2 Value: This value is the 3-digit value on the back of the Visa card in a unique, reverse italic font. The value helps detect fraud in non-PIN-based transactions. This subfield is right-justified and filled with blanks. (Visa uses three digits while other card products can use four digits.)

Mastercard CVC2 or American Express Cardholder Identification Data (CID): This field contains card verification data for non-Visa card transactions: American Express (CID) and Mastercard Card Validation Code **2** (CVC2).

Field 126.10 - Usage

Visa, card-not-present: Field 126.10 is present in a card-not-present 0100 authorization request. It is not returned in 0110 responses. CCV2 results are returned in field 44.10. For non-participating issuers, Visa removes this field from the request before forwarding it to the issuer.

CPS/Account Funding: This field must be present in the request. The value must be **1**, **2**, or **9** (downgrade reason code **PI**).

CPS program requirements for e-commerce transactions using stored-value cards include a CVV2 value. For stored-value cards that are to be refilled more than once, the CVV2 is required

only in the initial funding request for the authorization or full-financial request to qualify; subsequent transactions can also qualify for the CPS program without the CVV2 being present.

Authorization Gateway Transactions

This field is optional in non-Visa card 0100 requests.

American Express: Gateway maps the CID to American Express. The field is dropped if it contains hex zeros or spaces, or if the message includes Track 1 or Track 2.

Mastercard: For requests, the gateway maps the CVC2 to Mastercard.

If Mastercard requests include CVC1 and CVC2 data, CVC1 processing supersedes CVC2 processing, and CVC1 results take precedence over CVC2 results.

CVV2 Card-Present: Field 126.10 is present in a card-present 0100 authorization request and passed directly to participating issuers. It is not returned in 0110 responses. (V.I.P. does not populate field 44.10 or field 39 in the 0100 request or the 0110 response based on the field 126.10 data.)

If a request contains a CAVV and CVV2, CAVV validation takes precedence over CVV2 validation. See the CAVV Verification Service in *V.I.P. System Overview and Services*.

CVV2 Verification-Only Requests: These requests are used to check CVV2 data in a card-present transaction at the point of sale. This is useful when the magnetic stripe cannot be read. Acquirers submit CVV2 verification-only 0100 request messages, with the CVV2 data to be verified in this field, a condition code of **51** in field 25, and a transaction amount of zero in field 4.

Issuers that perform their own CVV2 validation must be prepared to receive CVV2 verification-only requests. Issuer 0110 responses must contain a transaction amount of zero in field 4, a response code of **85**, and a CVV2 results value in field 44.10. If V.I.P. performs CVV2 validation on behalf of the issuer, V.I.P. checks the CVV2 in all eligible requests and provide results data in responses.

dCVV2: This field contains a **(3)** digit code in authorization requests.

DTVV: For eligible 0100 authorization requests, this field contains a three-digit Visa generated value. This field is not sent to the issuer.

V.I.P. Advices: This field is present in 0120 advices.

Visa Token Service: For Cloud-Based Payment transactions with Magnetic Secure Transmission (MST):

- Acquirers must not send field 126.10
- Issuers must not send field 126.10 in responses that contain CVV2 data

dCVV2 Authenticate Service: For eligible transactions, this field contains a value of **3** (dCVV2 validation performed) in position 1. If dCVV2 validation is unsuccessful and the issuer subscribes to CCV2 fallback, field 126.10 contains a value of **4** (dCVV2 checked and failed; CVV2 validation performed), and V.I.P. performs a standard CVV2 validation.

Field 126.10 - Field Edits

If this field is present, the value in position 1 must be **0, 1, 2, 3, 4, or 9**.

Field 126.10 - Reject Codes

- **0148** = Invalid value (position 1 not equal to **0, 1, 2, 3, 4, or 9**)

Field 126.12 - Service Indicators

Field 126.12 - Attributes

Fixed length

24 N, Bit string, 3 bytes

Field 126.12 - Description

Field 126.12 is a Visa private-use field containing a string of bit indicators, each defining a characteristic of the transaction.

Its current uses are listed below.

Clients must have successfully completed testing to send and receive this field in its entirety whether or not they participate in its service applications.

Point of Service (POS) Usage:

Transponder Indicator: To identify participating client transactions that use radio frequency (RF) devices to exchange information in certain attended and unattended environments. This is for Mastercard, American Express, and Visa transactions.

Relationship Indicator: To identify transactions originating from merchants participating in the Visa U.S.A. Relationship Manager Service that regularly collect recurring payments from customers.

Deferred Billing: To identify transactions from participating clients that use deferred billing. Participating and nonparticipating acquirers may include the field in requests.

Digital Commerce Program Indicator: This indicator identifies merchants that participate in the Digital Commerce Program.

Automated Teller Machine (ATM) Usage:

Remote Terminal Indicator: Used in the UK and the U.S. to indicate that a transaction occurred at a remote terminal.

Table 289: Field 126.12 Bit string

Bit 1 Position 1	Bit 2 Position 2	Bit 3 Position 3	Bit 4 Position 4	Bit 5 Position 5	Bit 6 - Bit 24 Positions 6-24
Transponder Indicator	Relationship Participant Indicator	Deferred Billing Indicator	Remote Terminal Indicator	Digital Commerce Program Indicator	Reserved

Position 1, Transponder Indicator: This code is provided by the merchant. Values:

0 = Not provided

1 = Transponder-initiated

Participating merchants put a value of **1** in this position when a transponder was used at the point of service. This also applies to Mastercard and American Express.

Position 2, Relationship Participant Indicator: This code is provided by the merchant. Values:

0 = Not provided

1 = Relationship Participant

A value of **1** indicates that the merchant and acquirer are service participants.

Position 3, Deferred Billing Indicator: This code is provided by the merchant through U.S. region acquirers to indicate that a Visa card transaction is to be billed on a deferred basis, that is, the cardholder is to be billed for merchandise received. Deferred Billing Indicator values are:

0 = Not provided

1 = Deferred Billing Transaction

The Deferred Billing Indicator is only for Visa card products.

Position 4, Remote Terminal Indicator: This code indicates that a UK-domestic or U.S.-acquired cash disbursement transaction occurred at a remote terminal (for example, an ATM machine that is not in a branch location). Position 4 is for all U.S. ATM originals. For network 4, this also includes deposits. UK and U.S. acquirers and issuers must support this capability. Values:

0 = Not provided

1 = Remote Terminal Indicator

Position 5, Digital Commerce Program Indicator: This code indicates that a merchant is enrolled in the Digital Commerce Program. Values:

0 = Not provided

1 = Digital Commerce Program Indicator

V.I.P. assigns the value of **1** in this position if the merchant is enrolled in the Digital Commerce Program.

Position 6-24, not applicable: These positions are set to all **zeros**.

Field 126.12 - Usage

Field 126.12 can be present in 0100 and 0400/0420 requests and their responses. It is also present in 0120 STIP advices and 0420 reversal advices. Issuers must have successfully completed testing to receive this field regardless of usage. Issuers must be able to receive and process this field. If field 126.12 contains all **zeros**, V.I.P. drops it before forwarding the request.

This field can contain multiple indicators in a message with the unused positions filled with zeros. For instance, in one request, this field could contain a Transponder Indicator and a Deferred Billing Indicator. In this case, the Transponder Indicator would be in position 1, position 2 would be a zero, the Deferred Billing Indicator would be in position 3, and positions 6–24 would be zeros.

Field 126.12 is present in these transactions.

- 0100/0110/0120/0130 authorization request, STIP advice, and responses
- 0400/0410/0420/0430 financial reversal, acquirer advice, issuer STIP advice, issuer switch advice, and responses

Field 126.12 - Field Edits

There are no field edits for this field.

Field 126.12 - Reject Codes

There are no reject codes for this field.

Field 126.13 - POS Environment

Field 126.13 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 126.13 - Description

This field contains an indicator for:

- Recurring payments. The value in this field indicates that the cardholder and merchant have agreed to periodic billing for goods and services, such as utility bills and magazines.
- Installment payments. The value in this field indicates that the message is being used for an installment payment.
- Credential on File.

Field 126.13 - Usage

These subsections provide instructions for using recurring payment indicators, installment payment indicators, and Credential on File indicators.

Participating acquirers and issuers must have successfully completed testing to receive this field; Otherwise, V.I.P. drops it before forwarding the request to the issuer.

Field 126.13 is conditionally included in these messages (it is not used in responses):

- 0100 and 0120 original POS authorizations and advices
- 0400/0420 original POS reversals and reversal advices

Merchant-Initiated Transaction: When capturing a cardholder credential for the first time, an online transaction must be successfully approved containing Field 126.13 – POS Environment and populated with **C**, **I**, or **R**.

Account Funding Transactions (AFTs): The first Cardholder-Initiated (CIT) AFT used to store the credential must include Field 126.13—POS Environment with **C** (Credential on file (for initial storage)) or **R** (Recurring). V.I.P. processes the transaction and logs it as an initial transaction used in a series of recurring or unscheduled card-on-file transactions. The AFT is processed as a normal AFT for the type indicated by the Business Application Identifier (BAI).

Subsequent Merchant-Initiated (MIT) AFTs used for additional account funding must include Field 126.13—POS Environment with **C** (Unscheduled card on file (for subsequent merchant-initiated transactions)) or **R** (Recurring). V.I.P. processes the transaction as a recurring or unscheduled card-on-file AFT. The AFT is processed as the type of AFT indicated by the BAI.

See Field 125, Usage 2—Supporting Information (TLV Format) or Field 62.2—Transaction Identifier (Bitmap Format) for other field requirements for MIT AFTs.

Recurring Payment Indicator: In subsequent recurring payment authorization messages, the recurring payment transaction indicator appears in field 126.13 (value = **R**).

Installment Payment Indicator: In subsequent installment payment authorization messages, the installment payment transaction indicator appears in field 126.13 (value = **I**). Additional installment payment information can be sent in field 104, usage 2.

Participating issuers are required to receive field 126.13 and its values.

US CPS Transactions: In addition to the value of **R** or **I** in field 126.13 to meet CPS qualification criteria, the value of **02** or **03** in field 60.8 (positions 9 and 10) is required for recurring and installment payment transactions acquired in the US region.

For Issuers certified to receive field 60.8, if field 60.8 is not present in recurring or installment payment transaction and the transaction includes field 126.13, V.I.P. inserts in field 60.8 (positions 9 and 10) the value of:

- **02** if the transaction includes field 126.13 = **R** or
- **03** if the transaction includes field 126.13 = **I**.

V.I.P. populates field 126.13 with the appropriate recurring or installment payment indicator before forwarding the request message to the issuer for recurring or installment transactions when field 60.8 is **02** or **03**.

Account Verification: Issuers may receive a value of **R**, **I**, or **C** in field 126.13 of 0100 account verification request messages as an advance notice of a recurring transaction, installment transaction, or unscheduled credential-on-file.

Issuers that choose STIP options for recurring payment transaction authorizations receive a STIP advice with reason code **9035** (Process recurring payment in STIP) in Field 63.4—STIP/Switch Reason Code. Japanese issuers that choose verification-only STIP or full STIP recurring payment authorizations do not have dispute rights for these transactions. Contact your Visa representative.

Credential-on-File – Initial Storage: Acquirers must submit a value of **C** when a merchant is initiating the first transaction in a series on behalf of the cardholder using credentials stored on file, or when storing for credentials that may be used for future consumer-initiated transactions.

A stored credential is information used to process future cardholder transactions. A credential is not a stored credential if it is used to complete a single transaction.

Credential-on-File: For consumer initiated transactions using a previously stored credential, the value of **C** is no longer included in field 126.13 though field 22 must contain **10**.

Unscheduled Credential-on-File: For a merchant-initiated transaction using a stored credential, field 22 must contain **10** and field 126.13 must contain **C**.

An unscheduled credential-on-file is a merchant-initiated transaction that does not occur at a scheduled interval. Stored credential transactions initiated by cardholders, must not contain **C** in field 126.13; **10** in field 22 is required to indicate a credential on file transaction.

See Field 125-Supporting Information or Field 62.2-Transaction Identifier (Bitmap Format) for other field requirements for Merchant-Initiated Transactions.

Field 126.13 - Field Edits

If present in a request, the value must be **C**, **I**, or **R**.

Installment inquiry messages must contain **I** (installment) in this field, otherwise; V.I.P. rejects transaction with reject code **0175**.

Field 126.13 - Reject Codes

- **0175** = Invalid value.

Field 126.13 - Valid Values

Table 290: Field 126.13 values

Code	Definition
C	Credential on File (for initial storage) / Unscheduled Card on File (for subsequent merchant-initiated transactions)
I	Indicates that the message is for an installment payment.
R	Indicates that the cardholder and merchant have agreed to periodic billing for goods and services, such as utility bills and magazines.

Field 126.15 - MasterCard UCAF Collection Indicator

Field 126.15 - Attributes

Fixed length

1 ANS, EBCDIC; 1 byte

Field 126.15 - Description

This field contains an e-commerce indicator that Mastercard Universal Cardholder Authentication data is included in the message. The UCAF data is contained in field 126.16. Fields 126.15 and 126.16 can also contain Mastercard telephone order data.

Field 126.15 - Usage

This field may be present in 0100 authorization requests destined only for Mastercard issuers. V.I.P. transfers the indicator value to DE 48.42.3. If field 126.15 is not present but field 126.16 is, V.I.P. sets DE 48.42.3 = **2**. If neither field is present, V.I.P. sets DE 48.42 = **0**. If present in the request, field 126.15 may also be present in 0400/0420 reversal requests. It is not present in 0120 or 0420 advices. It is not present in responses.

Acquirers may send full UCAF data with Digital Secure Remote Payment.

Telephone Orders with UCAF Data: Field 126.15 may be present in Mastercard telephone orders.

Field 126.15 - Field Edits

If present, the request must be destined for a Mastercard issuer; otherwise, this field, along with field 126.16, is dropped from the message by V.I.P.

Field 126.15 - Reject Codes

There are no reject codes for this field.

Field 126.15 - Valid Values

Table 291: Field 126.15 UCAF Values

Code	Definition
0	Non-authenticated payment, Identity Check transaction with failed authentication, or Tokenized Payment with Dynamic Token Verification Code (DTVC).
1	Universal Cardholder Authentication Field (UCAF) data collection is supported by the merchant, and UCAF data must be present (Field 126.16 must be present and contain an attempt AAV for Mastercard Identity Check).
2	UCAF data collection is supported by the merchant, and UCAF data must be present (Field 126.16 must contain a fully authenticated AAV, and DSRP cryptogram shall be optionally present for tokenized transactions). This includes Cardholder-Initiated Transactions (CIT) for authentication.
3	UCAF data collection is supported by the merchant, and UCAF (Mastercard Assigned Static Accountholder Authentication Value) data must be present.
4	Merchant has chosen to share authentication data within authorization; UCAF data collection must be present (Field 126.16 must contain an Insights AAV for Mastercard Identity Check).
5	Reserved for future use.
6	Merchant risk-based decisioning.
7	Partial shipment or recurring payment/ Merchant-initiated transactions (Field 126.16 only required for Identity Check).
8-9	Reserved for future use.

Visa supports any numeric value in this field and forwards as received to Mastercard in pos 3 (UCAF indicator) in DE 48.42, Subfield 1 - Mastercard Electronic Commerce Security Level Indicator and UCAF Collection Indicator.

Visa sends Mastercard UCAF data from Field 126.16 when provided by acquirers to support the value sent in this field.

Field 126.16 - MasterCard UCAF Field

Field 126.16 - Attributes

variable length

1 byte, binary +

32 ANS, EBCDIC; maximum 33 bytes

Field 126.16 - Description

This field contains Mastercard e-commerce Universal Cardholder Authentication data in encrypted form. Field 126.15 contains the indicator. The field can also contain Mastercard telephone order data.

Field 126.16 - Usage

This field may be present in 0100 authorization requests destined only for Mastercard issuers, in which case V.I.P. transfers the data to DE 48.43 in the Mastercard request. If present in the request, this field may also be present in 0400/0420 reversal requests. It is not present in 0120 or 0420 advices. It is not present in responses.

Acquirers may send full UCAF data with Digital Secure Remote Payment.

Telephone Orders with UCAF Data: Field 126.16 may be present in Mastercard telephone orders.

Mastercard Digital Secure Remote Payment: Field 126.16 must contain the Mastercard 3-D secure AAV for Mastercard 3D secure transactions in the 0100 authorization request message.

This field must contain a 28 character value of **PARTIAL**bSHIPMENT**bbbbbbbbb**, where **b** indicates a **space** for subsequent digital secure remote payment transactions in partial shipment authorizations. For such transactions, field 126.15 must contain a **7** (partial shipment or recurring payment).

Mastercard Identity Check:

As part of the EMV 3-D Secure authentication protocol for Mastercard identity check, Field 126.16 must contain **i**, **k**, **l**, **m**, and **n** (using SPA2 algorithm) to generate AAV.

Position 1-2 must contain **kx**, **ky**, and **kz** for SLI 214 (Insights authenticated.)

Positions 1-2 must contain **ku**, **kv**, and **kw** for SLI 216 (Authenticated acquirer SCA exemption.)

V.I.P. considers control bytes of **h** and **j** as invalid AAV. Mastercard downgrades 0100 authorization requests with SLI 211 and **h**, or SLI 212 and **j**, to SLI 210.

Field 126.16 - Field Edits

If this field is present, there is a length check but no data edits. The length cannot be zero or greater than the currently defined maximum of **32** bytes, otherwise, V.I.P rejects the request with error code **0400** (parse error/invalid length).

If this field is present, the request must be destined for a Mastercard issuer; otherwise, this field, along with field 126.15, is dropped from the message by V.I.P.

Field 126.16 - Reject Codes

- **0400** = Invalid length.

Field 126.18 - Agent Unique Account Result

Field 126.18 - Attributes

Fixed length

binary value 11, 1 byte, +

5 ANS, EBCDIC, 5 bytes +

48 N bit string, 6 bytes

12 bytes total

Field 126.18 - Description

This field is not used in ATM transactions.

Table 292: Field 126.18 subfields

Byte 1 Position 1	Bytes 2-6 Positions 2-6	Bytes 7-11 Positions 7-11	Byte 12 Position 12
Fixed Value	Agent Unique ID	Enabler Verification Value	Reserved

Position 1, Fixed Value: This position contains the binary value **x0B**, decimal **11**.

Positions 2-6, Agent Unique ID: This position contains Agent Unique ID. For a Visa Click to Pay transaction, Visa requires the digital entity identifier value in the table below.

Table 293: Field 126.18, Positions 2-6, Digital Entity Identifier Values

Value	Description	Usage
VCIND	Visa Click to Pay	Indicates that the transaction was processed through Visa Click to Pay. India domestic use only.

V.I.P. forwards this value to issuers that receive this field.

Positions 7-11, Enabler Verification Value: Enabler Verification Value (EVV) is a five-character Visa assigned value which is unique to each enabler. Acquirers can send assigned five-byte alphanumeric EVV in this position. Valid values can be **0-9, A-Z**, a combination of both, or **all spaces**. V.I.P. drops this field if acquirer sends any other value in this field.

Position 12, Reserved: Position 12 is not used, this field contains value of **0**.

Field 126.18 - Usage

This field is optional for issuers. If an issuer supports field 126.18, V.I.P. forwards this field to the issuer in the authorization, merchandise return, advice and reversal message and returns it to the acquirer in the response message.

V.I.P. forwards this field to issuers that support field 126.18 regardless of the POS entry mode code in field 22.

If acquirer submits this field in an invalid format, V.I.P. drops the field before sending the message to the issuer.

Visa Click to Pay: For India domestic click to pay transactions, this field must contain **VCIND**. Acquirers must send this value if received by the merchant.

Field 126.18 - Field Edits

There are no field edits for this field.

Field 126.18 - Reject Codes

There are no reject codes for this field.

Field 126.19 - Dynamic Currency Conversion Indicator

Field 126.19 - Attributes

Fixed length

1 ANSI, EBCDIC, 1 byte

Field 126.19 - Description

Dynamic Currency Conversion (DCC) is an optional non-Visa service offered by merchants at the point-of-sale and by ATM acquirers at their ATM terminals. The service involves offering the cardholder the option to pay for goods or services and withdraw cash in their own billing currency or in the merchant's own local currency. DCC occurs when a merchant or ATM acquirer performs currency conversion locally and submits the transaction in the cardholder's billing currency.

To allow accurate reporting and monitoring of DCC globally, this field contains a unique identifier to indicate that DCC was performed by the merchant at the point-of-sale and the ATM acquirer at the ATM terminal.

Field 126.19 - Usage

If the merchant or ATM acquirer performs currency conversion at the point-of-sale or ATM terminal, acquirers must send a value of **1** in field 126.19 of authorization and reversal messages.

Acquirers must ensure that they receive the DCC indicator value from their merchants when DCC is performed for a transaction.

This field is used in 0100 authorizations), and related reversals, partial reversals, and reversal advices.

Acquirers that support Dynamic Currency Conversion (DCC) must also participate in the Multicurrency Service when submitting authorizations in the cardholders' currency.

Field 126.19 - Field Edits

There are no field edits for this field.

Field 126.19 - Reject Codes

There are no reject codes for this field.

Field 126.20 - 3-D Secure Indicator

Field 126.20 - Attributes

Fixed length

1 AN, EBCDIC; 1 byte

Field 126.20 - Description

This field enables issuers and acquirers to identify the 3DS version number and the 3DS authentication method used in the authorization message. The value of the 3DS indicator is extracted from the request message in Field 126.9—CAVV Data and sent in this field to the issuer and in the response message to the acquirer. The data value in this field is part of the encrypted 3DS 2.0 CAVV data created by the issuer's access control service (ACS) or an attempt server.

Field 126.20 - Usage

Issuers that choose to support the 3DS indicator must be prepared to receive the value in authorization messages for Visa Secure (VbV) e-commerce transactions.

Field 126.20 - Field Edits

There are no field edits for this field.

Field 126.20 - Reject Codes

There are no reject codes for this field.

Field 126.20 - Valid Values

Table 294: 3DS Indicator

Field 126.20 - 3-D Secure Indicator	Field 126.9, Usage 3, Position 2 - Authentication Method	Description
0	00	3DS 1.0.2 or prior; all authentication methods; or 3DS 1.0.2 frictionless flow
1	01	Challenge flow using static passcode
2	02	Challenge flow using One Time Passcode (OTP) using SMS method
3	03	Challenge flow using OTP through key fob or card reader method
4	04	Challenge flow using OTP through App method
5	05	Challenge flow using OTP through any other method
6	06	Challenge flow using Knowledge Based Authentication (KBA) method
7	07	Challenge flow using Out of Band (OOB) authentication with biometric method
8	08	Challenge flow using OOB authentication with App login method
9	09	Challenge flow using OOB authentication with any other method
A	10	Challenge flow using any other authentication method
B	Unrecognized Value	Unrecognized authentication method
C	11	Push confirmation
D	97	Frictionless flow, RBA (Risk-based authentication) review
E	98	Attempts server responding
F	99	Frictionless flow, RBA (Risk-based authentication)
G¹	92	Issuer defined ACS-specific authentication method 1
H¹	93	Issuer defined ACS-specific authentication method 2
I¹	94	Issuer defined ACS-specific authentication method 3
J¹	95	Issuer defined ACS-specific authentication method 4
K¹	96	Issuer defined ACS-specific authentication method 5
L¹	91	Visa Data Only
M¹	12	Decoupled
N¹	13	WebAuthn
O¹	14	Secure payment confirmation

Table 294: 3DS Indicator

Field 126.20 - 3-D Secure Indicator	Field 126.9, Usage 3, Position 2 - Authentication Method	Description
P¹	15	Behavioural biometrics
Q	90	Frictionless flow using FIDO standards
R	86	Frictionless flow, Visa Secure on-behalf-of issuer service
S	89	Frictionless flow, Smart attempts

G, H, I, J, K, L, M, N, O, P - These values are applicable only for CAVV usage 3 version 7. These values are not supported on CAVV usage 3 version 0 and CAVV usage 3 version 1.

Field 127 - File Record(s): Action and Data

Field 127 - Attributes

Variable length

1 byte, binary +

255 bytes, variable by subfield; maximum: 256 bytes

Field 127 - Description

Field 127 is a multipart, private-use field used to maintain and display records in the Cardholder Database and the Merchant Central File. It is used in these messages:

- 0120/0130 Auto -CDB (Visa only) file update advice and response.
- 0300/0310 Merchant central file – acquirer file maintenance request and response.
- 0302/0312 File maintenance request and response.
- 0322 File update advices for Visa-initiated file updates.

File Maintenance: Visa 03xx messages are used for maintaining the Account Screen Authorization File (ASAF), the PIN verification file, address verification file, portfolio file, and the risk-level file. These messages are also used for maintenance of the merchant central file.

This file update format uses all types of account numbers, including nonstandard and those within an ambiguous account range.

Each subfield for each possible type of 03xx request and response message is described on the next sections.

A file inquiry has a successful response if the field 39 response code = **00**.

Field 127 - Usage

See individual field 127 descriptions.

Field 127 - Field Edits

See individual field 127 descriptions.

Field 127 - Reject Codes

See individual field 127 descriptions.

Field 127 - File Maintenance

Field 127 - Attributes

Variable length

1 byte, binary +

255 bytes, variable by subfield; maximum: 256 bytes

Field 127 - Description

This section describes the requirements for this field, as used to update or review the Account Screen Authorization File (ASAF), PIN verification file, address verification file, and risk-level file in the VisaNet cardholder database. The field is also used to update the merchant central file and the portfolio file.

Field 127 has multiple subfields for some of the data needed in an 0300 or 0302 request to update one record in the file identified in field 101 (File Name). The remaining data is located in other fields of the 0300 and 0302 request. The length specifies the number of bytes that follow the length subfield.

For cardholder files, a 0302 request is required for each update and inquiry. For the Merchant Central File, a 0300 request is required for each update and inquiry.

Field 127 - Usage

It is not used in 0302 file inquiry requests. It is present in the 0312 response to a file inquiry only when the response code is 00. If present in a 0302 file update request, this field is returned in the 0312 response.

Field 127 is used in 0300 and 0302 messages that request file updating. It is needed in all file add, change, or replace requests, but is needed in a file delete request only to delete a Merchant Central File record to identify the card type of the record being changed. When it is present in an 0300 or 0302 request, this field is returned in the 0310 or 0312 response. This field is also present in 0322 file maintenance advices.

This field is not used in 0300 or 0302 file inquiry requests. If field 127 is present in the message, V.I.P. ignores it. It is present in the 0310 and 0312 response to a file inquiry.

Tables display the subfields for each file. Note that the field numbers, by which these subfields are known, are in the format:

127

- + an alpha identifier derived from the file name
 - + a decimal point
 - + the sequence number of the subfield
- subfield file name

Example

The first subfield of field 127 for an ASAF Maintenance Request is labeled "Field 127E.1."

The naming convention described above does not apply to the Portfolio File or CDB, which are labeled "127.PF" and "127.TL" respectively.

Field 127 Layout of Applicable Files:

Table 295: File Name A2 - Address Verification File

127A.1	127A.2	127A.3
Postal code	Filler	Street address

Table 296: File Name E2 - Account Screen Authorization File (ASAF)

127E.1	127E.2
Action code	Region coding

Table 297: File Name M9 - Merchant Central File

127M.1	127M.2	127M.3	127M.4	127M.5
Merchant record type A	Reserved	Reserved		
Merchant record type D	Terminal ID			
Merchant record type M	Category code	Postal code		
Merchant record type V	Category code			
Merchant record type X	Terminal ID			
Merchant record type U	Category code	Card acceptor name location	Card acceptor state/ county/ZIP	10-digit merchant verification value

Table 298: File Name P2 - PIN Verification File

127P.1
Algorithm identifier
PVKI
Verification value

Table 299: File Name R2 - Risk Level File

127R.1	Filler
127R.2	Filler
127R.3	Filler
127R.4	Filler
127R.5	Filler
127R.6	Travel activity limits - available
127R.7	Travel activity limits - unavailable
127R.8	Lodging activity limits - available
127R.9	Lodging activity limits - unavailable
127R.10	Auto rental activity limits - available
127R.11	Auto rental activity limits - unavailable
127R.12	Restaurant activity limits - available
127R.13	Restaurant activity limits - unavailable
127R.14	Mail/Telephone activity limits - available
127R.15	Mail/Telephone activity limits - unavailable
127R.16	Risk purchase activity limits - available
127R.17	Risk Purchase activity limits - unavailable
127R.18	Total purchase activity limits - available
127R.19	Total purchase activity limits - unavailable
127R.20	Total cash activity limits - available
127R.21	Total cash activity limits - unavailable
127R.22	ATM cash activity limits - available
127R.23	ATM cash activity limits - unavailable

Table 300: File Name PF - Portfolio File

127PF
VSPS Code

Table 301: File Name TL - CDB

127.TL
Maximum transaction amount limit

Field 127 - Field Edits

Field 127 is required in an 0300 request if field 91 is **1, 2, 3, or 4**, and in an 0302 request if field 91 is **1, 2, or 4**. Length cannot exceed **255**.

- | If Field 101 = **A2** and Field 91 = **1, 2, or 4**, and any of these conditions apply for Field 127:
 - Field 127A.1 - Address Verification Postal Code is present and is all spaces (5 or 9 bytes of spaces) or,
 - F127A.1- Address Verification Postal Code and F127A.2 - Reserved are present and are all spaces (14 bytes of spaces) or,
 - F127A.1 - Address Verification Postal Code, F127A.2 - Reserved, and F127A.3 - Street Address are present and are all spaces (54 bytes of spaces),
- | V.I.P. will decline the transaction with Field 39—Response Code = **06** (Error) and Field 48, Usage 1b—Error Codes in 0310/0312 Responses and 0322 Advices code **0651** (Invalid postal code).

Field 127 - Reject Codes

- **0399** = Field missing

Field 127 - File Edits

In 0302 adds, changes, and replaces, the length must be allowed based on the subfields required for the File Name.

- | If field 101 is **A2**, length must be **5, 9, 14, or 54**. When subfields F127A.1 - Address Verification Postal Code, F127A.2 - Reserved, and/or F127A.3 - Street Address are present in Field 127 - File Maintenance, these subfields must not contain all bytes of spaces.
- | If field 101 is **E2**, length must be up to **11**.
- | If field 101 is **P2**, length must be **7**.
- | If field 101 is **R2**, length must be **1, 31, 41, 51, 61, 71, 81, 91, 101, or 111**.

In 0302 inquiries, the length returned in the 0312 is the same length as an add or change, except for:

- If field 101 is **R2**, length must be **141**.

In 0300 adds, changes, and replaces where field 101 (File Name) is **M9**, the length must be allowed for the merchant record type (field 127M.1):

- If field 127M.1 is **A**, length must be **17**.
- If field 127M.1 is **D**, length must be **16**.
- If field 127M.1 is **M**, length must be **14**.
- If field 127M.1 is **U**, length must be **5** or **45**, or **4** through **61**.
- If field 127M.1 is **V**, length must be **5**.
- In 0300 deletes where field 101 is **M9**, length must be **1**.

Field 127 - File Maintenance Error Codes

- **0341** = Field 91 — File Update code missing
- | • **0651** = Invalid Postal Code
- **0696** = Invalid value
- **0699** = Length is invalid for file name
- **0801** = Invalid length in 0300 request
- **0809** = Field is all **spaces** in 0300 request

Field 127, Usage 2 - Terms and Conditions

Field 127, Usage 2 - Attributes

Variable length

1 byte, binary +

TLV Format: 255 binary and ANS, EBCDIC; maximum 256 bytes

Field 127, Usage 2 - Description

This field description contains datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Table 302: Field 127, Usage 2 - subfields

Byte 1	Byte 2	Bytes 3-4	Bytes 5-256
Position 1		Positions 2-3	Positions 4-255
Length	Dataset ID	Dataset length	TLV data

Length Subfield: One-byte binary subfield that contains the number of bytes in this field. The maximum is **255**

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 40 = Terms and Conditions

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format can be used by all clients regardless of region.

Field 127, Usage 2 - Usage

This subsection describes the field usage.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Table 303: Field 127, Usage 2, Dataset ID 40 - Terms and Conditions

Tag	Length	Value	Format	Content
01	64	Terms and Conditions Verification	AN	Contains the terms and conditions data when field 63.3 contains message reason code 3700 .
02	32	Issuer Terms and Conditions Date/Time	AN	Contains the date and time.

This field is used in these messages:

- 0620 issuer token notification advices.

This field is optional in 0630 issuer token notification advice responses.

Field 127, Usage 2 - Field Edits

TLV Format: The field must be correctly formatted; otherwise, V.I.P. declines the message with a value of **06** in field 39 and an error code in field 48, usage 1c.

Field 127, Usage 2 - Reject Codes

There are no reject codes for this field.

Field 127.PAN - PAN File Maintenance (TLV Format)

Field 127.PAN - Attributes

Variable length

1 byte, binary +

TLV Format: 255 binary and ANS, EBCDIC; maximum 256 bytes

Field 127.PAN - Description

This field description contains transaction datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Table 304: Field 127.PAN subfields

Byte 1	Byte 2	Bytes 3-4	Bytes 5-256
	Position 1	Position 2-3	Positions 4-255
Length	Dataset ID	Dataset length	Verification data TLV elements

Length Subfield: One-byte binary subfield that contains the number of bytes in this field. The maximum is **255**

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that is in the table in the Valid Values section. :

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

Field 127.PAN - Usage

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints

can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Table 305: Field 127.PAN, Dataset ID 41 - PAN Update Data

Tag	Length	Value	Format	Content of Sub-Element
01	13-19	Replacement PAN	N, BCD	This field is required when the PAN contained in Field 2-Primary Account Number is being replaced with a new PAN.
02	4	Replacement PAN Expiration Date	N, BCD	This field contains the expiration date of the new PAN in tag 01 or the updated expiration date of the existing PAN. Format = <i>yy-mm</i> .
04	1	Account Status	AN, EBCDIC	<ul style="list-style-type: none"> • A = Account number change (the account number or account number and expiration date are being updated) • B = Opt back in • C = Closed account advice • E = Expiration date change • O = Opt out • Q = Contact cardholder advice (the merchant should contact the cardholder for additional information on the account)
05	1	Conversion Code	AN, EBCDIC	<ul style="list-style-type: none"> • V = Visa portfolio conversion • M = Non-Visa portfolio conversion
06	5	VAU Segment ID	AN, EBCDIC	Segment ID assigned by VAU.
07	1	Request from Merchant for Updated Account	AN, EBCDIC	This field indicates whether a replacement occurred in the response message sent to an acquirer. Values are: <ul style="list-style-type: none"> • Y = Replacement occurred • N = No replacement
08	1	PAN Replacement Status	N, BCD	<ul style="list-style-type: none"> • 1 = PAN and expiry date are replaced • 2 = Expiry date only is replaced • 3 = PAN and expiry date not replaced due to account status

Table 305: Field 127.PAN, Dataset ID 41 - PAN Update Data

Tag	Length	Value	Format	Content of Sub-Element
09	6	Error/Reason Code		<ul style="list-style-type: none"> • VAU001 = Transaction did not qualify for Real Time VAU because the transaction contains token • VAU002 = Real Time VAU is supported only for Visa branded PAN • VAU003 = Real Time VAU is not supported for the network • VAU004 = Transaction is not original purchase, purchase return, bill payment, account funding, or original credit • VAU005 = Transaction contains CVV2 • VAU006 = Transaction is not a qualifying transaction type • VAU007 = Real Time VAU is not supported for this MCC • VAU008 = Acquirer or processor is not activated for Real Time VAU • VAU009 = Issuer does not support Real Time VAU • VAU010 = Issuer or Visa has blocked the merchant • VAU011 = Visa Stop Payment Service (VSPS) has a stop payment order for this transaction • VAU012 = Credentials in the authorization request is the latest VAU data • VAU013 = Expiry date in the authorization request is later than VAU data • VAU014 = PAN has been opted out of VAU • VAU015 = Transaction is a face-to-face transaction type • VAU016 = PAN has STOP advice set up for this merchant
0A	1	Y or N	AN, EBCDIC	dCVV2 Participation (PAN only - enrollment not related to PAN replacement.)

This field is used in these messages:

- 0302/0312 primary account number maintenance file request/response messages.
- 0100/0110 Authorization request/response messages.
- 0620 Token Notification Advice

Some tags are used in 01xx request messages for replacing VAU details during authorization.

PAN Lifecycle ECOM/COF Token Notification Advice: Participating issuers receive a 0620 token notification advice message for ECOM/COF (E-commerce/card on file) and E-commerce enabler original token types containing MRC (message reason code) 3716 (Token expiry update) in field 63.3 and replacement PAN details in field 127.PAN File Maintenance, dataset ID 41, tag 01 (Replacement PAN) and tag 02 (Replacement PAN expiration date).

Field 127.PAN - Field Edits

TLV Format: The field must be correctly formatted otherwise V.I.P. declines the message with code **06** in field 39 and an error code in field 48, usage 1b.

Field 127.PAN - Reject Codes

There are no reject codes for this field.

Field 127.PAN - File Maintenance Error Codes

- **713** = Invalid field 127
- **749** = PAN FM request sent without replacement expiry date
- **768** = Token expiration date invalid
- **771** = Replacement PAN has invalid account length or invalid check digit
- **772** = PAN and replacement PAN match: PAN expiry change request required

Field 127A.1 - Address Verification Postal Code

Field 127A.1 - Applies to

Address verification file (Field 101 - File name = **A2**).

Field 127A.1 - Attributes

Fixed length

9 ANSI, EBCDIC, 9 bytes

Field 127A.1 - Description

This field contains the ZIP or other postal code of the cardholder's address.

Field 127A.1 - Usage

Field 127A.1, is used in all 0302 file update requests when the card issuer must add, change, or replace a cardholder's address verification data; that is, it is required in 0302 requests if field 101 is **A2** and field 91 contains **1, 2, or 4**.

In a change or replace request, this field, with a code or spaces, is needed even when it is only the address verification value (AVV) and/or Street address being changed.

This field is not used in a delete request. If it is present in an 0302 update request, this field is returned in the 0312 response. It is not used in a file inquiry request. It is present in a successful 0312 response.

The postal code must be left-justified in this field.

Field 127A.1 - Field Edits

There are no field edits for this field.

Field 127A.1 - Reject Codes

There are no reject codes for this field.

Field 127A.1 - File Edits

When field 101 is **A2** and field 91 is **1, 2, or 4**, and only Field 127A.1 is present in the 0302 message, these edits apply:

- For the U.S. region, the postal code must be 5 numeric digits followed by 4 spaces, or 9 numeric digits.
- International postal codes that are less than 5 digits must be space filled up to 5 bytes. Postal code only updates that are 6, 7, or 8 bytes long are not required to space fill trailing unused positions.

When field 101 is **A2** and field 91 is **1, 2, or 4**, and when Field 127A.2 or Field 127A.3 are updated, these edits apply:

- Postal codes must be 9 digits. If it is less than 9 digits, trailing unused positions must be filled with spaces.

When field 91 contains **3**, this field should not appear in the message, but V.I.P. does not reject it if it is space-filled.

Field 127A.1 - File Maintenance Error Codes

- **0651** = Invalid postal code

Field 127A.2 - Filler

Field 127A.2 - Applies to

Address verification file (Field 101 - File name = **A2**).

Field 127A.2 - Attributes

Fixed length

5 ANS, EBCDIC, 5 bytes

Field 127A.2 - Description

- | When field 127A.3—Street Address is provided, field 127A.2 should be space-filled.

Field 127A.2 - Usage

There are no usages for this field.

Field 127A.2 - Field Edits

There are no field edits for this field.

Field 127A.2 - Reject Codes

There are no reject codes for this field.

Field 127A.2 - File Edits

- | If Field 127A.2 is not space-filled, and field 101 is **A2** and field 91 is **1**, **2**, or **4**, these edits apply:
- The AVV must be numeric.
 - This subfield must be five bytes long. That is, the AVV must be left- justified and trailing spaces are required after an AVV with fewer than five positions.

When field 91 contains a **3**, this field should not appear in the message but V.I.P. does not reject it if it is space-filled.

Field 127A.2 - File Maintenance Error Codes

- **0696** = Invalid value

Field 127A.3 - Street Address

Field 127A.3 - Applies to

Address verification file (Field 101 - File name = **A2**).

Field 127A.3 - Attributes

fixed length

40 ANS, EBCDIC, 40 bytes

Field 127A.3 - Description

Field 127A.3 contains the cardholder's address.

Field 127A.3 - Usage

Field 127A.3 is optional in all 0302 file update requests with field 101 = **A2** and field 91 = **1, 2, or 4**, which are used when the card issuer must add, change, or replace a cardholder's address verification data. If it is present in an 0302 request, V.I.P. returns it in the 0312 response. It is present in a successful 0312 response. It is not used in a delete request or a file inquiry request.

Field 127A.3 - Street Address contains either alphanumeric characters, special characters, or both.

Visa on-behalf-of AVS (OBO-AVS) POS Authorization & Account Verification Requests: For participating issuers, V.I.P. will perform validation of the cardholder's address received in field 123 with the cardholder's address in the Cardholder Database (CDB). If AV data is present in the CDB, the data from field 127A.1 and field 127A.3 will be used to perform validation.

If the issuer is not available, V.I.P. processes OBO-AVS in stand-in processing (STIP) processing according to issuer STIP parameters.

Field 127A.3 - Field Edits

There are no field edits for this field.

Field 127A.3 - Reject Codes

There are no reject codes for this field.

Field 127A.3 - File Edits

When field 101 is **A2** and field 91 is **1, 2, or 4**, these edits apply:

- This subfield must be forty bytes long. The street address must be left-justified and trailing spaces are required after an address with fewer than forty positions.
- If field 127A.3 is present, field 127 must contain a total of 54 bytes. If field 127A.3 is less than 40 bytes in length, V.I.P. will decline with field 39 - response code **06** (Error) and field 48, Usage 1b—Error Codes in 0310/0312 Responses and 0322 Advices code **0696**.

Field 127A.3 - File Maintenance Error Codes

- **0696** = Invalid value

Field 127E.1 - Action Code

Field 127E.1 - Applies to

Account screen authorization file (ASAF) (Field 101 - File name = **E2**).

Field 127E.1 - Attributes

Fixed length

2 ANS, EBCDIC; 2 bytes

Field 127E.1 - Description

Field 127E.1 contains the issuer-designated action code to be used by STIP when authorizing on the issuer's behalf.

Field 127E.1 - Usage

Field 127E.1 is used in 0302 add, change, and replace requests for the Account Screen Authorization File (ASAF). This field is returned in 0302 responses for successful (field 39 = **00**) and unsuccessful file updates. It is not used in delete requests. It is not used in an 0302 file inquiry request. It is present in a successful 0312 response and in 0322 advices. It is also present in 0120 file maintenance advices.

ASAF Maintenance Advices: This field is present in 0120 and 0322 file maintenance advices but not in 0130 or 0332 responses. When the advice is for Auto-CDB or ASAF Downgrade, the value in this field is from field 39 of the issuer response. If the account is listed in the ASAF with something other than **04, 07, 14, 41, 43, or 46**, Auto-CDB changes the listing to **04, 07, 14, 41, 43, or 46**. ASAF Downgrade updates the action code in ASAF to **05** from **04, 07, 14, 41, 43, or 46**.

Field 127E.1 - Field Edits

There are no field edits for this field.

Field 127E.1 - Reject Codes

There are no reject codes for this field.

Field 127E.1 - File Edits

Field 127E.1 must be present in a 0302 request if field 101 is **E2** and field 91 is **1, 2, or 4**.

The value in this field must be one of the codes listed in the ASAF Action Codes table.

Code **01** (referral) is not allowed for an Electron account listing.

When field 91 is **3**, this field should not be present.

The Activity Limits for Action Codes **A1** through **A9** represent consolidated limits for all merchant category groups, not limits for individual ones.

Action code **11** (approval for VIP cardholder) means activity checking is bypassed during STIP. V.I.P., however, still uses applicable mandatory and issuer-specified amount limits to determine whether to route a transaction to an available issuer. Action code **11** does not trigger a referral if the transaction is routed to STIP.

Only one action code per record is allowed.

Field 127E.1 - File Maintenance Error Codes

- **0650** = Invalid value

Field 127E.1 - Valid Values

Table 306: Field 127E.1 - Account Screen Authorization File (ASAF) Action Codes

Code	Definition
04	Pickup card
05	Do not honor
07	Pickup card, special condition
11	Approval for V.I.P..
14	Invalid account number (no such number)
41	Lost card, pickup
43	Stolen card, pickup
46	Closed account
54	Expired card
XA	Forward to issuer; default to 00 .
XC	Mastercard Account Management System (Restricted Card List) pickup card. This code does not apply to Interlink. Issuers cannot put this action code in an add or change request, but issuers may receive it in an inquiry.
XD	Forward to issuer; default to 05 .
Space	Approval within limits.

Codes **A1** through **A9** are V.I.P. codes associated with special high-value activity limits. Amount limits are in U.S. dollars.

Table 307: One-day limits for high-value activity

Code	Amount	Count
A1	USD\$1,500	3
A2	USD\$2,000	5
A3	USD\$3,000	8
A4	USD\$4,500	12
A5	USD\$6,000	15
A6	USD\$8,000	20
A7	USD\$10,000	25
A8	USD\$1,500	4
A9	USD\$2,250	6

Field 127E.2 - Region Coding

Field 127E.2 - Applies to

Account screen authorization file (ASAF) (Field 101 - File name = **E2**).

Field 127E.2 - Attributes

Fixed length

9 ANS, EBCDIC; 9 bytes

Field 127E.2 - Description

Field 127E.2 contains one or more CRB region codes that define the distribution of a Visa cardholder account number in Card Recovery Bulletin Service files.

Field 127E.2 - Usage

Field 127E.2 is used in 0302 add, change, and replace requests for the Account Screen Authorization File (ASAF), and is returned in the responses. It is not used in delete requests. It is not used in an 0302 file inquiry request. It is present in a successful 0312 response and in 0120 and 0322 file maintenance advices.

This field contains one or more codes whenever the action code in an update request is a pickup code: **04**, **07**, **41**, or **43**. Otherwise, it contains spaces. If an update is received with a region code that is not a pick-up code, that update is accepted and the region coding is ignored; in this case, the CRB is not updated.

When multiple region codes are placed in this field, spaces can be used to separate them, although V.I.P. ignores them.

When region code **0** is used, the account number is present in the National Card Recovery File (NCRF) but not in Regional Card Recovery File (RCRF).

The National Card Recovery File (NCRF) is available only for the U.S. region.

Region code **E** means the account should be included in the Europe CRB. The code **E** is used for all electronic STIP authorizations regardless of acquirer or issuer Visa region.

The U.S. region CRB has been eliminated. Old region codes **X1** (region 1) through **X9** (region 9) do not apply.

For details on the countries within CRB regions, see the *VisaNet Card Recovery Bulletin User Guide*.

This field is present in GCAS advices.

Accounts listed on the ASAFT with a region code other than **0** are included on the card recovery bulletin for the designated regions. Accounts listed on the ASAFT for Visa Account Screen action codes are included in the Account Screen Clearing File (ASCF) for participating issuers.

Field 127E.2 - Field Edits

There are no field edits.

Field 127E.2 - Reject Codes

There are no reject codes for this field.

Field 127E.2 - File Edits

Field 127E.2 must be present in an 0302 request if field 101 is **E2** and field 91 is **1**, **2**, or **4**. The codes must be left-justified. The remainder of the field must be space-filled.

When field 91 is **3**, this field should not be present in the message, but is not rejected if it is set to spaces.

Combinations of region codes can be placed in field 127E.2 in any order, with or without imbedded **spaces**, except no other region code can be specified in combination with region code **0**.

Field 127E.2 - File Maintenance Error Codes

- **0577** = Invalid code

Field 127E.2 - Valid Values

Table 308: Field 127E.2 CRB Region Codes

0	No Bulletin / V.I.P. Only (cannot be combined with other region codes)
A	All countries in the Asia-Pacific region

Table 308: Field 127E.2 CRB Region Codes

B	All countries in the Central Europe, Middle East, and Africa (CEMEA) region
C	All Visa Canada
D	National Card Recovery Bulletin (NCRF)
E	All countries in Europe
F	All countries in the Latin America and Caribbean (LAC) region

Field 127M.1 - Merchant Record Type

Field 127M.1 - Applies to

Merchant central file (Field 101 - File name = **M9**).

Field 127M.1 - Attributes

Fixed length

1 AN, EBCDIC; maximum 1 byte

Field 127M.1 - Description

Field 127M.1 contains a code indicating the type of Merchant Central File record to be added, changed, replaced, or deleted. This code determines the content and format of the rest of field 127.

Field 127M.1 - Usage

Field 127M.1 is used in 0300 and 0310 messages only. It is used for adds, changes, replaces, deletes, and file inquiry requests, and it is returned in the responses.

Field 127M.1 - Field Edits

There are no field edits for this field.

Field 127M.1 - Reject Codes

There are no reject codes for this field.

Field 127M.1 - File Edits

Field 127M.1 must be present in every 0300 request.

Field 127M.1 - File Maintenance Error Codes

- **0800** = Invalid value

Field 127M.1 - Valid Values

Table 309: Field 127M.1 Merchant Record Type Codes

Code	Definition
D	Discover
M	Mastercard
U	Universal Visa data
V	Visa
X	American Express

Field 127M.2 - Merchant Data 1

Field 127M.2 - Applies to

Merchant central file (Field 101 - File name = **M9**).

Field 127M.2 - Attributes

4 ANS, EBCDIC; maximum 4 bytes

or 15 ANS, EBCDIC; maximum 15 bytes

Field 127M.2 - Description

The length and content of field 127M.2 depends on the field 127M.1 record type.

Table 310: Field 127M.2 Record types

Record type	Length and content
A	15-digit vendor-assigned terminal ID, right-justified and zero-filled
D	15-digit Discover terminal ID, left-justified and space-filled
M	4-digit merchant category code
U	4-digit Visa merchant category code
V	4-digit merchant category code
X	15-digit American Express terminal ID, right-justified and zero-filled

4Field 127M.2 - Usage

Field 127M.2 is used in 0300 add, change, and replace requests for the Merchant Central File, and is returned in the responses. It is not used in delete requests. It is not used in a file inquiry request. It is present in a successful 0310 response.

Field 127M.2 - Field Edits

There are no field edits for this field.

Field 127M.2 - Reject Codes

There are no reject codes for this field.

Field 127M.2 - File Edits

American Express, Discover, Visa, and Mastercard: Field 127M.2 must be present in a 0300 request if the value in field 101 is **M9** and the value in field 91 is **1, 2, or 4**. A merchant category code must be numeric.

Universal Data: Field 127M.2 is used if the value in field 101 is **M9**, and the value in field 91 is **1, 2, or 4**. This field, if supplied, must be a valid merchant category code. If this field is not supplied, it must be space-filled and fields 127M.3 and 127M.4 must be supplied. If field 127M.3 and field 127M.4 are not supplied, length of field 127 should be **5**.

Visa and Universal Data: Merchant category code, if supplied, must be a valid merchant category code.

If field 91 is **3**, this field should not be present.

Field 127M.2 - File Maintenance Error Codes

- **0803** = Invalid merchant category code
- **0808** = Invalid replacement terminal ID

Field 127M.3 - Merchant Data 2

Field 127M.3 - Applies to

Merchant central file (Field 101 - File name = **M9**).

Field 127M.3 - Attributes

1 ANS, EBCDIC; maximum 1 byte

or 9 ANS, EBCDIC; maximum 9 bytes

or 40 ANS, EBCDIC; maximum 40 bytes

Field 127M.3 - Description

The length and content of field 127M.3 depend on the field 127M.1 record type.

Table 311: Field 127M.3 Record Types

Record type	Length and content
A	1-position vendor ID, left-justified and space-filled.
D	Not applicable
M	9-digit ZIP code or 9-position postal code, left-justified and space-filled.
U	40-digit Card Acceptor Name/Location, comprised of: <ul style="list-style-type: none"> • 25-digit Card Acceptor Name (127M.3.1) + • 13-digit City Name (127M.3.2) + • 2-digit Country Code (127M.3.3)
V	Not applicable
X	Not applicable

Field 127M.3 - Usage

American Express, Discover, and Visa: Not applicable field 127M.3.

Universal Data and Mastercard: Field 127M.3 is used in 0300 add or change, or replace requests for the Merchant Central File.

When this field is present in a request, it is returned in the response. It is not used in delete requests or a file inquiry request. It is present in a successful response.

Field 127M.3 - Field Edits

There are no field edits for this field.

Field 127M.3 - Reject Codes

There are no reject codes for this field.

Field 127M.3 - File Edits

Field 127M.3 must be present in an 0300 request if:

- The value in field 101 is **M9**.
- The value in field 91 is **1, 2, or 4**.
- The value in field 127M.1 is **A** or **M**.

When the record type is **M**, the postal code must be 9 numbers, or 5 numbers followed by spaces.

Universal Data: Field 127M.3 must be present in the message if field 127M.4 is present or neither field 127M.2 nor 127M.4 is supplied. This field is omitted when not applicable and field 127M.4 is not supplied. If supplied, all subfields, 127M.3.1, 127M.3.2, and 127M.3.3 must be present. Country Code (subfield 127M.3.3), if present, must be a 2-digit alphabetic Country Code. If field 127M.3 is supplied and field 127M.4 is not supplied, the length of field 127 should equate to decimal **45**.

If field 91 is **3**, this field should not be present. V.I.P. does not reject the request if this field is set to **spaces**.

Field 127M.3 - File Maintenance Error Codes

- **0804** = Invalid vendor ID
- **0805** = Invalid postal code
- **0810** = Card Acceptor Name and Location is missing when Card Acceptor State/County ZIP is present
- **0811** = Not all subfields of the Card Acceptor Name and Location are present
- **0812** = Invalid Country Code

Field 127M.4 - Merchant Data 2

Field 127M.4 - Applies to

Merchant central file (Field 101 - File name = **M9**).

Field 127M.4 - Attributes

16 ANS, EBCDIC; maximum 16 bytes

Field 127M.4 - Description

The length and content of field 127M.4 depend on the field 127M.1 record type:

Table 312: 127M.4 Record types

Record type	Length and content
A	Not applicable
D	Not applicable
M	Master Card
U	<ul style="list-style-type: none">● 2-digit length +● 14-digit Card Acceptor State, Country, ZIP or Province Code

Table 312: 127M.4 Record types

Record type	Length and content
V	Not applicable
X	Not applicable

For record type **U**, the length and content of this field depend on the country code given in field 127M.3.

Table 313: For country code U.S.

127M.4.1	127M.4.2	127M.4.3	127M.4.4
Length (2 digits)	Numeric state code (2 digits)	Numeric country code (3 digits)	Numeric ZIP code (5 or 9 digits)

Table 314: For country code CA (Canada)

127M.4.1	127M.4.2
Length (2 digits)	Numeric province code (2 digits)

Table 315: For country code other than U.S. or CA (Canada)

127M.4.1	127M.4.2
Length (2 digits)	Alphanumeric postal code (1 to 14 digits)

Table 316: For record type M (Mastercard):

127M.4.1	127M.4.2	127M.4.3
Card acceptor name (25 digits)	City name (13 digits)	Alphanumeric country code (2 digits)

Field 127M.4 - Usage

American Express, Discover, and Visa: Not applicable to field 127M.4.

Universal Data: Field 127M.4 is used in 0300 add, change, or replace requests for the Merchant Request File.

Mastercard: This field is omitted when not applicable. If present, all subfields must be supplied (127M.4.1, 127M.4.2, 127M.4.3). The country code must be a 2-digit alphanumeric code. If field 127M.3 is supplied but field 127M4 is not, the field 127 length should be decimal **45**. If field 91 = **3**, this field should not be present but does not reject if it is set to **spaces**.

This field is not used in delete requests or a file inquiry request. It may be present in a successful response.

Field 127M.4 - Field Edits

There are no field edits for this field.

Field 127M.4 - Reject Codes

There are no reject codes for this field.

Field 127M.4 - File Edits

Field 127M.4 is omitted when not applicable. It must be present if neither field 127M.2 nor field 127M.3 are present.

If this field is supplied, the length field (field 127M.4.1) must be present and must be numeric.

If this field is supplied, and the country code in field 127M.3.3 is **US**, these rules apply:

- The value of the length field 127M.4.1 must be **10** or **14**, depending on the ZIP code supplied in subfield 127M.4.4.
- A 2-digit numeric state code must be present in subfield 127M.4.2.
- Subfield 127M.4.3 must contain a numeric country code, or zeros, if this subfield is not supplied.
- A 5-digit or 9-digit numeric ZIP code must be present in subfield 127M.4.4. A ZIP code of all **zeros**.
- The length of field 127 should equate to decimal **57** or **61**, depending on the ZIP code supplied in subfield 127M.4.4.

If this field is supplied, and the country code in field 127M.3.3 is **CA**, these rules apply:

- The value in the length 127M.4.1 must be **02**.
- A 2-digit number province code must be present in subfield 127M.4.2.
- The length of field 127 should equate to decimal **49**.

If this field is supplied, and the country code in field 127M.3.3 is not **US** and is not **CA**, these rules apply:

- The value of the length field 127M.4.1 must be **01** to **14**, depending on the length of the postal code in subfield 127M.4.2.
- A variable length, 1- to 14-digit alphanumeric postal code must be present in subfield 127M.4.2.
- The length of field 127 should equate to decimal **48** through **61**.

Field 127M.4 - File Maintenance Error Codes

- **0805** = Invalid postal code
- **0811** = Not all subfields of the card acceptor name/location are present

- **0812** = Invalid country code
- **0813** = The length subfield (field 127M.4.1) is missing when the other field 127M.4 subfields are present
- **0814** = State, county or ZIP data is not present, but the length subfield 127M.4.1 is present
- **0815** = The length subfield (field 127M.4.1) 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

Field 127M.5 - Merchant Data 2

Field 127M.5 - Applies to

Merchant central file (Field 101 - File name = **M9**).

Field 127M.5 - Attributes

10 ANS, EBCDIC; maximum 10 bytes

Field 127M.5 - Description

The length and content of field 127M.5 depend on the field 127M.1 record type:

Table 317: Field 127M.5 Record types

A	Not applicable
D	Not applicable
M	Not applicable
U	10 - digit Merchant Verification Value
V	Not applicable
X	Not applicable

Field 127M.5 - Usage

This field applies to Universal Data only.

Universal Data: Field 127M.5 is used in 0300 add, change, or replace requests for the Merchant Request File.

This field is not used in delete requests or a file inquiry request. It may be present in a successful response.

Field 127M.5 - Field Edits

Field 127M.5 is omitted when not applicable. If present, the length of field 127M.5 depends on ZIP code and MVV length but must not exceed **10** bytes.

Field 127M.5 - Reject Codes

There are no reject codes for this field.

Field 127M.5 - File Edits

Field 127M.5 is omitted when not applicable. If present, the length of field 127M.5 depends on ZIP code and MVV length but must not exceed **10** bytes.

Field 127M.5 - File Maintenance Error Codes

- **0801** = Invalid service update length
- **0821** = Invalid or missing data

Field 127P.1 - PIN Verification Data

Field 127P.1 - Applies to

PIN verification value (Field 101 - File name = **P2**).

Field 127P.1 - Attributes

Fixed length

7 AN, EBCDIC; 7 bytes

Field 127P.1 - Description

Field 127P.1 has three subfields.

Positions 1-2, Algorithm Identifier: This is a code that identifies the algorithm used by the issuer to verify the PIN.

Position 3, PVKI: This is a 1-digit PIN Verification Key Index (PVKI) value.

If the verification value is a Visa PVV, the PVKI is a value between **1** and **6**. The value indicates which of six possible pairs of PIN Verification Keys was used by the card issuer to generate the PVV. If the verification value is an IBM PIN Offset, the PVKI must be **1**, representing the single key used to generate the offset.

Positions 4 –15, Verification Value: This is a 4–12-digit PIN Verification Value (PVV) or IBM PIN Offset Value.

The card issuer derives this value using the Visa PVV method or the IBM PIN offset method. The verification value is calculated using the account number and the PIN. Depending on the verification method, other data such as the PVKI, one or more PIN Verification Keys, and a decimalization table may be employed. To verify a PIN in an authorization request, the verification value is first recalculated. The recalculated value is compared to the value on file.

Field 127P.1 - Usage

Field 127P.1 is used in 0302 add, change, and replace requests when the card issuer must add or change PIN verification data; that is, it is required in 0302 requests if field 101 contains **P2** and field 91 contains **1, 2, or 4**.

This field is not used in a delete request or a file inquiry request. When this field is present in an 0302 request, it is returned in the 0312 response.

Issuers can use the IBM PIN Offset or Visa PIN Verification Value (PVV) method for PIN verification. IBM PIN Offset method uses twelve digits. Visa PVV method uses four digits in field 127P.1.

V.I.P. rejects messages with a PVV greater than four digits generated with the Visa PVV method.

Field 127P.1 - Field Edits

There are no field edits for this field.

Field 127P.1 - Reject Codes

There are no reject codes for this field.

Field 127P.1 - File Edits

When field 101 is **P2** and field 91 is **1, 2, or 4**, these edits apply:

- The algorithm ID must be **01** or **04**.
- The PVKI must be a value from **1** through **6**.
- The verification value must be numeric.

When the value in field 91 is **3**, field 127P.1 should not be present but is not rejected if set to zeros.

Field 127P.1 - File Maintenance Error Codes

- **0582** = Invalid algorithm ID
- **0583** = Invalid PVKI
- **0584** = Invalid verification value

Field 127P.1 - Valid Values

Table 318: Field 127P.1 File Update PIN Verification Algorithm ID

Code	Definition
01	Visa PVV Method
04	IBM PIN Offset

Field 127R.1 Through 127R.5 - Filler

Field 127R.1 Through 127R.5 - Applies to

Risk-level file (Field 101 - File name = **R2**).

Field 127R.1 Through 127R.5 - Attributes

Fixed length

20 ANS, EBCDIC; 20 bytes

Field 127R.1 Through 127R.5 - Description

Subfields 127R.1 through 127R.5 contain filler only.

Field 127R.1 Through 127R.5 - Usage

These subfields must be space-filled.

Field 127R.1 Through 127R.5 - Field Edits

There are no field edits for this field.

Field 127R.1 Through 127R.5 - Reject Codes

There are no reject codes for this field.

Field 127R.6 Through 127R.23 - Activity Limits

Field 127R.6 Through 127R.23 - Applies to

Risk-level file (Field 101 - File name = **R2**).

Field 127R.6 Through 127R.23 - Attributes

Variable length

120 ANS, EBCDIC; maximum: 120 bytes

Field 127R.6 Through 127R.23 - Description

These 18 fields contain amount activity limits for a certain type of transaction. The limits in these fields override those in effect for all cardholders of this issuer; they do not impact count limits. Each limit is expressed in whole U.S. dollars.

Table 319: Field 127R.6 - 127R.23: Risk-Level Activity Limits

Subfield	Bytes	Type of Activity Limit
127R.6	1-5	Travel limit (issuer available)
127R.7	6-10	Travel limit (issuer unavailable)
127R.8	11-15	Lodging limit (issuer available)
127R.9	16-20	Lodging limit (issuer unavailable)
127R.10	21-25	Auto rental limit (issuer available)
127R.11	26-30	Auto rental limit (issuer unavailable)
127R.12	31-35	Restaurant limit (issuer available)
127R.13	36-40	Restaurant limit (issuer unavailable)
127R.14	41-45	Mail/telephone limit (issuer available)
127R.15	46-50	Mail/telephone limit (issuer unavailable)
127R.16	51-55	Risky purchase limit (issuer available)
127R.17	56-60	Risky purchase limit (issuer unavailable)
127R.18	61-65	Total purchase limit (issuer available)
127R.19	66-70	Total purchase limit (issuer unavailable)
127R.20	71-75	Total cash limit (issuer available)
127R.21	76-80	Total cash limit (issuer unavailable)
127R.22	81-85	ATM cash limit (issuer available)
127R.23	86-90	ATM cash limit (issuer unavailable)
Reserved for future use	91-120	Spaces returned in inquiry

Field 127R.6 Through 127R.23 - Usage

The fields are used in 0302 add, change, and replace requests for the Risk-Level File when the issuer elects to set unique activity limits for this cardholder. When these fields are present in a request, they are returned in the update response. They are not used in a delete.

These fields are not used in a file inquiry request. They are present in a successful 0312 response.

In an add, issuers provide numeric values for fields when it wants unique activity limits for this cardholder, and uses **spaces** in fields when the limit for this cardholder is the default limit for all the issuer's cardholders (as specified in the risk level.).

In a change or replace, issuers can remove a unique limit by setting its field to **spaces**, change established limits by providing a new value for its field, but must provide the value for any limits that are not being changed. When V.I.P. processes a change, it replaces the entire record.

When no unique activity limits apply, all 18 of these fields are omitted from the update message.

Field 127R.6 Through 127R.23 - Field Edits

There are no field edits for this field.

Field 127R.6 Through 127R.23 - Reject Codes

There are no reject codes for this field.

Field 127.L1 - ALP Product File Maintenance (Inquire only)

Field 127.L1 - Attributes

Variable length

1 byte, binary +

255 ANS, EBCDIC; maximum: 256 bytes

Field 127.L1 - Description

Issuers can use this field to inquire account-level processing (ALP) data in the CDB through the use of 0302 file maintenance message.

This usage of Field 127 is in tag-length-value (TLV) format and based on the ISO TLV Format. The TLV format is shown below.

Table 320: Field 127L.1 subfields

Byte 1 Position 1	Byte 2 Positions 2-3	Bytes 3-4 Positions 2-3	Bytes 5-256 Positions 4-255
Length	Dataset ID	Dataset length	TLV elements

Length Subfield: This value is the total length of field 127.L1.

Position 1, Dataset ID: This one-byte binary subfield must contain a hexadecimal value of **6A**, which indicates that the TLV data that follows is ALP product processing data.

Positions 2-3, Dataset Length: Variable, depending on the length of the TLV subfields that follow.

Positions 4-255, TLV Elements: Each subfield in a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. Each subfield can be present in any order with other TLV subfields.

Field 127.L1 - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

These tags and values for Dataset ID 6A, contain the required file maintenance data for inquiring account-level cardholder records on the CDB.

Dataset ID 6A - ALP Product Processing Data

Table 321: Field 127L.1, Dataset ID 6A - ALP Product Processing Data

Tag	Length	Value	Format	Contents
DF22	6	Activation Date	AN	Message presence: 0312 inquiry response This tag is sent in the 0312 ALP product inquiry response and shows the date the account-level information was activated. The format is <i>yyymmdd</i> .
DF23	6	Creation Date	AN	Message presence: 0312 inquiry response This tag is sent in the 0312 ALP product inquiry response and contains the date the account-level information was created. The format is <i>yyymmdd</i> .

Field 127.L1 - Field Edits

There are no file edits for this field.

Field 127.L1 - Reject Codes

There are no reject codes for this field.

Field 127.L1 - File Edits

There are no file edits for this field.

Field 127.L1 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 127.PF - Portfolio File

Field 127.PF - Applies to

Portfolio file (Field 101 - File name = **PF**).

Field 127.PF - Attributes

Variable length

1 byte, binary +

255 ANS, EBCDIC; maximum 256 bytes

Field 127.PF - Description

Field 127.PF contains an issuer-supplied stop payment command for a recurring payment transaction. The field is used by the Visa Stop Payment Service.

Table 322: Field 127.PF subfields

Byte 1 Position 1	Byte 2 Positions 2-3	Bytes 3-4 Positions 2-3	Bytes 5-66 Positions 4-65	Bytes 67-256 Positions 66-255
Length	Dataset ID	Dataset length	Stop payment data (TLV elements)	Reserved for future use

Length Subfield: A one-byte binary subfield that contains the number of bytes in this field. The maximum value is **255** bytes.

Position 1, Dataset Identifier: A one-byte binary identifier. The identifier is: **69**.

Positions 2-3, Dataset Length: A two-byte maximum binary value representing the total length of the type of stop order, cardholder name, and merchant account number TLV fields.

Positions 4-65, Stop Payment Data: A 62-maximum-byte subfield that contains the stop payment data.

Positions 66-255: Reserved.

Field 127.PF - Usage

Endpoints that support this field must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Table 323: Field 127.PF, Dataset ID 69 - Stop Payment Data

Tag	Length	Value	Format	Content
DF11	2	Type of Stop Instruction	EBCDIC	<ul style="list-style-type: none"> • R0 = Stop this payment (stop one specific payment for one merchant and a specific Visa account.) • R1 = Stop all future payments (stop all eligible transactions for one merchant and a specific Visa account.) • R3 = Stop all merchants (stop all payments on a PAN.) <p>This tag is required in stop payment transactions.</p>
DF14	8	Stop Instruction Start Date	EBCDIC	<p>This tag is optional. Stop payment instruction with a future date in <i>CCYYMMDD</i> format.</p> <p>See section 'Date Format' under "Programming Rules".</p> <p>The date must be GMT and must not be earlier than the current date or later than the date value in Field 73 - Date, Action.</p> <p>If this tag is not present, V.I.P. uses the current system date as the stop instruction start date.</p>
DF15	12	Minimum Amount	EBCDIC	This tag is optional. Minimum amount for a merchant-level stop instruction.
DF16	12	Maximum Amount	EBCDIC	This tag is optional. Maximum amount for a merchant-level stop instruction.
DF17	96	Stop ID Data	EBCDIC	<p>Results of a stop payment request.</p> <p>V.I.P. may return up to four occurrences of stop ID data contained in Tag DF17 in response to a single 0302 stop payment request.</p> <p>IMPORTANT - The length of a single occurrence of stop ID data is 24 bytes.</p>
DF18	1	Recurring/ Installment Transaction Indicator	EBCDIC	<p>This tag is optional. Merchant-level stop instruction request.</p> <p>Acquirer identified recurring or installment transactions.</p> <ul style="list-style-type: none"> • 0 = Do not restrict • 1 = Restrict <p>V.I.P. does not restrict a merchant-level stop payment request to recurring or installment transactions if Tag DF18 is absent or empty.</p>

VSPS supports these types of stop instructions:

- Merchant-level stop instructions are defined when Field 127.PF—Portfolio File in TLV format, Dataset ID 69—Stop Payment Data, Tag DF11—Type of Stop Instruction contains the value of **R1** (Stop all future payments) and when one or more of these fields are present:
 - Field 42 - Card Acceptor Identification Code
 - Field 43 - Card Acceptor Name/Location, positions 1-25, Card Acceptor Name
 - TLV Field 104, Usage 2, Dataset ID 56 - Payment Facilitator Data, Tag 01 - Marketplace ID or Payment Facilitator ID and Tag 02 - Sub-Merchant ID
- Merchant-level one-time stop instructions are defined when TLV Field 127.PF, Dataset ID 69, Tag DF11 contains the value of **R0** (Stop this payment) and when one or more of these fields are present:
 - Field 42
 - Field 43, positions 1-25
 - TLV Field 104, Usage 2, Dataset ID 56, Tag 01 and Tag 02
- MCC-level stop instructions are defined when TLV Field 127.PF, Dataset ID 69, Tag DF11 contains the value of **R1** (Stop all future payments) and when Field 18—Merchant Type is used, and no merchant-level identifiers are present.
- PAN-level stop instructions are defined when TLV Field 127.PF, Dataset ID 69, Tag DF11 contains the value of **R3** (Stop all merchants) and when no merchant-level or MCC-level identifiers are present.

VSPS only stores one merchant identifier in a merchant-level stop instruction. V.I.P. supports merchant-level requests containing multiple merchant identifiers. V.I.P. creates a stop instruction for each identifier and returns multiple instances of stop payment data contained in the response to acknowledge success or error for each identifier in the request.

VSPS Date Processing

Issuers must send Field 73—Date, Action, and indicate a date in stop payment requests when Field 91—File Update Code contains a value of 1 (Add) or 4 (Replace).

Field 73 must not contain a date beyond the end of the next month from the stop payment start date when these fields and values are present in an 0302 Stop payment request:

- Field 91 containing the value of **1** (Add) or **4** (Replace)
- Field 127.PF, Dataset ID 69, Tag DF11 containing the value of **R0**

Field 73 must not contain a date beyond 60 months from the stop payment start date when these fields and values are present in an 0302 Stop payment request:

- Field 91 containing the value of **1** (Add) or **4** (Replace)
- Field 127.PF, Dataset ID 69, Tag DF11 containing the value of **R1** or **R3**

Note: For **R1** and **R3** if the date in Field 73 is not the last day of the month, V.I.P. extends the date to the last day of the month.

If field 91 contains a value of **1** (Add) in a 0302 Stop payment request, V.I.P. returns tag DF14—Stop Payment Start Date in the 0312 stop payment response.

If tag DF14 is not present, V.I.P. uses the current system date as the stop payment instruction start date.

Tag DF14 should not be used if field 91 contains a **3** (Delete), **4** (Replace), or **5** (Inquire).

Tags DF15 and DF16 can only be used if field 91 contains a value of **1** (Add) or **4** (Replace).

Issuers must use tag DF17 in a 0302 stop payment request if field 91 contains a **3** (Delete), **4** (Replace), or **5** (Inquire).

V.I.P. ignores tag DF17 in a 0302 stop payment request if field 91 contains a **1** (Add).

Tag DF17 identifies the results of a stop payment request in a 0312 stop payment response. V.I.P. can respond with up to four occurrences of stop ID data in tag DF17.

Table 324: Single occurrence of Stop ID Data, Tag DF17

Position	Name	Length	Contents
1	Index	1	<p>1 (Payment facilitator ID and sub-merchant ID) indicating that the request contained TLV Field 104, Usage 2, Dataset ID 56, Tag 01 and Tag 02. This is a merchant-level stop instruction type.</p> <p>2 (Merchant name) indicating that the request contained Field 43, positions 1-25. This is a merchant-level stop instruction type.</p> <p>3 (Card acceptor ID) indicating that the request contained Field 42. This is a merchant-level stop instruction type.</p> <p>4 (MCC) indicating that the request contained Field 18. This is an MCC-level stop instruction type.</p> <p>5 (PAN) indicating that the request is for a PAN-level stop instruction type.</p> <p>IMPORTANT</p> <p>Issuers must populate the index position with a 0 (Zero) in 0302 Stop payment requests.</p> <p>The index value is only populated with the value of 1, 2, 3, 4, or 5 by V.I.P. in the response to an issuer add request. For delete, replace, and inquiry requests, V.I.P. populates the index with a 0 in the response.</p>
2-20	Stop Instruction ID	19	<p>The VSPS stop instruction ID is generated by V.I.P.</p> <p>Issuers must include the stop instruction ID value in delete, replace, and inquiry requests. For add requests, issuers must zero fill these positions.</p> <p>V.I.P. zero fills the stop instruction ID positions if certain errors are found in the 0302 stop payment request.</p>
21-24	Error Code	4	<p>The error code is returned in an 0312 stop payment response for any error encountered while processing the request for add, delete, replace, and inquiry requests. If no error is found, V.I.P. zero fills these positions.</p>

Table 325: Maximum occurrences of Stop ID Data, Tag DF17

Position	Name	Description
1	Index	First occurrence of the index.
2-20	Stop Instruction ID	First occurrence of the stop instruction ID.
21-24	Error Code	First occurrence of the error code.
25	Index	Second occurrence of the index.
26-44	Stop Instruction ID	Second occurrence of the stop instruction ID.
45-48	Error Code	Second occurrence of the error code.
49	Index	Third occurrence of the index.
50-68	Stop Instruction ID	Third occurrence of the stop instruction ID.
69-73	Error Code	Third occurrence of the error code.

Table 325: Maximum occurrences of Stop ID Data, Tag DF17

Position	Name	Description
74	Index	Fourth occurrence of the index.
75-93	Stop Instruction ID	Fourth occurrence of the stop instruction ID.
93-96	Error Code	Fourth occurrence of the error code.

Note: Occurrences of the index and stop instruction ID do not repeat. However, the same error code may be present across multiple occurrences of stop ID data.

Field 127.PF - Field Edits

There are no file edits for this field.

Field 127.PF - Reject Codes

There are no reject codes for this field.

Field 127.PF - File Edits

If the number of bytes in the Value position of a TLV subfield does not match the number of bytes specified in the Length position, V.I.P. returns the transaction with error code **0588**.

If an **R0/R1** 0302 add/replace message is submitted without at least one of the fields in the merchant identifier group of fields, including field 42 or field 43 or field 104 dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0589**.

If an **R3** 0302 add/replace message is submitted with one or more of the fields in the merchant identifier group of fields, inculding field 42 or field 43 or field 104 dataset ID 56 or field 18, V.I.P. returns the transaction with error code **0586**.

If the 2-byte tag value **DF11** is missing or invalid (values are **R0**, **R1**, or **R3**) from an addition or replacement, V.I.P. returns the transaction with error code **0592**.

If an invalid start date is present in tag **DF14**, V.I.P. sends response code **06** (Error) in Field 39—Response Code and error code **1016** (Invalid stop payment start date) in field 48, usage 1b.

If the minimum amount in tag **DF15** or the maximum amount in tag **DF16** is invalid, V.I.P. sends response code **06** in field 39 and error code **1011** (Invalid stop payment minimum amount) or **1012** (Invalid stop payment maximum) amount in field 48, usage 1b.

If field 4 is included with either tag **DF15** or **DF16** present in the request, V.I.P. sends response code **06** in field 39 and error code **1013** (Transaction amount cannot be present) in field 48, usage 1b.

If the minimum amount in tag **DF15** is greater than the maximum amount in tag DF16, V.I.P. sends response code **06** in field 39 and code **1012** in field 48, usage 1b.

Field 127.PF - File Maintenance Error Codes

- **0586** = Merchant identifier (fields 42, field 43, field 104, usage 2, dataset ID 56, and field 18) are not allowed with stop code **R3**
- **0588** = Field 127 TLV format error
- **0589** = Merchant identifier (field 104, usage 2, dataset ID 56, field 42, field 43, or field 18) are missing
- **0591** = Field 19 is missing. This field is required
- **0592** = The 2-byte tag value **DF11** is missing or invalid. This field is required in additions and replacements
- **1011** = Invalid stop payment minimum amount
- **1012** = Invalid stop payment maximum amount
- **1013** = Field 4 amount cannot be present along with Min/Max amounts
- **1016** = Invalid stop payment start date
- **1032** = Missing stop instruction ID
- **1048** = Invalid stop instruction ID
- **1050** = Cannot replace stop instruction of different type than requested
- **1054** = Invalid recurring installment indicator

Field 127.PF - Valid Values

Table 326: Field 127.PF type of stop-order values

Code	Definition
R0	(Stop this payment) Stop one specific payment for one merchant and a specific Visa account.
R1	(Stop all future payments) Stop all eligible transactions for one merchant and a specific Visa account.
R3	(Stop all merchants) Stop all payments on a PAN.

Field 127 - Inquiry Control Data (TLV Format)

Field 127 - Attributes

variable length

1 byte, binary +

TLV Format: 255 binary and EBCDIC; maximum 256 bytes

Field 127 - Description

This field description contains datasets presented in hex number order. The dataset IDs listed for position 1 can be used as a guide to the Usage section, which specifies the content for each dataset.

The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Table 327: Field 127 subfields (TLV)

Byte 1	Byte 2	Bytes 3-4	Bytes 5-256
Position 1	Positions 2-3	Positions 4-255	
Length	Dataset ID	Dataset length	Verification data (TLV elements)

Length Subfield: One-byte binary subfield that contains the number of bytes in this field. The maximum is **255**

Position 1, Dataset ID: This one-byte binary subfield contains a hexadecimal value that identifies the TLV data that follows. Values:

- Dataset ID 42, Inquiry Control Data

Positions 2-3, Dataset Length: This 2-byte binary subfield specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV Data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

The TLV format can be used by all clients regardless of region.

Field 127 - Usage

Issuers may optionally send this field in the 0302 Token file inquiry request message. Issuers receive this tag in the 0312 Token file inquiry response if sent in the 0302 Token file inquiry request.

If this field is not sent in the 0302 Token file inquiry request, Visa sends the list of tokens matching any other requested criteria, beginning with the first token. This tag is not sent in the 0312 Token file inquiry response if not sent in the 0302 Token file inquiry request.

Endpoints that support this field in TLV format must be able to receive dataset IDs and tags defined for this field in any order, including those they do not recognize or expect. Endpoints can receive multiple datasets in this field. Endpoints must ignore dataset IDs or tags they do not recognize and continue to process the field.

Table 328: Field 127, Dataset ID 42 - Inquiry Control Data

Tag	Length	Value	Format	Content
01	2	Starting query number	N, BCD	Contains the starting number the issuer wants to query.

This field is used in 0302/0312 maintenance file requests/responses.

Field 127 - Field Edits

TLV Format: The field must be correctly formatted otherwise V.I.P. rejects the message with code **06** in field 39 and error code **0751** in field 48, usage 1b.

Field 127 - Reject Codes

There are no reject codes for this field.

Field 127 - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 127.TL - Maximum Transaction Amount Limit

Field 127.TL - Applies to

Card data bulletin (CDB) transaction amount limit segment (Field 101 - File name = **TL**).

Field 127.TL - Attributes

Fixed length

8 N, 4-bit BCD, (unsigned packed) 4 bytes

Field 127.TL - Description

Field 127.TL contains the maximum account-level transaction amount limit for a cardholder.

Field 127.TL - Usage

Field 127.TL is used in 0302 add, change, and replace requests for CDB transaction amount limit segments. This field is not used in delete or inquiry requests. It is present in a successful 0312 response.

A value in field 127.TL can be used to set or update the cardholder maximum transaction amount limit in the CDB segment.

Field 127.TL - Field Edits

Field 127.TL must be less than or equal to the issuer's approved transaction amount limit (of up to US\$10,000,000.00). If the amount is greater than the issuer's approved transaction amount limit, V.I.P. rejects the request with reject code **0713**.

Field 127.TL - Reject Codes

- **0713** = Invalid value

Field 127.TL - File Edits

Field 127.TL must be present in an 0302 request if field 101 contains the value **TL** and field 91 contains the value **1**, **2**, or **4**. The value must be numeric digits.

When field 91 contains a **3** or **5**, field 127.TL must not appear in the message, but V.I.P. does not reject the request when it is space-filled.

Field 127.TL - File Maintenance Error Codes

There are no file maintenance error codes for this field.

Field 130 - Terminal Capability Profile

Field 130 - Attributes

Fixed length

24 bit string; 3 bytes

Field 130 - Description

Field 130 is carried in VSDC transactions and indicates the card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal.

The field is not used in authentication processing.

This field maps to Field 55, Tag 9F33 - Terminal Capabilities.

Table 329: Field 130 Byte 1

Position 1	Position 2	Position 3	Positions 4-8
Manual key entry capability	Magnetic stripe- read supported	Chip-read supported	Reserved for future use

Table 330: Field 130 Byte 2

Position 1	Position 2	Position 3	Position 4	Position 5	Positions 6-8
Offline plaintext PIN supported	Online PIN capability	Signature supported	Offline enciphered PIN supported	No CVM required supported	Reserved for future use

Table 331: Field 130 Byte 3

Position 1	Position 2	Position 3	Position 4	Position 5	Positions 6-8
SDA supported	DDA supported	Card capture supported Reserved for future use in ATM	Reserved for future use	CDA supported	Reserved for future use

The names of the subfields align with the *EMV Integrated Circuit Card Specifications for Payment Systems..*

Table 332: Field 130 Subfield Values

Byte	Position	Value	Description
1	1	1	Manual key entry supported
1	2	1	Magnetic stripe read supported
1	3	1	Chip read supported
1	4-8	RFU	Reserved for future use
2	1	1	Offline plain text PIN supported
2	2	1	Online PIN supported
2	3	1	Signature supported
2	4	1	Offline enciphered PIN supported
2	5	1	No CVM required supported
2	6-8	RFU	Reserved for future use
3	1	1	Static data authentication (SDA) supported
3	2	1	Dynamic data authentication (DDA) supported
3	3	1	Card capture supported
		RFU (in ATM)	Reserved for future use in ATM
3	4	RFU	Reserved for future use
3	5	1	Combined DDA/Application Cryptogram generation (CDA) supported
3	6-8	RFU	Reserved for future use

Field 130 - Usage

For full VSDC transactions, field 130 is required in these:

- 0100 POS authorization requests.
- 0100 cash disbursements, blance inquiries, and account transfers.

It is optional in these:

- 0120 STIP advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 130 - Field Edits

There are no field edits for this field.

Field 130 - Reject Codes

There are no reject codes for this field.

Field 131 - Terminal Verification Results (TVR)

Field 131 - Attributes

Fixed length

40 bit string; 5 bytes

Field 131 - Description

Field 131 is carried in VSDC transactions and contains indicators from a terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to clients in the online message and clearing transaction.

This field maps to Field 55, Tag 95 - Terminal Verification Results.

Table 333: Field 131 Byte 1

Position 1	Position 2	Position 3	Position 4	Position 5	Position 6	Position 7	Position 8
Offline authentication not performed	SDA failed	Chip data missing	PAN on terminal exception file	DDA failed	CDA failed	SDA selected	Reserved

Table 334: Field 131 Byte 2

Position 1	Position 2	Position 3	Position 4	Position 5	Positions 6-8
Chip and terminal have different application versions	Expired application	Application not yet effective	Requested service not allowed for card product	New card	Reserved

Table 335: Field 131 Byte 3

Position 1	Position 2	Position 3	Position 4	Position 5	Position 6	Positions 7-8
Cardholder verification was not successful	Unrecognized CVM	Offline PIN try limit exceeded	PIN entry, required, PIN pad not working or not present	PIN entry required, PIN pad present but PIN not entered	Online PIN entered	Reserved

Table 336: Field 131 Byte 4

Position 1	Position 2	Position 3	Position 4	Position 5	Positions 6-8
Transaction exceeds floor limit	Lower consecutive offline limit exceeded	Upper consecutive offline limit exceeded	Transaction selected randomly for online	Merchant forced transaction online	Reserved

Table 337: Field 131 Byte 5

Position 1	Position 2	Position 3	Position 4	Position 5-8
Default TDOL used	Issuer authentication failed	Script processing failed before generating final cryptogram	Script processing failed after generating final cryptogram	Reserved

The names of the subfields align with *Integrated Circuit Card Specifications for Payment Systems*.

Table 338: Field 131 Subfield Values

Byte	Position	Value	Description
1	1	1	Offline data authentication not performed
1	2	1	Static Data Authentication (SDA) failed
1	3	1	Chip data missing
1	4	1	Primary account number on terminal exception file
1	5	1	DDA failed
1	6	1	Combined DDA/Application Cryptogram generation (CDA) failed
1	7	1	selected
1	8	RFU	Reserved for future use
2	1	1	Chip and terminal are different application versions
2	2	1	Expired application
2	3	1	Application not yet effective
2	4	1	Requested service not allowed for card product
2	5	1	New card

Table 338: Field 131 Subfield Values

Byte	Position	Value	Description
2	6-8	RFU	Reserved for future use
3	1	1	Cardholder verification was not successful
3	2	1	Unrecognized CVM
3	3	1	Offline PIN try limit exceeded
3	4	1	PIN entry required and PIN pad not working or not present
3	5	1	PIN entry required and PIN pad present, PIN not entered
3	6	1	Online PIN entered
3	7-8	RFU	Reserved for future use
4	1	1	Transaction exceeds floor limit
4	2	1	Lower consecutive offline limit exceeded
4	3	1	Upper consecutive offline limit exceeded
4	4	1	Transaction selected randomly for online transmission
4	5	1	Merchant forced transaction online
4	6-8	RFU	Reserved for future use
5	1	1	Default terminal data object list (TDOL) used
5	2	1	Issuer authentication failed
5	3	1	Script processing failed before generating final cryptogram
5	4	1	Script processing failed after generating final cryptogram
5	5-8	RFU	Reserved for future use

Field 131 - Usage

For full VSDC transactions, field 130 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries and account transfers

For VSDC transactions, these messages should be included if issuer authentication failed and TVR is present:

- 0400 reversal requests
- 0420 reversal advices

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

The Terminal Verification Results (TVR) field sent in reversals contains the final values, not those that were sent in the original request.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 131 - Field Edits

There are no field edits for this field.

Field 131 - Reject Codes

There are no reject codes for this field.

Field 132 - Unpredictable Number

Field 132 - Attributes

Fixed length

8 hexadecimal digits; 4 bytes

Field 132 - Description

Field 132 contains the number used in the generation of the cryptogram for VSDC full transactions and contactless magnetic stripe transactions. It provides variability and uniqueness to the cryptogram.

This field maps to Field 55, Tag 9F37 - Unpredictable Number.

Field 132 - Usage

VSDC: For full VSDC transactions, field 132 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Contactless Magnetic Stripe: This field is supported in these messages:

- 0100 requests
- 0120 STIP advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 132 - Field Edits

There are no field edits for this field.

Field 132 - Reject Codes

There are no reject codes for this field.

Field 133 - Reserved

Field 133 - Attributes

Fixed length

8 AN, EBCDIC; 8 bytes

Field 133 - Description

This field is reserved for future use. VisaNet deletes this field from the message if received.

Field 133 - Usage

This field is reserved for future use.

Field 133 - Field Edits

This field is reserved for future use.

Field 133 - Reject Codes

This field is reserved for future use.

Field 134 - Visa Discretionary Data

Field 134 - Attributes

Variable length

1 byte binary +

255 data bytes; variable by usage and subfield;

Maximum 256 bytes.

Field 134 - Description

This field contains information from the chip that is:

- All Issuer Application Data (IAD) - for the expanded format of field 134, format 2, used by acquirers, or
- Only the Visa Discretionary Data portion of the IAD - for the standard format of field 134, format 1, used by issuers

The content varies with the layout of the Issuer Application Data from the card.

The acquirer sends the IAD data in:

- The expanded format of field 134, in which case field 135 must not be included in the request from the acquirer, or
- Field 55, tag 9F10, in which case tag 9F10 is formatted as described for the expanded format of field 134

The issuer can receive the IAD in the request message in:

- The standard format of field 134, in which case field 135 may also be included in the request (if the IAD from the acquirer contains Issuer Discretionary Data part and Visa Discretionary Data part). Fields 134 and 135 are used to receive the IAD, or
- Field 55, tag 9F10, in which case tag 9F10 is formatted as described for the expanded format of field 134.

The formats are listed below and are described in their individual field descriptions.

- Format 1, Standard Format
 - VIS IAD 0/1/3 Usage
 - CCD Usage
- Format 2, Expanded Format
 - VIS IAD 0/1/3 Usage
 - Other VIS IAD Formats Usage
 - CCD Usage
 - Generic EMV Transport Usage

Field 134 maps to Field 55, Tag 9F10 - Issuer Application Data.

Field 134 - Usage

Field 134 is used in full VSDC transactions and Contactless Magnetic Stripe transactions.

VSDC: For full VSDC transactions, this field is required in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers.

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

For full VSDC transactions, the format of the field varies depending on the client-specified preference.

- Field 134 Format 1: If this format is used, field 135 can also be present in the transaction. For CCD transactions, field 135 must be present.
- Field 134 Format 2: If this format is used, field 135 should not be present in the transaction.

Field 134 Format 2 is not supported in transactions going to or from issuers. For issuers, the data is carried in field 134, standard format, or field 55, Tag 9F10, depending on the issuer-specified preference.

Contactless Magnetic Stripe: Field 134 is supported in these messages:

- 0100 POS authorization requests
- 0120 STIP advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 134 - Field Edits

Field edits vary according to usage.

Field 134 - Reject Codes

- **0369** = Invalid length (length varies by format)

Field 134 - Format 1, Standard Format

Field 134 - Format 1, Attributes

Variable length

1 byte binary +

15 bytes; maximum 16 bytes

Field 134 - Format 1, Description

Field 134, format 1, is carried in VSDC transactions, and contains the Visa discretionary data portion of the IAD that is transmitted from the card to the issuer. When this format is used, field 135 can also be present in the transaction. Fields 134.1 and 134.2 are hexadecimal subfields and field 134.3 is a bit string subfield, regardless of chip card type (VIS or CCD).

For VIS Issuer Application Data (IAD) format **0/1/3**, issuers can use:

- Field 134, format 1, with field 135, or
- Field 55, tag 9F10.

In the standard format, Byte 1 (length) should be populated with Byte 1 of the Issuer Application Data.

These are the formats for VIS IAD Format 0/1/3:

Table 339: Field 134 subfields, VIS IAD Format 0/1/3

Byte 1	Byte 2 Position 1	Byte 3 Position 2	Bytes 4-7 Position 3	Bytes 8-16 Position 4
Length	DKI	CVN	CVR	Not applicable

These are the formats for CCD usage (Europe only):

Table 340: Field 134 subfields, CCD usage (Europe only)

Byte 1	Byte 2 Position 1	Byte 3 Position 2	Bytes 4-8 Position 3	Bytes 9-16 Position 4
Length	CCI	DKI	CVR	Counters

VIS IAD Format 0/1/3 Data:

- **Byte 1, Length Subfield:** A one-byte field that contains the number of bytes in the field after the length subfield. The maximum value is **6** bytes for VIS transactions.
- **Position 1, Derivation Key Index (Field 134.1):** This is a two-hexadecimal digit, one-byte subfield. It contains an index into the issuer's list of keys used in the Online Card Authentication Method (Online CAM), Issuer Authentication, and validation of the clearing cryptogram.
- **Position 2, Cryptogram Version Number (Field 134.2):** This is a two- hexadecimal digit, one-byte subfield used to calculate the cryptogram contained in the message. It indicates which version of the cryptogram algorithm was used for ARQC, TC, AAC, or ARPC generation.

- **Position 3, Card Verification Results (CVR) (Field 134.3):** This subfield is comprised of a one-byte binary length indicator plus **3** bytes of indicator (the subfield maximum is **4** bytes). The card records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to clients in the online message and clearing transaction. The length subfield specifies the number of bytes present in this field.
- **Position 4:** These bytes are reserved for future use.

See "Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information."

CCD-Compliant Data:

- **Byte 1, Length Subfield:** A one-byte field that contains the number of bytes in the field after the length subfield. The maximum value is **15** bytes for CCD-compliant transactions.
- **Position 1, Common Core Identifier (CCI) (Field 134.1):** This is a one-byte field containing two pieces of information that is used to determine STIP CVR and TVR processing and cryptogram processing. The content of this subfield is as follows:
 - Left nibble = Format code. The setting in these bits indicates that the format is CCD. The settings are bits that equate to hexadecimal **A–F**, although only a bit setting that equates to hexadecimal **A** has currently been defined for Authentication Services.
 - Right nibble = Cryptogram version. The setting in these bits indicates the version number. The settings are hexadecimal **0–9** and **A–F**.
- **Position 2, Derivation Key Index (Field 134.2):** Like VIS cards, the DKI in CCD-compliant cards is a two hexadecimal digit, one-byte subfield that contains an index into the issuer's list of keys. These keys are used in the Online Card Authentication Method (Online CAM), Issuer Authentication, and validation of the clearing cryptogram.
- **Position 3 Card Verification Results (CVR) (Field 134.3):** This 5-byte subfield contains indicators that reflect the results of offline and online processing.
- **Position 4, Counters (Field 134.4):** This subfield is an 8-byte field that contains counters. The format of the counters is issuer-defined.

The Card Verification Results (CVR) bytes in field 134 in VIS and CCD-compliant VSDC transactions indicate which cryptogram type is present in field 136. In general, an ARQC means that the card determined that the transaction should be sent online, a TC indicates that the transaction was approved offline, and an AAC indicates that the transaction was declined offline.

Other VIS IAD formats cannot use this field 134 format.

See "Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information."

Field 134 - Format 1, Usage

This field is used in full VSDC transactions. Subfields requirements are:

- **VIS IAD Format 0/1/3:** Field 134.1 through 134.3 (field 134, positions 1–3) are required.
- **CCD:** Fields 134.1 through 134.4: (field 134, positions 1–4) are required.

The Card Verification Results (CVR) and Card Verification Results Extension fields sent in reversals contains the final values, not those that were sent in the original request.

VSDC: For full VSDC transactions, this field is required in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers.

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 134 - Format 1, Field Edits

CCD Format: The maximum length of the field is **15** bytes, excluding the length byte.

VIS IAD Format 0/1/3: The maximum length of the field is **6** bytes, excluding the length byte.

If the field length exceeds the maximum length, V.I.P. rejects the message with reject code **0369**.

These edits do not apply if using field 55.

Field 134 - Format 1, Reject Codes

- **0369** = Invalid length (length greater than **15** bytes)

Field 134 - Format 2, Expanded Format

Field 134 - Format 2, Attributes

Variable length

1 byte binary +

32 bytes; maximum 33 bytes

Field 134 - Format 2, Description

Field 134, format 2, contains the entire Issuer Application Data (IAD). Format 2 is applicable to expanded third bitmap acquirers, and issuers or acquirers supporting field 55. When the expanded format is used, field 135 should not be present in the transaction.

If submitting VSDC transactions using the expanded format, acquirers must also populate the Chip Transaction Indicator (field 60.6) with the value of **2**.

In the expanded format, Visa discretionary data and issuer discretionary data are concatenated in one field as shown below.

Table 341: Field 134 - Format 2, Expanded Format

Byte 1	Bytes 2-33 Positions 1-32
Length	Issuer Application Data

For field 134, format 2, the length byte is the length of the Issuer Application Data and is not part of Issuer Application Data.

See "Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information.", which contains information about the various formats of Issuer Application Data supported in this field.

Acquirers that do not submit token data in field 55 must submit this field when token data is present in a transaction.

Field 134, format 2 maps to Field 55, Tag 9F10 - Issuer Application Data.

Field 134 - Format 2, Usage

Expanded third bit map and Field 55 acquirers must support Field 134, format 2, or Field 55, tag 9f10 for all chip card transaction types.

This format is sent to issuers that support field 55 in contact and contactless Magnetic-Stripe Data (MSD) CVN_17 and qVSDC transactions.

All or part of this field is used in calculating the application cryptogram.

Acquirers use the Issuer Application Data from the card/device and move it to field 134, format 2 or field 55, tag 9f10. The format of the Issuer Application Data is transparent to acquirers.

Acquirers must not format the Issuer Application Data by card type.

The CVR sent in reversals contains the final values.

For full VSDC transactions, this field is required in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers.

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

For details on the contents of this field, see "Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information."

Data field requirements for advices from clearing endpoints are identical to those for STIP advices.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 134 - Format 2, Field Edits

If field 134, format 2, is present, the length cannot exceed **32** bytes.

Field 134 - Format 2, Reject Codes

- **0369** = Invalid length (length greater than **32** bytes)

Field 134 - Format 2, Valid Values

For details on the contents of this field, see "Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information."

Field 135 - Issuer Discretionary Data

Field 135 - Attributes

Variable length

1 byte binary + 30 hexadecimal digits; maximum 16 bytes

Field 135 - Description

This field contains the issuer discretionary data portion of the Issuer Application Data (IAD) that is defined by the issuer on the card. This data is in online messages for use by the issuer in online processing.

The field must be supported by full VSDC acquirers and issuers that use the standard format of Field 134—Visa Discretionary Data.

Third bitmap acquirers that use the expanded format of field 134 (format 2) should not include field 135 in submitted transactions. If present, field 135 is dropped.

Table 342: Field 134 subfields

Byte 1	Bytes 2-16 Positions 1-15
Length	Issuer Discretionary Data

The Length byte is the first of Issuer Discretionary Data. The location of this byte within Issuer Application Data varies depending on the number of bytes contained in Visa Discretionary Data in field 134. The number of bytes in field 134 varies by type of chip card.

This field, along with field 134, maps to Field 55, Tag 9F10 - Issuer Application Data.

Field 135 - Usage

VSDC: This field applies to full VSDC transactions. It is present in CCD-compliant transactions, and may be present in VIS IAD Format 0/1/3 transactions.

For CCD-compliant transactions, all **32** bytes of Visa discretionary data and issuer discretionary data must be included in the message. When field 135 is present, the length (IAD data byte 17) must be **15** bytes.

If Issuer Discretionary Data is present on the card (as part of Issuer Application Data, Tag '9F10'), it must be included in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in:

- 0120 STIP advices.
- 0120 confirmation advices.
- 0120 preauthorization completion advices.

Contactless Magnetic Stripe: This field is supported in these messages:

- 0100 POS authorization requests
- 0120 STIP advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 135 - Field Edits

If field 135 is present, its length cannot exceed **15** bytes.

Field 135 - Reject Codes

- **0370** = Invalid length

Field 136 - Cryptogram

Field 136 - Attributes

Fixed length

16 hexadecimal digits; 8 bytes

Field 136 - Description

This field contains the chip application cryptogram (Authorization Request Cryptogram (ARQC), Transaction Certificate (TC), or an Application Authentication Cryptogram (AAC)). See the CVR details in Appendix I, field 134 to determine what type of cryptogram this field contains. Since this data element represents the cryptogram itself, acquirers must provide the cryptogram value generated by the card at the point of service without modification.

This field maps to Field 55, Tag 9F26—Application Cryptogram.

Field 136 - Usage

VSDC: For full VSDC transactions, field 136 is required in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers.

It is optional in these messages:

- 0120 STIP advices.
- 0120 confirmation advices.
- 0120 preauthorization completion advices.

Contactless Magnetic Stripe: Field 136 is supported in these messages:

- 0100 POS authorization requests
- 0120 STIP advices

VSDC ATM PIN Change/Unblock Request: This is an optional field that is not used by V.I.P.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 136 - Field Edits

There are no field edits for this field.

Field 136 - Reject Codes

There are no reject codes for this field.

Field 137 - Application Transaction Counter

Field 137 - Attributes

Fixed length

4 hexadecimal digits; a 2-byte binary value

Field 137 - Description

This field contains a count of the transactions performed within the card application. The count is incremented by one each time a transaction is initiated.

Multiple authorization requests for the same transaction have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC is the same. For reversals and advices, the ATC is the value from the original message.

This field maps to Field 55, Tag 9F36 - Application Transaction Counter.

Field 137 - Usage

This field (or tag 9F36 in field 55) is used as described in this section. In acquirer requests, V.I.P. removes the ATC if the issuer is an early data participant or sends it to the issuer if the issuer is a full data participant.

The field is optional in responses to original requests and to related reversals or reversal advices. If the issuer includes the ATC in a response, V.I.P. forwards it to the acquirer. If the issuer does not include the ATC in the response, V.I.P. does not add it.

If the field is present in issuer responses other than those for original requests, reversals, and reversal advices, V.I.P. drops it before the message is forwarded to the acquirer.

VSDC: For full VSDC transactions, this field is required in these messages:

- 0100 POS authorization, cash disbursement, balance inquiry, and account transfer requests.

It is optional in these messages:

- 0120 STIP advices.
- 0120 confirmation advices.
- 0120 preauthorization completion advices.

Contactless Magnetic Stripe: This field is supported in these messages:

- 0100 POS authorization requests.
- 0120 STIP advices.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 137 - Field Edits

There are no field edits for this field.

Field 137 - Reject Codes

There are no reject codes for this field.

Field 138 - Application Interchange Profile

Field 138 - Attributes

Fixed length

16 bit string; 2 bytes

Field 138 - Description

Field 138 is carried in VSDC transactions and provides a series of indicators that reflect the functions supported by the chip card account, for example, whether cardholder verification is supported.

This field maps to Field 55, Tag 82 - Application Interchange Profile.

Table 343: Field 138, Byte 1

Bit 1 Position 1	Bit 2 Position 2	Bit 3 Position 3	Bit 4 Position 4	Bit 5 Position 5	Bit 6 Position 6	Bit 7 Position 7	Bit 8 Position 8
Reserved	SDA supported	DDA supported	Cardholder verification supported	Terminal risk management to be performed	issuer authentication supported (using EXTERNAL AUTHENTICATE command)	Reserved	CDA supported

Table 344: Field 138, Byte 2

Bit 1 Position 1	Bit 2 Position 2	Bit 3 Position 3	Bits 4-8 Positions 4-8
MSD supported	Mobile handset	Contactless supported	Reserved

Table 345: Field 138 Subfield Values

Byte	Position	Value	Description
1	1	RFU	Reserved for future use
1	2	1	Static Data Authentication (SDA) supported
1	3	1	Dynamic Data Authentication (DDA) supported
1	4	1	Cardholder Verification supported
1	5	1	Terminal risk management to be performed
1	6	1	Issuer Authentication supported (using the EXTERNAL AUTHENTICATE command)
1	7	RFU	Reserved for future use
1	8	1	CDA supported
2	1	1	MSD is supported
2	2	1	Mobile handset
2	3	1	Contactless transaction
2	4 - 8	RFU	Reserved for future use

Field 138 - Usage

For full VSDC transactions, field 138 is required in these messages:

- 0100 POS authorization requests.
- 0100 cash disbursements, balance inquiries, and account transfers.

It is optional in these messages:

- 0120 STIP advices.
- 0120 confirmation advices.
- 0120 preauthorization completion advices.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 138 - Field Edits

There are no field edits for this field.

Field 138 - Reject Codes

There are no reject codes for this field.

Field 139 - ARPC Response Cryptogram and Code

Field 139 - Attributes

Fixed length

16 hexadecimal digits +

2 AN EBCDIC; 10 bytes total

Field 139 - Description

This field is optional for full VSDC transactions if field 134, format 1, is used. It contains the Issuer Authentication Data that may be sent in the authorization response message. There are two layouts that a third bitmap issuer can use to transmit the authentication information in a response message, format 1 and format 2. Acquirers must no longer use field 139 for ARPC Response Cryptogram and Code. Acquirers use field 140 or field 55, Tag 91 to receive this data.

The content of the first 8 bytes in the field depend on the format used. Bytes 9–10 contain the ARPC response code. This table displays the differences in the formats.

Table 346: Field 139, Format 1 subfields

Bytes 1-8 Position 1	Bytes 9-10 Position 2
ARPC cryptogram (Field 139.1)	ARPC response code (Field 139.2)

Table 347: Field 139, Format 2 subfields

Bytes 1-4 Position 1	Bytes 5-8 Position 1	Bytes 9-10 Position 1
ARPC cryptogram (Field 139.1)	Card status updates (CSU) (Field 139.2)	ARPC response code or filler (Field 139.3)

See Appendix H for more details on Formats.

This field maps to these fields:

- Field 140 - Issuer Authentication Data-Expanded Third Bitmap
- Field 55, Tag 91 - Issuer Authentication Data

Field 139 - Usage

VSDC: This field is used on full VSDC transactions. Issuers should only populate field 139 if they are performing Issuer Authentication. The issuer provides the same information (approve or decline) in the ARPC response code as in the response code (field 39).

V.I.P. populates field 139 under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The issuer uses the standard format (format 1) of field 134.
- The transaction meets the processing guidelines for Issuer Authentication performance.

V.I.P. sends the content of field 139 to the acquirer formatted as described in field 140 or field 55, tag 91.

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

Field 139 is required in these full VSDC transactions if issuer authentication is to be performed:

- 0110 POS responses
- 0110 cash disbursements, balance inquiry, and account transfer responses
- 0120 STIP advices, if present in the original

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 139 - Field Edits

There are no field edits for this field.

Field 139 - Reject Codes

There are no reject codes for this field.

Field 139 - Format 1, ARPC Response Cryptogram and Code

Field 139 - Format 1, Attributes

Fixed length

16 hexadecimal digits +

2 AN EBCDIC; 10 bytes total

Field 139 - Format 1, Description

This VSDC field contains the authorization response cryptogram (ARPC) and response code that is used by the card to perform Issuer Authentication for some VIS transactions (CVN 10, 12, and 50-59).

This layout of field 139 must be supported by full VSDC issuers that use the standard format (format 1) of Field 134 - Visa Discretionary Data and issue VIS cards.

Table 348: Field 139, Format 1 subfields

Bytes 1-8 Position 1	Bytes 9-10 Position 2
ARPC cryptogram (Field 139.1)	ARPC response code (Field 139.2)

Position 1, Authorization Response Cryptogram (Field 139.1): This 8-byte subfield contains an Authorization Response Cryptogram (ARPC) used to authenticate the response from the issuer.

Position 2, ARPC Response Code (Field 139.2): This field contains the EBCDIC equivalent of the ASCII value for the ARPC Response Code used by the issuer to calculate the ARPC. The acquirer may modify the response code value in field 39 before sending it to the terminal. When the card generates an ARPC and compares it to the ARPC generated by the issuer, it must have access to the same ARPC response code value used by the issuer. This field has been added to the message to ensure that the issuer and the card are using the same value to compute the ARPC.

This field maps to these fields:

- Field 140 - Issuer Authentication Data
- Field 55, Tag 91 - Issuer Authentication Data

Field 139 - Format 1, Usage

VSDC: This field is used in full VSDC transactions. Issuers should only populate it when they are performing Issuer Authentication. The issuer provides the same information (approve or decline) in the ARPC response code as in the response code (field 39).

V.I.P. populates field 139 using this format under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The issuer uses the standard format of field 134.
- The transaction was identified as a VIS transaction.
- The transaction meets the processing guidelines for Issuer Authentication performance.

V.I.P. sends field 139 information received from the issuer to the acquirer in field 140 (after converting bytes 9-10 to ASCII encoding). An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

Field 139 is required in these full VSDC messages if issuer authentication was performed:

- 0110 POS responses.
- 0110 cash disbursements, balance inquiry, and account transfer responses.
- 0120 STIP advices, if present in the original.

VSDC PIN Change/Unblock Requests: This field may be present in 0110 responses if the issuer approves or declines a PIN Change/Unblock request. If present, the field is passed to the acquirer.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 139 - Format 1, Field Edits

There are no field edits for this field.

Field 139 - Format 1, Reject Codes

There are no reject codes for this field.

Field 139 - Format 2, Issuer Authentication Data

Field 139 - Format 2, Attributes

Fixed length

16 hexadecimal digits +

2 AN EBCDIC; 10 bytes total

Field 139 - Format 2, Description

This field is in VSDC transactions and contains the authorization response cryptogram (ARPC) and Card Status Updates (CSU) that is used by the card to perform Issuer Authentication for transactions that include the CSU in the Issuer Authentication Data. It also contains the ARPC response code or filler, neither are used by the card.

This layout of field 139 must be supported by full VSDC issuers that use the standard format of Field 134 - Visa Discretionary Data and issue either VIS cards that use Issuer Authentication Data containing the Card Status Updates (CSU) (for example, CVN '16', CVN 18, CVN '22', or CVN '26' cards) or CCD cards.

Table 349: Field 139, Format 2 subfields

Bytes 1-4 Position 1	Bytes 5-8 Position 1	Bytes 9-10 Position 1
ARPC cryptogram (Field 139.1)	Card status updates (CSU) (Field 139.2)	ARPC response code or filler (Field 139.3)

Position 1, Authorization Response Cryptogram: This 4-byte subfield contains the authorization response cryptogram used to authenticate the response from the issuer.

Position 2, Card Status Updates (CSU): This 4-byte subfield contains indicators that are used by issuers to update specific card elements without using Issuer Script Processing. The CSUs are sent by the issuer in the response message or generated as default CSUs by V.I.P. for issuers that participate in the service. When generated by V.I.P., these are the default values for approve and decline.

Table 350: Card status update (CSU)

Response type	Default CSU bit settings by bytes	Description
Approval	Byte 1 = 0000 0000 Byte 2 = 1000 0110 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 1 set to 1 indicates that the issuer approved the transaction. Byte 2 bit 6 indicates that the CSU was created by a proxy for the issuer. The update counter bits (byte 2 bits 7-8) indicate that counters are to be reset to zero, and may be processed or ignored depending on how the card is personalized.
Decline	Byte 1 = 0000 0000 Byte 2 = 0000 0100 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 1 set to 0 indicates that the issuer declined the transaction. Byte 2 bit 6 indicates that the response was created by a proxy for the issuer. Byte 2 bits 7-8 indicate that counters are not to be updated, but this setting may be processed or ignored depending on how the card is personalized.

Position 3, ARPC Response Code or Filler: This 2-byte subfield contains the ARPC response code or filler (EBCDIC 00). The contents are not used by cards that use this format for field 139, but the issuer may choose to send the ARPC response code in these bytes.

This field maps to these fields:

- Field 140 - Issuer Authentication Data
- Field 55, Tag 91 - Issuer Authentication Data

Field 139 - Format 2, Usage

This field is used in full VSDC transactions. Issuers should only populate field 139 when they are performing Issuer Authentication.

If issuer authentication is performed, field 139 is required for full VSDC transactions in:

- 0110 authorization request responses
- 0110 cash disbursement
- ATM balance inquiry responses
- 0120 advice if it was in the original.

V.I.P. sends the field 139 information received from the issuer to the acquirer in field 140 after converting the ARPC Response Code from EBCDIC to ASCII.

V.I.P. populates field 140 (on behalf of the issuer) using this format under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The acquirer uses field 134 expanded format instead of field 55 tag 9F10.
- The transaction was identified as a CCD-compliant or VIS CVN '16', CVN 18, CVN '22', or CVN '26' transaction.
- The transaction meets the processing guidelines for Issuer Authentication performance.
- Issuer Authentication Data was not in the response from the issuer or the ARPC Cryptogram portion of Issuer Authentication from the issuer was equal to binary zeros.

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 139 - Format 2, Field Edits

There are no field edits for this field.

Field 139 - Format 2, Reject Codes

There are no reject codes for this field.

Field 140 - Issuer Authentication Data

Field 140 - Attributes

Variable length

1 byte binary +

255 bytes variable by usage;

maximum 256 bytes.

Field 140 - Description

This field is carried in VSDC transactions and contains information to be used by the card to perform issuer authentication. There are three field 140 formats: format 1, format 2, or format 3. There is a field description for each of these formats.

The content of the field is the same as that for field 139 except that:

- The ARPC response code in field 140, format 1, is in ASCII format.
- The proprietary authentication data (PAD) used in field 140, format 2 is not supported in field 139.

Issuers do not use field 140.

Field 140 must be supported by full VSDC acquirers that use the expanded format of Field 134-Visa Discretionary Data. Acquirer systems must support all formats of field 140 and forward data as received from V.I.P.

This field is not used by issuers.

Table 351: Field 140, Format 1 subfields

Byte 1 Position 1	Bytes 2-9 Position 1	Bytes 10-11 Position 2
Length	ARPC cryptogram	ARPC response code

Table 352: Field 140, Format 2 subfields

Byte 1 Position 1	Bytes 2-5 Position 1	Bytes 6-9 Position 2	Bytes 10-17 Position 3
Length	ARPC cryptogram	Card status updates (CSU)	Proprietary authentication data (PAD)

Table 353: Field 140, Format 3 subfields

Byte 1	Bytes 2-17 Positions 1-16
Length	Issuer defined data

Byte 1, Length subfield: A one-byte field that contains the total number of bytes in the field. The maximum value is **16** bytes.

Position 1, Issuer Authentication Data: The contents of these positions vary depending on the type of chip card.

This field maps to Field 55, Tag 91-Issuer Authentication Data.

Field 140 - Usage

This field is used in full VSDC transactions. VisaNet Integrated Payment (V.I.P.) populates field 140 under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The transaction meets the processing guidelines for Issuer Authentication performance.
- Issuer Authentication Data was not in the issuer response.

If issuer authentication is performed, field 140 is required in these messages for third bitmap acquirers that use expanded formats.

- 0110 authorization responses
- 0110 cash disbursements
- Balance inquiry responses

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 140 - Field Edits

There are no field edits for this field.

Field 140 - Reject Codes

There are no reject codes for this field.

Field 140 - Format 1, Issuer Authentication Data

Field 140 - Format 1, Attributes

Variable length

1 byte binary +

16 hexadecimal digits and two bytes binary, ASCII equivalent; maximum 11 bytes

Field 140 - Format 1, Description

This VSDC field contains the authorization response cryptogram (ARPC) and response code that is used by the card to perform Issuer Authentication for VIS transactions using CVN 10, 12, or 50-99. The content of the field is the same as that in field 139, format 1 (VIS usage) except that the ARPC response code in bytes 10-11 in field 140 is in ASCII format.

Field 140 must be supported by full VSDC acquirers that use the expanded format (Format 2) of Field 134—Visa Discretionary Data. Acquirer systems must support all formats of field 140 and forward data as received from V.I.P.

This field is not used by issuers.

Table 354: Field 140, Format 1 subfields

Byte 1	Bytes 2-9	Bytes 10-11
	Position 1	Position 2
Length	ARPC cryptogram	ARPC response code

Byte 1, Length Subfield: A one-byte field that contains the total number of bytes in the field. The maximum value is **10** bytes.

Position 1, ARPC Cryptogram: This 8-byte subfield contains the authorization response cryptogram used to authenticate the response from the issuer.

Position 2, ARPC Response Code: This 2-byte subfield contains the response value. Because the acquirer may modify the response code value in field 39 before sending it to the terminal, field 140 contains the response value used by the issuer to generate the ARPC. When the card generates an ARPC and compares it to the ARPC generated by the issuer, it must have access to the same value used by the issuer. This field has been added to the message to ensure that the issuer and the card are using the same value to compute the ARPC cryptogram.

This field maps to Field 55, Tag 91 - Issuer Authentication Data.

Field 140 - Format 1, Usage

This field is used in full VSDC transactions. V.I.P. populates field 140 under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The acquirer uses the expanded format (Format 2) of field 134.
- The transaction was identified as using ARPC and ARPC response code for issuer authentication data.
- The transaction meets the processing guidelines for Issuer Authentication performance.
- Issuer Authentication Data is not in the issuer response, or the Authorization Response Cryptogram received from the issuer was equal to binary zeros.

If issuer authentication was performed, field 140 is required in:

- 0110 authorization responses
- 0110 cash disbursements and balance inquiry responses

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

Issuer Authentication Data is not sent in the authorization response if the online card authentication fails.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 140 - Format 1, Field Edits

There are no field edits for this field.

Field 140 - Format 1, Reject Codes

There are no reject codes for this field.

Field 140 - Format 2, Issuer Authentication Data

Field 140 - Format 2, Attributes

Variable length

1 byte binary +

16 hexadecimal bytes;

minimum 9 bytes;

maximum 17 bytes

Field 140 - Format 2, Description

This field is in VSDC transactions and contains the authorization response cryptogram (ARPC), the Card Status Updates (CSUs), and optional proprietary authentication data (PAD). These data elements are used by the card to perform Issuer Authentication for CCD, VIS CVN '16', CVN 18, CVN '22', CVN '26', CVN '1C', or CVN '2C' transactions.

Field 140 must be supported by full VSDC acquirers that use the expanded format of Field 134—Visa Discretionary Data. Acquirer systems must support all formats of field 140 and forward data as received from V.I.P.

This field is not used by issuers.

Table 355: Field 140, Format 2 subfields

Byte 1 Position 1	Bytes 2-5 Position 2	Bytes 6-9 Position 2	Bytes 10-17 Position 3
Length	ARPC cryptogram	Card status updates (CSU)	Proprietary authentication data (PAD)

Byte 1, Length subfield: A one-byte field that contains the total number of bytes in the field. The maximum value is **16** bytes.

Position 1, Authorization Response Cryptogram: This 4-byte subfield contains the authorization response cryptogram used to authenticate the issuer response.

Position 2, Card Status Updates (CSUs): This 4-byte subfield contains indicators that are used by issuers to update the card without using Issuer Script Processing. The CSU is sent by the issuer or created by V.I.P. when the issuer chooses to have V.I.P. perform Issuer Authentication. V.I.P. uses different CSU default values, depending on whether the transaction is approved or declined.

See field 139, format 2, description for the position 2 default settings if generated by V.I.P.

Position 3, Proprietary Authentication Data (PAD): This optional 8-byte subfield, which is used for sending proprietary information to the card, can only be carried in responses from issuers that use field 55. The subfield is used in the VisaNet Issuer Authentication Service when bit 1 of CSU byte 1 equals to **1**.

This field maps to Field 55, Tag 91—Issuer Authentication Data.

Field 140 - Format 2, Usage

This field is used in full VSDC transactions. V.I.P. populates field 140 under these conditions:

- The issuer subscribes to the VisaNet Issuer Authentication Service.
- The acquirer uses expanded third bitmap instead of field 55.
- The transaction uses ARPC and CSU Issuer Authentication Data (and optional PAD).

- The transaction is eligible for Issuer Authentication.
- Issuer Authentication Data was not in the issuer response or the ARPC Cryptogram portion of Issuer Authentication from the issuer was equal to binary zeros.

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer.

If issuer authentication is performed, field 140 is sent to expanded third bitmap acquirers in these messages:

- 0110 authorization responses, cash disbursements and ATM balance inquiry responses
- 0120 STIP advices.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 140 - Format 2, Field Edits

There are no field edits for this field.

Field 140 - Format 2, Reject Codes

There are no reject codes for this field.

Field 140 - Format 3, Issuer Authentication Data

Field 140 - Format 3, Attributes

Variable length

1 byte binary +

16 hexadecimal digits to 32 hexadecimal digits;

9 bytes minimum;

17 bytes maximum

Field 140 - Format 3, Description

This field is carried in VSDC transactions and contains data that is sent by the issuer. The content of this field is not used by VisaNet for processing.

Field 140 must be supported by full VSDC acquirers that use the expanded format (Format 2) of Field 134-Visa Discretionary Data. Acquirer systems must support all formats of field 140 and forward data as received from V.I.P.

Table 356: Field 140, Format 3 subfields

Byte 1	Bytes 2-17 Positions 1-16
Length	Issuer defined data

Byte 1, Length Subfield: A one-byte field that contains the total number of bytes in the field. The minimum value is **8** bytes and the maximum value is **16** bytes.

Positions 1-16, Issuer Defined Data: The content of this field is not edited by VisaNet Integrated Payment (V.I.P.) The field is forwarded as submitted in the message.

This field maps to Field 55, Tag 91-Issuer Authentication Data.

Field 140 - Format 3, Usage

This field is used in full VSDC transactions, and is sent to third bitmap acquirers that use expanded formats. V.I.P. forwards the content of the field as submitted by the issuer under these conditions:

- The transaction was identified as a Generic EMV Transport transaction.
- Field 55 from the issuer contained tag 91.

An invalidly formatted value results in field 140 or tag 91 in field 55 being dropped from the response back to the acquirer. Field 140 is sent to third bitmap acquirers that use the expanded third bitmap format in these messages:

- 0110 authorization responses, 0110 cash disbursements and Automated Teller Machine (ATM) balance inquiry responses
- 0120 STIP advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 140 - Format 3, Field Edits

There are no field edits for this field.

Field 140 - Format 3, Reject Codes

There are no reject codes for this field.

Field 142 - Issuer Script

Field 142 - Attributes

Variable length

1 byte +

510 hexadecimal digits; maximum 256 bytes

While the maximum number of bytes for this field is 256 bytes, EMV specifies that networks must support a minimum of 128 bytes of Issuer Script. With the length byte, acquirers must support a minimum of 129 bytes in field 142. Issuers may send more than 129 bytes in field 142 only when the issuer knows that longer issuer scripts are supported on the entire transaction path.

Field 142 - Description

This field originates from the issuer and contains Issuer Script commands with changes that the issuer communicates to the card. It allows dynamic changes to the content of the card without reissuing the card. The issuer sends Tag 71 or Tag 72 in the response but not both.

Tag 71 is used if the issuer sends the response Issuer Script commands that are to be applied to the card *before* the final GENERATE AC command.

Tag 72 is used if the issuer sends the response Issuer Script commands that are to be applied to the card *after* the final GENERATE AC command. Visa recommends the use of Tag 72 but accepts Tag 71.

This field is not used by VisaNet for processing.

The format of the field is a special form of a composite data element that uses three subfields after the length subfield as displayed in this table.

Table 357: Field 142 subfields

Byte 1	Byte 2	Bytes 3-x	Bytes x-256
	Position 1	Position 2	Positions 3-255
Length	Tag for Script ID 71 or 72	Length of tag L (Sum data, including Tag for Script ID, followed by the Issuer Script TLV data elements)	Value Data for the script commands to be sent to the card

Length Subfield: This is a one-byte binary subfield that contains the number of bytes in this field after the length subfield.

Position 1, Tag: This is a one-byte binary identifier. The identifier is hexadecimal **71** or **72**.

Position 2, Length: The number of bytes used to specify the length is determined by the first bit of the first byte. When this first bit is **0**, the length is in the remaining seven bits of this byte. When the first bit is **1**, the remaining seven bits indicate the number of subsequent bytes that are used to encode the length.

See Appendix H, VSDC Fields-Additional Information.

Positions 3-256, Issuer Script TLV Data Elements: This subfield contains issuer script data elements that are in TLV format

See *EMV Integrated Circuit Card Specifications for Payment System*.

This field maps to Field 55, Tag 71, and Tag 72-Issuer Script.

Field 142 - Usage

Field 142 is optional in these full VSDC transactions:

- 0110 authorization, cash disbursement, and Automated Teller Machine (ATM) balance inquiry and PIN Change/Unblock request responses (except in PIN Change/Unblock approvals, where the field is mandatory).

This field is **not** present in 0120 advices.

VSDC ATM PIN Change/Unblock Requests: This field *must* be present in 0110 responses if the issuer approves a PIN Change/Unblock request. If the request is declined, this field may be present in the response but is not required. If present, field 142 is passed to the acquirer.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 142 - Field Edits

If field 142 is present, the length cannot exceed the 510-hexadecimal-digit maximum.

Field 142 - Reject Codes

- **0371** = Invalid length
- **0490** = Field 142 is missing in an approved PIN Change/Unblock response.

Field 143 - Issuer Script Results

Field 143 - Attributes

Variable length

1 byte binary +

40 hexadecimal digits; maximum 21 bytes

Field 143 - Description

This field is carried in VSDC transactions. During online processing, the issuer has the option to send commands to the card in the authorization response. These commands instruct the card to update the card parameters. The card records the success or failure of the updates in the Issuer Script Results field. The field contains a length indicator followed by 5 bytes to indicate the results of script processing.

The content of this field is not used by VisaNet Integrated Payment (V.I.P.) See the *Visa Smart Debit Smart Credit (VSDC) System Technical Manual*.

This field maps to Field 55, Tag 9F5B-Issuer Script Results.

Table 358: Field 143 positions

Byte 1	Byte 2, bits 1-4 Positions 1-4	Byte 2, bits 5-8 Positions 5-8	Bytes 3-6 Positions 9-40	Bytes 7-21
Length	Script processing results	Script sequence number	Script identifier	Reserved for future use

Field 143 - Usage

If an issuer script is present in the original response, field 143 is required in full VSDC transactions in these messages if available from the device:

- 0420 advices

VSDC ATM PIN CHANGE/UNBLOCK: This field must be present in 0400 reversal requests for update failures only.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 143 - Field Edits

If this field is present, its length cannot exceed **20** bytes.

Field 143 - Reject Codes

- **0372** = Invalid length
- **0491** = Field 143 missing in reversal

Field 144 - Cryptogram Transaction Type

Field 144 - Attributes

Fixed length

2N, 4 bit BCD (unsigned packed); 1 byte

Field 144 - Description

This field is carried in VSDC transactions and indicates the type of financial transaction provided by the terminal. It usually corresponds to the first two digits of the Processing Code (field 3).

Field 144 is carried in the message to ensure that the issuer and the card are using the same value to compute the cryptogram.

This field maps to Field 55, Tag 9C-Cryptogram Transaction Type.

Field 144 - Usage

VSDC: For full VSDC transactions, field 144 is required in these messages:

- 0100 POS requests
- 0100 cash disbursements, balance inquiries, account transfer requests, and PIN Change and Unblock requests

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 144 - Field Edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

Field 144 - Reject Codes

There are no reject codes for this field.

Field 145 - Terminal Country Code

Field 145 - Attributes

Fixed length

3N, 4 bit BCD; 2 bytes

Field 145 - Description

This field is carried in VSDC transactions and identifies the country where the merchant terminal is located. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.

This field maps to Field 55, Tag 9F1A-Terminal Country Code.

Field 145 - Usage

For full VSDC transactions, field 145 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 145 - Field Edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

Field 145 - Reject Codes

There are no reject codes for this field.

Field 146 - Terminal Transaction Date

Field 146 - Attributes

Fixed length

6N, 4 bit BCD; 3 bytes

Field 146 - Description

This field is carried in VSDC transactions and contains the local date at the terminal on which the transaction was authorized. This field is used in the calculation of the cryptogram. The format is **yyymmdd**, where:

- *yy* = **00-99**
- *mm* = **01-12**
- *dd* = **01-31**

This field maps to Field 55, Tag 9A-Terminal Transaction Date.

Field 146 - Usage

VSDC: For full VSDC transactions, field 146 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 146 - Field Edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

Field 146 - Reject Codes

There are no reject codes for this field.

Field 147 - Cryptogram Amount

Field 147 - Attributes

Fixed length

12N, 4 bit BCD (unsigned packed); 6 bytes

Field 147 - Description

This field contains the transaction amount used by the chip when calculating the cryptogram. It must contain numeric right-justified data with leading zeros.

If the transaction is a purchase with cashback, this field contains the purchase amount plus the cashback amount. For VSDC cashback transactions, the message must also contain field 149 Cryptogram Cashback Amount.

This field maps to Field 55, Tag 9F02-Amount, Authorized.

Field 147 - Usage

VSDC: For full VSDC transactions, field 147 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in these messages:

- 0120 STIP advice
- 0120 confirmation advice
- 0120 preauthorization completion advice

If this field is not present, the issuer should assume **zeros** if performing cryptogram validation.

Contactless Magnetic Stripe: Field 147 is supported in 0100 authorization requests and 0120 STIP advice.

VSDC ATM PIN Change/Unblock Requests: If this field is not present, issuers should assume zeros when performing cryptogram validation.

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 147 - Field Edits

If present, this field must contain a BCD value (packed unsigned numbers); otherwise, VisaNet Integrated Payment (V.I.P.) removes it from the message.

Field 147 - Reject Codes

There are no reject codes for this field.

Field 148 - Cryptogram Currency Code

Field 148 - Attributes

Fixed length

3N, 4 bit BCD; 2 bytes

Field 148 - Description

This field is carried in VSDC transactions and contains the currency code used by the chip when calculating the cryptogram. Codes are defined in ISO 4217 and are listed in the appendix titled

“Country and Currency Codes”. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.

This field maps to Field 55, Tag 5F2A-Transaction Currency Code.

Field 148 - Usage

VSDC: For full VSDC transactions, field 148 is required in these messages:

- 0100 POS authorization requests
- 0100 cash disbursements, balance inquiries, and account transfers

It is optional in these messages:

- 0120 STIP advices
- 0120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 148 - Field Edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

Field 148 - Reject Codes

There are no reject codes for this field.

Field 149 - Cryptogram Cashback Amount

Field 149 - Attributes

Fixed length

12N, 4 bit BCD (unsigned packed); 6 bytes

Field 149 - Description

This field is carried in VSDC transactions and contains the cashback amount that the chip uses when calculating the cryptogram. If the transaction does not include cashback, this field cannot be sent or be sent **zero** filled.

This field maps to Field 55, Tag 9F03-Amount, Other.

Field 149 - Usage

VSDC: If a cashback amount is present, field 149 is required for full VSDC transactions in these messages:

- 0100 POS authorization requests

It is optional in these messages:

- 0120 STIP advices
- 120 confirmation advices
- 0120 preauthorization completion advices

Account Verification: Chip data is not required in VSDC transactions. However, if present, V.I.P. forwards the data.

Field 149 - Field Edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

Field 149 - Reject Codes

There are no reject codes for this field.

Field 152 - Secondary PIN Block

Field 152 - Attributes

Fixed length

64 N, bit string; 8 bytes

Field 152 - Description

This field contains a new PIN to replace a PIN. It is encrypted and formatted as a block of 16 hexadecimal digits. (A new PIN is chosen to replace the current PIN when the cardholder does not remember the current PIN, wants a new PIN, or current PIN is compromised.)

In an acquirer-initiated request, this field format must conform to the PIN Block Format Code in Field 53-Security-Related Control Information. In a request received by the Issuer processor, the format conforms to the PIN Block Format of the Issuer processor, as previously specified to Visa. This new PIN is never logged, even if it is in an encrypted form.

VSDC PIN Change/Unblock is part of the PIN Management Service.

This field maps to Field 55, Tag C0-Secondary PIN Block.

Field 152 - Usage

Field 152 must be present in 0100 requests if the customer chooses to replace its current PIN at an Automated Teller Machine (ATM); field 3 processing code is **70** (PIN Change/Unblock). This field must *not* be present if the field 3 processing code is **72** (PIN Unblock). This field is not used in reversal requests or responses.

If this field is present, Field 52-Personal Identification Number (PIN) Data, and Field 53-Security-Related Control Information, must also be present. This field should not be used other than a PIN Management request.

V.I.P. Advices: Field 152 is not present in 0120 advices.

Field 152 - Field Edits

Field 152 is required if the processing code in field 3 is **70** (PIN Change/Unblock). If there is an error, the request message is not rejected; instead, the response code in field 39 of the 0110 response is set to **81**.

Field 152 - Reject Codes

- **0489** = Field missing in a PIN Change request
- **0717** = Field present in a PIN Unblock request

Chapter 5

Message Formats

Chapter 5 contains authorization-only message tables. They show fields in messages and whether field values are required, optional, or should be blank. Tables also describe actions acquirers, issuers, and VICS take.

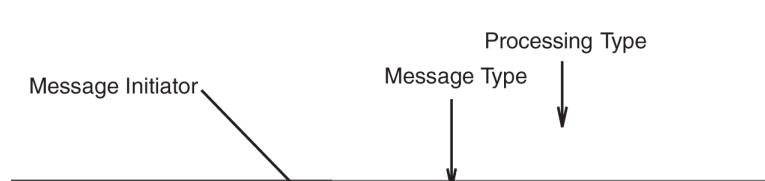
Table 359: Table Keys

Format Designation	Description
Standard	Applies to V.I.P. messages for: <ul style="list-style-type: none">• Non-Visa card products supported by ACS.• Visa card manual cash-only transactions.
CPS	Applies to Visa card products submitted as CPS transactions. Acquirers in CPS countries should use format when submitting transactions for qualification for CPS. Issuers in CPS countries should expect to see all transactions in this format.
non-CPS	Applies to Visa card transactions <i>not</i> being submitted for CPS consideration. Acquirers in CPS countries can use format for transactions not qualifying for CPS. Acquirers and issuers from non-CPS countries should use format.
Plus	Applies to Plus ATM transactions.

Interpreting Tables

This table illustrates how to read code and message tables, including explanations of coding, followed by field name abbreviations.

Code and Message Interpretations



Field Number and Name	Original			
	0200		0210	
	Acqr/ Svc Pvdr	VIC	Issr/ Cust Inst	VIC
2	Primary Acct Nbr	M	→	M →
5	Amt, Settlmt		C+	C+
7	Transmsn Date/Time	M	→	M →
14	Date, Exp	C	→	
15	Date, Settlmt		M+	M →
39	Resp Code		C+	C →
41	Card Accptr Term ID	C	→	C →
44.1	Resp Source/Rsn Cde			C+
44.5	CVV/iCVV Results Cde		C+	C →
62.1	Auth Char Indctr	M	C	O M+
62.2	Trans Idfr		C+	M+
115	Addtnl Trace Data	O	–	C+

Codes

C = Conditional: Field/value is present in the message under certain conditions, which are explained in Chapter 4, Data Field Descriptions.

C+: Field/value is conditionally added at the VIC.

C–: Field/value is conditionally removed at the VIC.

M = Mandatory: Field/value must be present in the message.

M+: Field/value is always added 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.

→ : VisaNet passes the field/value; **no** VisaNet action other than possible field editing.

–: Field/value is **always removed** by VisaNet at the VIC.

bold: Field/value must be forwarded/returned **exactly** as received.

Row coding interpretation examples:

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

Field 5: (1) acquirer does not include the settlement amount in the request; (2) VisaNet inserts the settlement amount **if** the issuer participates in multicurrency; (3) issuer does not return the field value in the response; (4) VisaNet replaces it if the acquirer is a multicurrency participant.

Field 39: (1) acquirer does not include this field; (2) if appropriate, VisaNet 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) acquirer can include the field if it wants; (2) VisaNet 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) VisaNet reinserts it before forwarding the response to the acquirer.

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

Definition of the Term "Mandatory"

Mandatory refers to client requirements and fields must be present in messages and contain certain values. *Conditional* refers to client requirements applying under specified conditions. While V.I.P. enforces edits and rejects transactions for some violations of mandatory requirements, V.I.P. does not enforce edits for all mandatory or conditional fields and values.

Visa strongly urges clients and processors to comply with mandatory field requirements. Failure to do so can result in greater risk to clients or increased processing costs, and may result in exposure to disputes and compliance claims, elevated decline rates, and disqualification for preferential interchange rates. Visa advises clients not to rely on V.I.P. to reject transactions not complying with mandatory or conditional requirements.

Use of M (Mandatory), C (Conditional), and O (Optional) in Message Charts

M (Mandatory)	In a message chart, M means that required fields or specific values must be included in a transaction or message.
C (Conditional)	In a message chart, C means that fields or specific codes and values are required in a message only if certain conditions are met. For example, if a message is submitted for CVV checking and field 22 = 05 or 95 with track data included, field 44.5 - CVV Results Code may be present. If the message is not submitted for CVV checking, field 44.5 is not included. In message layout charts, field 44.5 is marked as <i>conditional</i> to accommodate both CVV and non-CVV submissions.
O (Optional)	In a message chart, O means that the presence of particular field is at the discretion of the message sender. V.I.P. does not check or edit these fields or their contents.

See "Data Field Descriptions" for individual field information.

Abbreviated Field Names

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
2	Primary Account Number (PAN)	Primary Acct Nbr
3	Processing Code	Not Abbreviated

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
5	Amount, Settlement	Amt, Settlmt
6	Amount, Cardholder Billing	Amt, Cdhlrd Billing
7	Transmission Date/Time	Transmsn Date/Time
9	Conversion Rate, Settlement	Conv Rate, Settlmt
10	Conversion Rate, Cardholder Billing	Conv Rate, Cdhlrd 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
15	Date, Settlement	Date, Settlmt
18	Merchant Type	Mchnt Type
19	Acquiring Institution Country Code	Acqng Inst Cntry Code
20	PAN Extended, Country Code	PAN Extnd, Cntry Code
22	Point-of-Service Entry Mode Code	Not Abbreviated
23	Card Sequence Number	Card Seq Nbr
25	Point-of-Service Condition Code	POS Cond Code
26	Point-of-Service 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
34	Acceptance Environment Data (TLV Format)	Accptc Env
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

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
44.3	Additional Token Response Information	Addtnl Token Resp Information
44.4	Extended STIP Reason Code	Extd. STIP Rsn Code
44.5	CVV/iCVV Results Code	Not Abbreviated
44.6	PACM Diversion Level Code	PACM Divrsn Level
44.8	Card Authentication Results Code	Card Authen Results Code
44.12	Check Settlement Code (U.S. only)	Check Settlmt Code
44.13	CAVV Results Code	CAVV Results
48	Additional Data—Private	Addtnl Data—Private
49	Currency Code, Transaction	Currccy Code, Trans
51	Currency Code, Cardholder Billing	Currccy Code, Cdhlrd Billing
52	Personal Identification Number (PIN) Data	PIN Data
53	Security-Related Control Information	Sec Related Cntrl Info
54	Additional Amounts	Addtnl Amts
55	Integrated Circuit Card (ICC)-Related Data	ICC-Related Data
56	Customer Related Data	Not Abbreviated
59	National POS Geographic Data	Natl POS Geo Data
60	Additional POS Information	Addtnl POS Info
60.1	Terminal Type	Not Abbreviated
60.6	Chip Transaction Indicator	Chip Trans Indctr
60.10	Partial Authorization Indicator	Partial Auth Indctr
61.1	Other Amount, Transaction	Other Amt, Trans
62	Field 62 Bitmap	Bitmap (Field 62)
62.2	Transaction Identifier	Trans Idfr
62.5	Duration	Not Abbreviated
62.7	Purchase Identifier	Purchase Idfr
62.8	Service Date	Svc Dt
62.10	Extra Changes	Not Abbreviated
62.12	Multiple Clearing Sequence Count	Mult Clrng Seq Count
62.13	Restricted Ticket Indicator	Restricted Ticket Indctr
62.14	Total Amount Authorized	Total Amt Auth

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
62.17	Gateway Transaction Identifier	Gateway Trans ID
62.18	Excluded Transaction Identifier Reason Code	Excl Tran ID
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
62.25	Spend Qualified Indicator	Spnd Qlfd Indctr
62.26	Account Status	Not Abbreviated
63.0	Field 63 Bitmap	Bitmap (Field 63)
63.1	Network Identification Code	Netwk ID Code
63.3	Message Reason Code	Msg Rsn Code
63.9	Fraud Data	{Condition: (VIP_Book_Condition='TechSpec ATM') or (VIP_Book_Condition='TechSpec Interlink') or (VIP_Book_Condition='TechSpec POS')} Not Abbreviated
63.14	Issuer Currency Conversion Data	Issr Currcy Conv Data
63.19	Fee Program Indicator	Fee Prgrm Indctr
70	Network Management Information Code	Netwk Mgmt Info Code
73	Date, Action	Not Abbreviated
74	Credits, Number	Credits, Nbr
75	Credits, Reversal Number	Credits, Reversal Nbr
76	Debits Number	Debits Nbr
77	Debits, Reversal Number	Debits, Reversal Nbr
86	Credits, Amount	Credits, Amt
87	Credits, Reversal Amount	Credits, Reversal Amt
88	Debits, Amount	Debits, Amt
90	Original Data Elements	Orig Data Elemts
91	File Update Code	Not Abbreviated
92	File Security Code	File Sec Code

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
96	Reserved	Not Abbreviated
100	Receiving Institution Identification Code	Rcvg Inst ID Code
101	File Name	Not Abbreviated
102	Account Identification 1	Acct ID 1
108	Data in Local Language	Not Abbreviated
110	Encryption Data (TLV Format)	Encryption Data
111	Additional Transaction Specific Data (TLV Format)	Addnl Trans-Spcfc Data
114	Domestic and Localized Data (TLV Format)	Not Abbreviated
121	Issuing Institution Identification Code	Not Abbreviated
123	Verification Data	Verif Data
123	Usage 1: Verification Data (Fixed Format)	Usage 1: Verif Data (Fxd Frmt)
125	Supporting Information	Supporting Info
126	Field 126 Bitmap	Bitmap (Field 126)
126.1	Reserved for Future Use	Not Abbreviated
126.2	Reserved for Future Use	Not Abbreviated
126.3	Reserved for Future Use	Not Abbreviated
126.4	Reserved for Future Use	Not Abbreviated
126.5	Visa Merchant Identifier	Not Abbreviated
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
126.10	CVV2 Authorization Request Data	CVV2 Auth Req Data
126.13	POS Environment	Not Abbreviated
126.15	Mastercard UCAF Collection Indicator	MC UCAF Indctr
126.18	Agent Unique Account Result	Agent Unique Acct Result
126.19	Dynamic Currency Conversion Indicator	DCC Indctr
126.20	3-D Secure Indicator	3-D Secure Indctr

Table 360: Abbreviated Field Names in Message Charts

Field Number	Field Name	Abbreviation
127E.2	Region Coding	Not Abbreviated
127E.3	Cardholder Spending Amount Limit	Cardhldr Spndng Amt Limit
127E.4	Cardholder Spending Count Limit	Cardhldr Spndng Cnt Limit
127.L1	ALP Product File Maintenance	Not Abbreviated
127.TL	Maximum Transaction Amount Limit	Not Abbreviated
130	Terminal Capability Profile	Term Capbly Profile
131	Terminal Verification Results (TVR)	Term Verif Results
132	Unpredictable Number	Unpredict Nbr
133	Reserved for Future Use	Not Abbreviated
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 and 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

Settlement Position Query and Advice

Table 361: Settlement Position Query (0600/0610) and Advice (0620/0630)

Field Number	Field Name	0600 Acquirer/ Issuer	0610 VIC	0620 VIC	0630 Acquirer/ Issuer
—	Bitmap, Secondary	M	M	M	M
7	Transmsn Date/ Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
15	Date, Settlmt		M	M	M
33	Fwdng Inst ID Code	M	M	M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code		M		M
63.0	Bitmap (Field 63)	M	M	M	M
63.1	Netwk ID Code	M	M	M	M
63.4	STIP/Switch Rsn Code			M	
70	Netwk Mgmt Info Code	M	M	M	M
99	Settlmt Inst ID Code			M	
115	Addtnl Trace Data	O		C	
120	Auxiliary Transaction Data (TLV Frmt)			M	
125, Usage 2	Supporting Info (TLV Frmt)		M		

Account Name Inquiry Issuer Confirmation Advice

Table 362: Account Name Inquiry Issuer Confirmation Advice (0620) and Response (0630)

Field Number	Field Name	0620 VIC	0630 Issuer
—	Bitmap, Secondary		
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
32	Acqng Inst ID Code	M	
34, Dataset ID 04	Additional Service Result Data	M	
34, Dataset ID 04, Tag C0	Account Name Request Result	M	
34, Dataset ID 04, Tag C4	Account Name Match Decision	C	
34, Dataset ID 04, Tag C8	Last Name Account Name Match Decision	C	
34, Dataset ID 04, Tag C9	Middle Name Account Name Match Decision	C	
34, Dataset ID 04, Tag CA	First Name Account Name Match Decision	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code		M
56, Dataset ID 05	Account Owner Date	C	
56, Dataset ID 05, Tag 81	Account Owner Type	C	
62.0	Field 62 Bitmap	C	C
62.2	Trans Idfr	C	C
63.0	Field 63 Bitmap	M	M
63.1	Netwk ID Code	M	M
70	Netwk Mgmt Info Code	M	M
I 108, Dataset ID 01	Account Owner Data in Local Language	C	
I 108, Dataset ID 01, Tag 83	Account Owner Type	C	

Table 362: Account Name Inquiry Issuer Confirmation Advice (0620) and Response (0630)

Field Number	Field Name	0620 VIC	0630 Issuer
123, Usage 2, Dataset ID 68	Verif & Tkn Data (Bitmap Frmt)	C	
123, Usage 2, Dataset ID 68, Tag 01	Token	C	

Network Management Message (0800)

Network management messages are messages that (1) establish and change the network status of a station, (2) start and stop recovery of advices, (3) conduct an echo test, and (4) manage encryption key exchange (DKE).

Station Status and Advice Recovery Messages

Table 363: Station Status Messages (Field 70=0071/0072) and Advice Recovery Messages (Field 70=0078/0079) from Authorization-Only Client to V.I.P.

Field Number	Field Name	0800 Sender	0810 Receiver
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	O	C
39	Resp Code		C
63.0	Bitmap (Field 63)	O	O
63.1	Netwk ID	O	O
70	Netwk Mgmt Info Code	M	M

- Field 63.1 is optional in Station Status messages and in Advice Recovery messages. If present, the value must be **0002**.

Echo Messages

Table 364: Echo Message from Authorization-Only Client to V.I.P.

Field Number	Field Name	0800 Sender	0810 Receiver
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	O	C
39	Resp Code		C
63.0	Field 63 Bitmap	O	O
63.1	Netwk ID	O	O
70	Netwk Mgmt Info Code	M	M

- Field 63.1 is optional in Echo Messages. If present, the value must be **0002**.
- Value in Field 70 must be **0301**.

Table 365: Echo Message from V.I.P. to Authorization-Only Client

Field Number	Field Name	0800 Sender	0810 Receiver
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	O
39	Resp Code		C
63.0	Field 63 Bitmap	O	O
63.1	Netwk ID	O	O
70	Netwk Mgmt Info Code	M	M

- Field 63.1 is optional in Echo Messages. If present, the value must be **0002**.
- Value in Field 70 must be **0301**.

Dynamic Key Exchange

Table 366: Dynamic Key Exchange (DKE) Message

Field Number	Field Name	0800 Sender	0810 Receiver
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
33	Fwdng Inst ID Code	C	C
39	Resp Code		M
48	Addtnl Data - Private; Usage 14	C	
53	Sec Related Cntrl Info	M	
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID	M	M
70	Netwk Mgmt Info Code	M	M
105	Dbl-Lngth DES Key (Triple DES)	C	
110, Dataset ID 04, Tag 80,	Control	C	
110, Dataset ID 04, Tag 81,	Key-set Identifier	C	
110, Dataset ID 04, Tag 83,	Algorithm	C	
110, Dataset ID 04, Tag 85,	Key Protection	C	
110, Dataset ID 04, Tag 86,	Key Index	C	
110, Dataset ID 04, Tag 87,	Encryption Data	C	
110, Dataset ID 04, Tag 88,	Key Checksum Value	C	

Card Authorization and Verification Purchase

This section details the fields used in non-chip purchase authorization messages and details Visa and non-Visa chip-based transactions.

This section contains message charts for following customer transaction types:

- **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.
- **CPS Card Present** - Retail Purchase, Passenger Transport, Automated Fuel Dispenser, and Hotel and Auto Rental transactions. 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. Issuers can use this format for PIN-Authenticated Visa Debit transactions.
- **CPS Card Not Present** - Direct Marketing, Passenger Transport including Preferred Customer, Hotel and Auto Rental including Preferred Customer, and E-Commerce.
- **Bill Payment** - Authorization (U.S. Only)
- **Payment** - Authorization Original (U.S. Only, Non-CPS)
- **Account Verification Request**
- **Credit Voucher and Merchandise Return Authorization**

Card Present and Card Not Present Standard Purchases, Electronic Terminal, PIN/No PIN (Non-CPS), E-commerce

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 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, Cdldr Billing		C+	C+	C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
28	Armt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
34	Accptc Env	C	C+	C	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
44.4	Extd. STIP Rsn Code					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+	

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C
49	Currccy Code, Trans	M	→	M	→	M
51	Currccy Code, Cdhlrd 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-	O
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, Cdhlrd Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr	C	M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.7	Purchase Idfr	O	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
62.26	Account Status				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				
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

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
108	Data in Local Language	C	→			C
111	Addnl Trans-Spcfc Data	C	C+		C+	C
114	Domestic and Localized Data	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+	C
125	Supporting Info	C	C			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier	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 Indctrss	C	→	C	→	C
126.13	POS Environment	C	C-			C

Table 367: Card Present Card Not Present Standard Purchase Electronic Terminal and PIN or No PIN (Non-CPS) and E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rcds - Action & Data			C	C-	C

Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Table 368: Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 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, Cdldr Billing		C+	C+	C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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

Table 368: Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
33	Fwdng Inst ID Code	C	→			C
34	Accptc Env	C	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	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
44.3	Addtnl Token Resp Information		C+	O	C+	C
44.4	Extd. STIP Rsn Code					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	Currccy Code, Trans	M	→	M	→	M
51	Currccy Code, Cdhdrl Billing		C+	C+	C+	C
54	Addtnl Amts	C	C-	C	→	C

Table 368: Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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, Cdhlrd Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr	C	M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.7	Purchase Idfr	O	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

Table 368: Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	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
108	Data in Local Language	C	→			C
111	Addnl Trans-Spcfc Data	C	C+		C+	C
114	Domestic and Localized Data	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 Info	C	C			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier	C	C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C

Table 368: Card Present and Card Not Present Standard Purchase, Voice Authorization (Non-CPS)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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 Indctr	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rcds - Action & Data			C	C-	C

CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

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

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 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, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmstn Date/ Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M
12	Time, Local Trans	M	C			C	M	C			C
13	Date, Local Trans	M	C			C	M	C			C
14	Date, Expr	M	→			M	C	→			C

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
15	Date, Settlmt		C+	C	C+	C		C+	C	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
34	Accptc Env	C	C+	C	C+	C	C	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

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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					
44.4	Extd. STIP Rsn Code					C					C
44.5	CWV/ 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

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+					C+	
45	Track 1 Data	C	→				O	→			
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currccy Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currccy Code, Cdhlrd 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-	O	C	C-	C	C-	O
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

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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, Cdhlrd 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	C	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
62.7	Purchase Idfr	O	C-								

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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 Qlfld Indctr		C+	O	C+	C		C+	O	C+	
62.26	Account Status				C+					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					
63.3	Message Reason code	O	→			O	C	C+	O	-	M
63.4	STIP/ Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C					C				
73	Date, Action			C	C-	C			C	C-	C

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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
108	Data in Local Language	C	→			C					
111	Addnl Trans-Spcfc Data	C	C+		C+	C	C	C+		C+	C
114	Domestic and Localized Data	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	Supporting Info	C	C			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C

Table 369: CPS/EDQP, Card Present Retail Purchase, Passenger Transport, Hotel and Auto Rental

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
126.5	Visa Merchant Identifier	C	C+		C+	C+		C+		C+	C+
126.12	Svc Indctr	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	C-			C-	C	C-			C-
126.19	DCC Indctr	C	-				C	-			
127	File Rcds - Action & Data			C	C-	C			C	C-	C

- The second leg of this message is for Incremental Hotel and Auto Rental Authorizations (0100/0110) and their advices (0120).
- 0120 from VICs are advices.
- A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.
- Fields 26, 52, and 53 apply to PIN-Authenticated Visa Debit transactions only.

CPS/EDQP, Card Not Present Direct Marketing, Passenger Transport, Preferred Customer Hotel and Auto Rental, Preferred Customer E- Commerce

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	FieldName	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 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, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmstn Date/ Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M
12	Time, Local Trans	M	C			C	M	C			C
13	Date, Local Trans	M	C			C	M	C			C
14	Date, Exp	O	→			C					

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	FieldName	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
15	Date, Settlmt		C+	C	C+	C		C+	C	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	→			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
34	Accptc Env	C	C+	C	C+	C					
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

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
44.1	Resp Source/Rsn Code				M+	M				M+	M
44.2	Addr Verif Result Code		C+	C	→	C					
44.4	Extd. STIP Rsn Code					C					C
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
44.10	CVW2 Results		C+	C	→	C		C+	C	→	C
44.13	CAVV Results		C+	C	→	C					
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+					C+	
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currly Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currly Code, Cdhdr Billing		C+	C	C-	C		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C		C+	C	→	C

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	FieldName	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
59	Natl POS Geo Data	C	→			C		→			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					
60.8	MOTO/ECI/Pyamt 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	C	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

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
62.7	Purchase Idfr	O	C-								
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 Qlfld Indctr		C+	O	C+	C		C+	O	C+	
62.26	Account Status				C+					C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.4	STIP/ Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C					C				
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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
108	Data in Local Language	C	→			C					
111	Addnl Trans-Spcfc Data				C+					C+	
114	Domestic and Localized Data	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					
125	Supporting Info	C	C			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.5	Visa Merchant Identifier	C	C+		C+	C+		C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C					
126.7	Mchnt Ser Nbr	C	→			C					

Table 370: CPS/EDQP Card Not Present-Direct Marketing Passenger Transport and Preferred Customer Hotel and Auto Rental and Preferred Customer E-Commerce

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC	0120 VIC
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-			C-	C	C-			C-
126.19	DCC Indctr	C	-				C	-			
126.20	3-D Secure Indctr		C+	C	→	C		C+	C	→	C
127	File Rcds - Action & Data			C	C-	C			C	C-	C

- The second leg of this message is for Incremental Hotel and Auto Rental Authorizations (0100/0110) and their advices (0120).
- 0120 from VICs are advices.
- A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.

CPS/EDQP Card Present-Automated Fuel Dispenser

Table 371: CPS/EDQP 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, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Exp	M	→			M
15	Date, Settlmt		C+	C	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
34	Accptc Env	C	C+	C	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

Table 371: CPS/EDQP Card Present-Automated Fuel Dispenser

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
42	M	→	M	→	M	
43	M	→			M	
44.1				M+	M	
44.4					C	
44.5		C+	C	C+	C	
44.6					C	
44.7					C	
44.15				C+		
45	C	→				
48	O	→			C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54		C+	C	→	C	
59	C	→			C	
60.1	M	→			M	
60.2	M	→			M	
60.9		C+			C	
62.0	M	→	O	→	C	
62.1	M	C+	O	C+	C	
62.2		M+	O	C+	M	
62.3				C+		
62.20	C	C-	C	→	C	
62.21		C+		C-	C	
62.22		C+		C-	C	
62.23		C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	

Table 371: CPS/EDQP Card Present-Automated Fuel Dispenser

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
62.26					C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Prauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	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
108	Data in Local Language	C	→			C
111	Addnl Trans-Spcfc Data	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	Supporting Info	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			
127	File Rclds—Action & Data			C	C-	C

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

Bill Payment Authorization (U.S. Only)

Table 372: Bill Payment Authorization (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	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, Cdldr Billing		C+	C+	C-	C	
7	Transmsn Date/Time	M	→	M	→	M	
10	Conv Rate, Cdldr Billing		C+	C+	C-	C	
11	Sys Trace Audit Nbr	M	→	M	→	M	
12	Time, Local Trans	M	C			C	
13	Date, Local Trans	M	C			C	
14	Date, Exp	O	→			C	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	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	

Table 372: Bill Payment Authorization (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
44.1	Resp Source/Rsn Code				M+	M	
44.2	Addr Verif Result Code		C+	C	C+	C	
44.4	Extd. STIP Rsn Code					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	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				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	C	M+	O	C+	M	
62.3	Valid/Dwngrd Rsn Code				C+		
62.4	Market-Specific Data Idfr	M	→	O	C+	M	
62.7	Purchase Idfr	O	C-				
62.20	Mchnt VV	C	C-	C	→	C	

Table 372: Bill Payment Authorization (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
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	
62.26	Account Status				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					
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	
125	Supporting Info	C	C			C	
126.0	Field 126 Bitmap	C	C-	C	→	C	
126.5	Visa Merchant Identifier	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	C-			C-	
126.20	3-D Secure Indctr		C+	C	→	C	
127	File Rcds— Action & Data			C	C-	C	

Payment Authorization Original (U.S. Only and Non-CPS)

Table 373: Payment Authorization Original (U.S. Only and Non-CPS)

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdldr Billing		C+		
7	Transmsn Date/Time	M	→	M	→
10	Conv Rate, Cdldr Billing		C+		
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr.	C	→		
15	Date, Settlmt		C+	C	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	→		
34	Accptc Env	C	C+	C	C+
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	→

Table 373: Payment Authorization Original (U.S. Only and Non-CPS)

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
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	→
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private	C	→	O	C+
49	Currcy Code, Trans	M	→	M	→
51	Currcy Code, Cdldr 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	Crdldr ID Method		C+		
62.1	Auth Char Indctr	M	C+	O	
62.2	Trans Idfr	C	M+	O	C+
62.3	Valid Rsn Code				C+
62.7	Purchase Idfr	O	C-		
62.20	Mchnt VV	M	→	O	→
62.23	Product ID		C+	C	C+

Table 373: Payment Authorization Original (U.S. Only and Non-CPS)

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C			
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1			C	→
104	Trans Description	O	C-		
114	Domestic and Localized Data	C	→		
115	Addtnl Trace Data	O	C-		C+
121	Issng Inst ID Code	C	→	C	→
123	Verif Data	C	C-		
125	Supporting Info	C	C		
126.5	Visa Merchant Identifier	C			
126.9	3-D Secure CAVV	C	C-		
126.10	CVV2 Auth Request Data	C	C-		
126.12	Svc Indctrs	C	C-		
126.20	3-D Secure Indctr		C+	C	→

Account Verification Request

Table 374: Account Verification 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
6	Amt, Crdhldr Billing		C+	C+	C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Crdhldr 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
15	Date, Settlmt		C+	C	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
32	Acqng Inst ID Code	M	→	M	→	M
34	Accptc Env	C	C+	C	C+	C
35	Track 2 Data	C	-			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	C+	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			C
44.1	Resp Source/Rsn Code				M+	M

Table 374: Account Verification Request

Field Number and Name	V.I.P. Msg Format					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
44.2		C+	C	→	C	
44.5		C+	C	C+	C	
44.10		C+	C	→	C	
44.13		C+	C	→	C	
45	Track 1 Data	C	-			
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Crdhldr Billing		C+	C+	C+	C
54	Addtnl Amts	C	→	C	C-	C
56	Customer Related Data (TLV Format)	C	→	C		C
60.8	MOTO/ECI/Pymt Indctr	C	C+	C	C	C
60.9	Crdhldr ID Method		C			C
62.0	CPS Field Bitmap		C+		C+	C
62.2	Trans Idfr	O	M+	O	C+	M
62.7	Purchase Idfr	O	-			
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
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
104	Trans Description	O	C-	O	C-	C
111	Addnl Trans-Spcfc Data	C	C+		C+	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
123	Verif Data	C	C-	C		C
125	Supporting Info	O				

Table 374: Account Verification Request

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
126.0	Bitmap (Field 126)					
126.5	Visa Merchant Identifier	C	C-			
126.8	Tran ID (XID)	C	C-			
126.9	CAVV	C	C-			
126.10	CVV2 Auth Req Data	C	→			C
126.13	POS Environment	O	C+	O		C+
126.20	3-D Secure Indicator		C+	C	→	C

Credit Voucher and Merchandise Return Authorization

Table 375: Credit Voucher and Merchandise Return Authorization

Field Number and Name	0100		0110		STIP Advice
	Acqr	VIC	Issr	VIC	
					0120
2 Primary Acct Nbr (PAN)	M	→	M	→	M
3 Processing Code	M	→	M	→	M
4 Amt, Trans	M	→	M	→	M
6 Amt, Cdldr Billing		C+	C+	C-	C
7 Transmsn Date/Time	M	→	M	→	M
10 Conv Rate, Cdldr Billing		C+		C-	C
11 Sys Trace Audit Nbr	M	→	M	→	M
12 Time, Local Trans	M	C			C
13 Date, Local Trans	M	C			C
14 Date, Expr	C	→			C
15 Date, Settlmt		C+	C	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
34 Accptc Env	C	C+	C	C+	C
35 Track 2 Data	C	→			
37 Retrieval Ref Nbr	M	→	M	→	M
38 Auth ID Resp			C	→	C

Table 375: Credit Voucher and Merchandise Return Authorization

Field Number and Name	0100		0110		STIP Advice
	Acqr	VIC	Issr	VIC	VIC
39 Resp Code		C+	M	→	M
41 Card Acctr Termnl ID	C	→	C	→	C
42 Card Acctr ID Code	M	→	M	→	M
43 Card Acctr Name/Loc	M	→			M
44.1 Resp Source/Rsn Code				C+	M
44.2 Addr Verific Result Code		C+	C+	C	C
44.4 Extd. STIP Rsn Code					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 Currccy Code, Trans	M	→	M	→	M
51 Currccy Code, Cdhdr Billing		C+	C+	C-	C
52 PIN Data	C	C-			
53 Sec Related Cntrl Info	C	C-			
54 Addtnl Amnts		C+	C	C	C
55 Chip Card Data	C	C-	C	C-	O
59 Natl POS Geo Data	C	→			C
60.1 Terminal Type	M	→			M
60.2 Term Entry Cap	M	→			M
60.3 Chip Condtion Code	C	C-			C
60.6 Chip Trans Indctr	C	C-			C
60.7 Auth Rel Indctr	C	C-			C
60.8 MOTO/ECI/Pymt Indctr	C	C+			C

Table 375: Credit Voucher and Merchandise Return Authorization

Field Number and Name	0100		0110		STIP Advice
	Acqr	VIC	Issr	VIC	VIC
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	C+	O	C+	M
62.3 Valid/Dwngrd Rsn Code				C+	M
62.7 Purchase Idfr	O	C-			
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				
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
111 Addnl Trans-Spcfc Data	C	C+		C+	C
114 Domestic and Localized Data	C	→			C
115 Addtnl Trace Data	O	C-		C+	

Table 375: Credit Voucher and Merchandise Return Authorization

Field Number and Name		0100		0110		STIP Advice
		Acqr	VIC	Issr	VIC	
0120						VIC
123	Verif Data	C	C-			
125	Supporting Info	C	C			C
126.0	Field 126 Bitmap	C	C-	C	C-	C
126.5	Visa Merchant Identifier	C	C+		C+	C+
126.9	3-D Secure CAVV	C	→			
126.10	CVV2 Auth Req Data	C	→			C
126.12	Svc Indctr	C	C-			C
126.13	POS Environment	C	C-			C
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			-
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rcds—Action and Data			O	-	

U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice

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

Table 376: U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice

Field Number and Name	0120		0130		STIP Advice
	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, Cdldr Billing		C+	C+	C-	C
7 Transmsn Date/Time	M	→	M	→	M
10 Conv Rate, Cdldr Billing		C+		C-	C
11 Sys Trace Audit Nbr	M	→	M	→	M
12 Time, Local Trans	M	C			C
13 Date, Local Trans	M	C			C
14 Date, Expr	C	→			C
15 Date, Settlmt		C	C	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
34 Accptc Env	C	C+	C	C+	C
37 Retrieval Ref Nbr	M	→	M	→	M
38 Auth ID Resp	C	→			C
39 Resp Code		O+	M	→	M

Table 376: U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice

Field Number and Name		0120		0130		STIP Advice
		Acqr	VIC	Issr	VIC	0120
Acqr	VIC	Issr	VIC	VIC	VIC	VIC
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
44.4	Extd. STIP Rsn Code					C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.11	Orig Resp Code				C+	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	C	→	O	C+	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhdr Billing		C+	C+	C-	C
55	Chip Card Data	O	O	O	O	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtion Code	C	C-			C
60.6	Chip Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhdr 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

Table 376: U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice

Field Number and Name	0120		0130		STIP Advice	
	0120		0130			
	Acqr	VIC	Issr	VIC	VIC	
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.26	Account Status				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				
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
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
116	Card Issr Ref Data				C+	
126.0	Field 126 Bitmap	C	C-			C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-			
126.13	POS Environment	C	C-			C

Completion Advice for Auth Only Issuers

Table 377: Completion Advice for Auth Only Issuers

Field Number and Name	Completion Advice		
	0120	0130	
	VIC	Issr	
-	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	M	
15	Date, Settlmt	C	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
33	Fwdng Inst ID Code	C	
34	Accptc Env	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code		M
41	Card Accptr Termnl ID	C	C

Table 377: Completion Advice for Auth Only Issuers

Field Number and Name	Completion Advice		
	0120	0130	
	VIC	Issr	
42	M	M	
43	M		
44.3	C		
44.4	C		
48	C		
48	C		
49	M	M	
51	C		
54	C		
55	O		
59	C		
60.1	M		
60.2	M		
60.9	C		
60.10	C		
61.1	C		
61.2	C		
62.0	C	C	
62.1	C	C	
62.2	C	C	
62.3	C		
62.20	C		
62.23	C		
62.24	C		
62.25	C	O	
63.0	M	M	
63.1	M	M	

Table 377: Completion Advice for Auth Only Issuers

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

Authorization Advice and Response for Authorization Only Issuers

Table 378: Authorization Advice and Response for Authorization Only Issuers

Field Number and Name		0120	0130
		VIC	Issr
-	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhdr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Time	C	
14	Date, Expr	M	
15	Date, Settlmt	C	C
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	
34	Accptc Env	C	
35	Track 2 Data	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M

Table 378: Authorization Advice and Response for Authorization Only Issuers

Field Number and Name		0120	0130
		VIC	Issr
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	
44.4	Extd. STIP Rsn 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
51	Currcy Code, Cdldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	O	
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, Cdldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O

Table 378: Authorization Advice and Response for Authorization Only Issuers

Field Number and Name		0120	0130
		VIC	Issr
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		
100	Rcvg Inst ID Code	C	C
102	Acct ID 1	C	
103	Acct ID 2	C	
104	Trans Description	C	
111	Addnl Trans-Spcfc Data	C+	
114	Domestic and Localized Data	C	
116	Card Issr Ref Data		C
117	National Use	C	C
118	Intra-Cntry Data	C	C
123	Verif Data	C	
125	Supporting Info	C	
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.6	Cdhldr Ser Nbr	C	

Table 378: Authorization Advice and Response for Authorization Only Issuers

Field Number and Name		0120	0130
		VIC	Issr
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-	
126.20	3-D Secure Indctr	C	

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:

- ATM Cash Transaction-With PIN (non-CPS)
- Manual Cash or Quasi-Cash-Electronic Terminal, No PIN (non-CPS)
- Manual Cash or Quasi-Cash-Voice Authorization (non-CPS)
- CPS ATM, Visa Card-With PIN
- ATM Account Transfer

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)

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

For information about the Visa Token Service, message layouts, and the fields used with token processing, see Token Messages section in Message Formats chapter. See *Visa Token Services Technical Specifications for Issuers* and *Visa Token Services Technical Specifications for Acquirers* for further details.

ATM Cash Transaction-With PIN (Non-CPS)

Table 379: ATM Cash Transaction-With PIN (Non-CPS)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
—	Bitmap, Secondary	C	→	C	→	M	
2	Primary Acct Nbr (PAN)	C	C	C	C	C	
3	Processing Code	M	→	M	→	M	
4	Amt, Trans	M	→	M	→	M	
6	Amt, Cdhdlr Blng		C+			C	
7	Transmsn Date/Time	M	→	M	→	M	
10	Convsn Rate, Cdhdlr Blng		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	M	→			M	
15	Date, Settlmt		C+	C	C+	C	
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-			C	
32	Acqng Inst ID Code	M	→	M	→	M	
33	Fwdng Inst ID Code	C	→			C	
34	Accptc Env	C	C+	C	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	

Table 379: 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
41	Card Acceptor Terminal ID	M	→	M	→	M
42	Card Acceptor ID Code	M	→	M	→	M
43	Card Acceptor Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.4	Extd. STIP Rsn Code					C
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data —Private	O	→	O	→	C
49	Currency Code, Trans	M	→	M	→	M
51	Currency Code, Cardholder 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	→		C+	M
60.2	Term Entry Cap	M	→		C+	M
60.3	Chip Condtn Code	C	C-		C+	C
60.9	Cardholder ID Method		C+		C+	C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cardholder Blng					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	O	C+	M
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 Qlfld Indctr		C+	O	C+	C

Table 379: 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
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				
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
114	Domestic and Localized Data	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	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

Manual Cash or Quasi-Cash-Electronic Terminal and No PIN (Non-CPS)

Table 380: Manual Cash or Quasi-Cash-Electronic Terminal and No PIN (Non-CPS)

Field Number and Name	V.I.P. Msg Format				Advice	
	0100		0110			
	Acqr	VIC	Issr	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, Cdldr Blng		C+	C+	C- C	
7	Transmsn Date/Time	M	→	M	→ M	
10	Convsn Rate, Cdldr Blng		C+	C+	C- C	
11	Sys Trace Audit Nbr	M	→	M	→ M	
12	Time, Local Trans	M	C		C	
13	Date, Local Trans	M	C		C	
14	Date, Expr	C	→		C	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	C	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	

Table 380: Manual Cash or Quasi-Cash-Electronic Terminal and No PIN (Non-CPS)

Field Number and Name	V.I.P. Msg Format					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
41	C	→	C	→	C	
42	C	→	C	→	C	
43	M	→			M	
44.1				M+	M	
44.2			C	→	C	
44.4					C	
44.5		C+	C	C+	C	
45	C	→				
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54		C+			C	
59	C	→			C	
60.1	M	→		C+	M	
60.2	M	→		C+	M	
60.3	C	C-		C+	C	
60.9		C+		C+	C	
61.1	C	→			C	
61.2		C+			C	
62.0	C	→	O	→	C	
62.1		C+			C	
62.2	C	M+	O	C+	M	
62.7	O	C-				
62.20 ¹	C	C-	C	→	C	
62.21		C+		C-	C	
62.22		C+		C-	C	
62.23		C+	C	C+	C	

Table 380: Manual Cash or Quasi-Cash-Electronic Terminal and No PIN (Non-CPS)

Field Number and Name	V.I.P. Msg Format					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
62.24		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				
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
114	Domestic and Localized Data	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
125	Supporting Info	C	C			C
126.5	Visa Merchant Identifier	C				
126.19	DCC Indctr	C	-			
127	File Rcds—Action & Data			C	C-	C

¹Field 62.20 MVV is not applicable to manual cash.

Manual Cash or Quasi-Cash-Voice Authorization (Non-CPS)

Table 381: Manual Cash or Quasi-Cash-Voice Authorization (Non-CPS)

Field Number and Name	V.I.P. Msg Format				Advice	
	0100		0110			
	Acqr	VIC	Issr	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, Cdldr Blng		C+	C+	C- C	
7	Transmsn Date/Time	M	→	M	→ M	
10	Convsn Rate, Cdldr Blng		C+		C+ C	
11	Sys Trace Audit Nbr	M	→	M	→ M	
12	Time, Local Trans	M	C		C	
13	Date, Local Trans	M	C		C	
14	Date, Expr	C	→		C	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	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	O	→		C	

Table 381: 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	
42	O	→				C
43	C	→				C
44.1					M+	M
44.2			C	→		C
44.4						C
44.10		C+	C	→		C
48	O	→	O	→		C
49	M	→	M	→		M
51		C+	C+	C-		C
54		C+				C
59	O	→				C
60.1	O	→		C+		C
60.2	O	→		C+		C
60.9		C+		C+		C
61.1	C	→				C
61.2		C+				C
62.0	C	→	O	→	C	
62.1		C+				C
62.2	C	M+	O	C+		M
62.7	O	C-				
62.20 ¹	C	C-	C	→		C
62.21		C+		C-		C
62.22		C+		C-		C
62.23		C+	C	C+		C
62.24		O+	O	O+		C
62.25		C+	O	C+		C
63.0	M	→	M	→	M	

Table 381: 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	
63.1	M	→	M	→	M	
63.4	STIP/Switch Rsn Code				M	
63.19	Fee Prgrm Indctr	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
114	Domestic and Localized Data	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
125	Supporting Info	C	C			C
126.0	Field 126 Bitmap	C	→			C
126.5	Visa Merchant Identifier	C				
126.10	CVV2 Auth Req Data	C	C-			C
126.19	DCC Indctr	C	-			
127	File Rcds—Action & Data			C	C-	C

¹Field 62.20 MVV is not applicable to manual cash.

ATM and Visa Card-With PIN (CPS/EDQP)

Table 382: ATM and Visa Card-With PIN (CPS/EDQP)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	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, Cdhdlr Blng		C+			C	
7	Transmsn Date/Time	M	→	M	→	M	
10	Convsn Rate, Cdhdlr Blng		C+			C	
11	Sys Trace Audit Nbr	M	→	M	→	M	
12	Time, Local Trans	M	C			C	
13	Date, Local Trans	M	C			C	
14	Date, Expr	M	→			M	
15	Date, Settlmt		C+	C	C+	C	
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-			C	
32	Acqng Inst ID Code	M	→	M	→	M	
33	Fwdng Inst ID Code	C	→			C	
34	Accptc Env	C	C+	C	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	

Table 382: ATM and Visa Card-With PIN (CPS/EDQP)

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
41	Card Acceptor Terminal ID	M	→	M	→	M	
42	Card Acceptor ID Code	M	→	M	→	M	
43	Card Acceptor Name/Loc	M	→			M	
44.1	Resp Source/Rsn Code				M+	M	
44.4	Extd. STIP Rsn Code					C	
44.5	CVV/iCVV Results Code		C+	C	C+	C	
45	Track 1 Data	C	→				
48	Addtnl Data—Private	O	→	O	→	C	
49	Currency Code, Trans	M	→	M	→	M	
51	Currency Code, Cardholder Billing		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	→		C+	M	
60.2	Term Entry Cap	M	→		C+	M	
60.3	Chip Condtn Code	C	C+		C+		
60.9	Cardholder ID Method		C+		C+	C	
61.1	Other Amt, Trans					C	
61.2	Other Amt, Cardholder Billing					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+		
62.21	Risk Score		C+		C-	C	
62.22	Condition Codes		C+		C-	C	
62.23	Product ID		C+	C	C+	C	

Table 382: ATM and Visa Card-With PIN (CPS/EDQP)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
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
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	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
111	Addnl Trans-Spcfc Data				C+	
114	Domestic and Localized Data	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
127	File Rcds—Action & Data			C	C-	C

ATM Account Transfer

An account transfer is a request to transfer funds between a cardholder's two accounts at the same financial institution. ATM account transfers are currently available for domestic, interregional, and intraregional transactions.

This transaction is strictly between the cardholder and the issuer. Because there is no settlement between the acquirer and the issuer, this transaction cannot be adjusted or disputed. An account transfer can be reversed if it is necessary to cancel the cardholder charge when the acquirer cannot deliver the response to the point of service.

STIP cannot process an account transfer on behalf of an unavailable issuer, but checks the account against the Account Screen Authorization File (ASAF). STIP responds and creates an advice if a decline or pickup code is on file. This is one of the two instances when a STIP-processing advice does not reflect typical STIP authorization processing.

Account transfers do not impact settlement totals.

Table 383: ATM Account Transfer

Field Number and Name	Original					STIP Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
—	Second Bitmap	C	→	C	→	C
2	Primary Acct Nbr	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	→			M
13	Date, Local Trans	M	→			M
14	Date, Expr	C	→			C
15	Date, Settlmt		M+	M	→	M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	C	→	C	→	C
20	PAN Extnd, Cntry Code	O	-		M+	

Table 383: ATM Account Transfer

Field Number and Name	Original				STIP Advice	
	0100		0110			
	Acqr	VIC	Issr	VIC		
22	POS Entry Mode Code	M	C+		M	
25	POS Cond Code	M	→	M	→ M	
26	POS PIN Capture Code	C	→		C	
28	Amt, Trans Fee	C	C-		C	
32	Acqng Inst ID Code	M	→	M	→ M	
33	Fwdng Inst ID Code	C	→		C	
34	Accptc Env	C	C+	C	C+	
35	Track 2 Data	M	→			
37	Retrieval Ref Nbr	M	→	M	→ M	
38	Auth ID Resp			O	→ C	
39	Response 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	
44.4	Extd. STIP Rsn Code				C	
44.5	CVV/iCVV Results Code		C+	O	C+ C	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	
49	Currccy Code, Trans	M	→	M	→ M	
51	Currccy Code, Cdldr Billing		C+		C	
52	PIN Data	M	→			
53	Sec Related Cntrl Info	M	→			
59	Natl POS Geo Data	C	→		C	
60.1	Terminal Type	O	→		C+ C	
60.2	Term Entry Cap	O	→		C+ C	
60.9	Crdldr ID Method		C+		C+ C	
62.0	Bitmap (Field 62)		C+		C+ C	
62.2	Trans Idfr		M+		M+ M	

Table 383: ATM Account Transfer

Field Number and Name		Original				STIP Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
62.23	Product ID		C+	C	C+	C	
62.24	Program Idfr		O+	O	O+	C	
63.0	Bitmap (Field 63)	M	→	M	→	M	
63.1	Netwk ID	M	→	M	→	M	
63.4	STIP/Switch Rsn Code					M	
63.19	Fee Prgrm Indctr	C	C+	C	C+	C	
102	Acct ID 1	C	→	O	C+		
103	Acct ID 2	C	→	O	C+		
115	Addtnl Trace Data	O	C-		C+		
117	National Use	C	C-	C	C-	C	
118	Intra-Cntry Data	C	C-	C	C-	C	
126.0	Bitmap (Field 126)	C	C-			C	
126.5	Visa Merchant Identifier		C+		C+	C+	
126.12	Svc Indctr	C	C-			C	

ATM and POS Balance Inquiry

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

Balance inquiries are available for U.S. Visa cardholders at ATMs or POS terminals inside the United States. The request messages originate at full service acquirers and are sent to authorization-only issuers.

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.

ATM Balance Inquiry

This table includes the ATM balance inquiry field requirements for:

- 0100 Authorization Request
- 0110 Authorization Request Response

Table 384: ATM 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	→
12 Time, Local Trans	M	C		
13 Date, Local Trans	M	C		
14 Date, Expr	C	→		
15 Date, Settlmt		C+	C	C+
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	C-		
32 Acqng Inst ID Code	M	→	M	→
33 Fwdng Inst ID Code	C	→		
34 Accptc Env	C	C+	C	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	→

Table 384: ATM Balance Inquiry

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
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	M	C-		
53	Sec Related Cntrl Info	M	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	→		C+
60.2	Term Entry Cap	M	→		C+
60.9	Crdhldr ID Method		C+		C+
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	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 Qlfld Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→

Table 384: ATM Balance Inquiry

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
63.19	Fee Prgrm Indctr	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	→

POS Balance Inquiry

This table includes the POS balance inquiry field requirements for:

- 0100 Authorization Request
- 0110 Authorization Request Response

Table 385: 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	→	
12 Time, Local Trans	M	C			
13 Date, Local Trans	M	C			
14 Date, Expr	C	→			
15 Date, Settlmt		C+	C	C+	
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	C-			
32 Acqng Inst ID Code	M	→	M	→	
33 Fwdng Inst ID Code	C	→			
34 Accptc Env	C	C+	C	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	→	

Table 385: POS Balance Inquiry

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
42	Card Acceptor ID Code	M	→	M	→
43	Card Acceptor 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	Currccy 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+
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	→

Table 385: POS Balance Inquiry

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			
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	→

Eligibility Inquiry Transaction

The eligibility inquiry transaction in this 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 clearing and settlement.

Table 386: 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	→		
15	Date, Settlmt		C+	C	C+
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	→
34	Accptc Env	C	C+	C	C+
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+

Table 386: Eligibility Inquiry

Field Number and Name		Original Inquiry			
		0100		0110	
		Acqr	VIC	Issr	VIC
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currccy Code, Trans	M	→	M	→
54	Addtnl Amts	O		O	→
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	M	→	O	→
62.2	Trans Idfr		M+	C	M+
62.23	Product ID				M+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C			
100	Rcvg Inst ID Code	C	→	C	→
104	Trans-Spcfc Data	C	C-	C	→
111	Addnl Trans-Spcfc Data	C	C+		C+
126.0	Field 126 Bitmap	C	–		
126.18	Agent Unique Acct Result	C	C-		

Enhanced Product Eligibility Inquiry Message

Enhanced Product Eligibility Inquiry Message described in this table is a non-financial, information-only request for issuers. The Enhanced Product Eligibility Inquiry Message can contain information about the product, anticipated amount, and Visa Flex Credential (VFC) eligibility. VFC issuers return the credential that will be used to fund the transaction in the response message. Enhanced Product Eligibility Inquiry Message requests are not submitted to clearing and settlement.

Acquirers should refer to the Product Eligibility Inquiry message layout. Acquirers who wish to identify the AFS and Product ID for VFC cards and transactions can choose to submit a Product Eligibility Inquiry message. If the card is VFC-enabled, the acquirer will receive the AFS and Product ID of the credential that will be used to fund the transaction in the Product Eligibility response. Product Eligibility Inquiry Message requests are not submitted to clearing and settlement.

Table 387: Enhanced Product Eligibility Inquiry message

Field Number and Name		Enhanced Product Eligibility Inquiry			
		0100		0110	
		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	→
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	M	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	M+
32	Acqng Inst ID Code	M	→	M	→
34	Accptc Env	C	C+	C	C+
35	Track 2 Data	C	→		

Table 387: Enhanced Product Eligibility Inquiry message

Field Number and Name		Enhanced Product Eligibility Inquiry			
		0100		0110	
		Acqr	VIC	Issr	VIC
37	Retrieval Ref Nbr	M	→	M	→
38	Authorization Identification Response			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+
45	Track 1 Data	C			
49	Currccy Code, Trans	M	→	M	→
54	Addtnl Amts	C	→		
56	Customer Related Data in TLV Format		C+	C	
59	Natl POS Geo Data	C	→		
60	Addtnl POS Info	O	→		
62.0	Bitmap (Field 62)			C	M+
62.2	Trans Idfr		M+	C	M+
62.23	Product ID				M+
62.24	Program Idfr				O
62.25	Spnd Qlfd Indctr	→			C
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
111	Addnl Trans-Spcfc Data	C	C+		C+

Product Eligibility Inquiry

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

Table 388: Product Eligibility Inquiry

Field Number and Name		Inquiry	
		0100	0110
		Acqr	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
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
15	Date, Settlmt		C+
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	C+
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
34	Accptc Env	C	C+
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
45	Track 1 Data	C	
49	Currcy Code, Trans	M	M

Table 388: Product Eligibility Inquiry

Field Number and Name	Inquiry	
	0100	0110
	Acqr	VIC
54 Addtnl Amts	O	
59 Natl POS Geo Data	C	
60 Addtnl POS Info	O	
62.0 Bitmap (Field 62)		M
62.2 Trans Idfr		M+
62.23 Product ID		M
62.24 Program Idfr		O
62.25 Spnd Qlfd Indctr	→	C
63.0 Bitmap (Field 63)	M	M
63.1 Netwk ID Code	M	M
111 Addnl Trans-Spcfc Data	C	C+

Fee Inquiry Messages (0100/0110)

This table displays the field requirements for Fee Inquiry request and response messages.

Table 389: Fee Inquiry Messages (0100/0110)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC
— Second Bitmap		C	→	C	→
2 Primary Acct Nbr		C	→	C	→
3 Processing Code		M	→	M	→
7 Transmsn Date/time		M	→	M	→
11 Sys Trace Audit Nbr		M	→	M	→
12 Time, Local Trans		M	C		
13 Date, Local Trans		M	C		
14 Date, Expr		C	→		
15 Date, Settlmt			C+	C	C+

Table 389: Fee Inquiry Messages (0100/0110)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
23	Card Seq Nbr	O	C-		
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	→		
34	Accptc Env	C	C+	C	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	Currny Code, Trans	M	→	M	→
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54	Addtnl Amts	O	→	C	→
55	ICC-Related Data	O	→	O	→
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		C+
60.2	Term Entry Cap	M	→		C+

Table 389: Fee Inquiry Messages (0100/0110)

Field Number	Field Name	0100 Acquirer	0100 VIC	0110 Issuer	0110 VIC
60.9	Crdhldr ID Method		C+		C+
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	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+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID	M	→	M	→
63.12	Sharing Group Code	C	→		
63.19	Fee Prgrm Indctr	C			
100	Rcvg Inst ID Code	O	→		
102	Acct ID 1			O	
103	Acct ID 2	O	→		
104	Trans-Spcfc Data	M	→	M	→
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Institution ID Code	C	→	C	→
123	Verif Data	O	→	O	→

Account Funding Transaction (AFT) Authorization (0100)

Account Funding Transactions can be originated by Acquirers in either 0100 or 0200 format.

Table 390: Account Funding Transaction (AFT) Authorization

Field Number and Name	Original				STIP Advice	
	0100		0110		0120	0130
	Acqr/ Issr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Second	C	C	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 Crdhldr Billing		C+		C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Crdhldr Billing		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	C			C
13	Date, Local Trans	O	C			C
14	Date, Expr	O	→			O
15	Date, Settlement		C+	C	C+	C
18	Mchnt Type	M	→	O		M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
23	Card Seq Nbr	O	→	C	C	C
25	POS Cond Code	M	→	M	→	M
26	POS PIN Captr Code	C	→			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
34	Accptc Env	C	C+			C
35	Track 2 Data	C	→			

Table 390: Account Funding Transaction (AFT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr/ Issr	VIC	Issr	VIC	VIC	Issr
37	Retrieval Ref Nbr	M	→	M	→	M	
38	Auth ID Response			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	O	→			O	
44.1	Resp Source/Rsn Code				M+	M	
44.2	Addr Verific Result Code		C+	C	C+	C	
44.3	Addtnl Token Resp Info		C+	O	C+	C	
44.4	Extd. STIP Rsn Code					C	
44.5	CVV/iCVV Results Code		C+	C	C	C	
44.8	Card Authen Results Code		C+	C	C	C	
44.10	CVV2 Results Code		C+	C	C	C	
44.11	Original Response Code				C+		
44.13	CAVV Results Code		C+	C		C	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+		
45	Track 1 Data	C	→				
48	Additional Data—Private (Usage 9a)	O	→	O	C+		
49	Currccy Code, Trans	M	→	M	→	M	
51	Currccy Code, Crdhldr Billing		C+		C+	C	
52	PIN Data	C	→				
53	Sec Related Cntrl Info	C	→				
54	Addtnl Amts	C	C+	C	C-		
55	ICC Related Data	C	C-	C	C-	C	
56	Customer Related Data	C	C	C	C+	C	
59	Natl POS Geo Data	C	→			C	
60.1	Terminal Type	C	→			C	

Table 390: Account Funding Transaction (AFT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr/ Issr	VIC	Issr	VIC	VIC	Issr
60.2	Term Entry Cap	C	→			C	
60.4	Sp Cond Indctr -Extg Debt	C	C-			C	
60.6	Chip Trans Indctr	C	C+			C	
60.7	Chip Auth Rel Indct	C	→			C	
60.8	MOTO/ECI/Pymt Indctr	C	C-			C	
60.9	Cardhldr ID Method		C+			C	
60.10	Partial Auth Indctr	C	C-			C	
62.0	Bitmap (Field 62)	C	C+	C	C+	C	
62.1	Auth Char Indctr	C	→			C	
62.2	Trans Idfr		C+		C+	C	
62.3	Valid/Dwngrd Rsn Code				C+		
62.4	Market-Specific Data Idfr	C	C-	O	C+	C	O
62.17	Gateway Trans ID	C	→				
62.20	Mchnt VV	C	→	O	→		
62.21	Risk Score		C+			C	
62.22	Condition Codes		C+			C	
62.23	Product ID		C+	C	C+	C	
62.24	Program Idfr	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	
63.19	Fee Prgrm Indctr	C					
102	Acct ID 1	C	→	C	→	C	
103	Acct ID 2	C	→	C	→	C	
104	Trans Description	M	→			M	
111	Addnl Trans-Spcfc Data	C	C+		C+	C	
117	National Use	C	C-	C	C-	C	
118	Intra-Cntry Data	C	C-	C	C-	C	

Table 390: Account Funding Transaction (AFT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr/ Issr	VIC	Issr	VIC	VIC	Issr
123	Usage 2: Verif & Tkn Data (TLV Frmt)	C	C-			C	
125	Supporting Info	C	C			C	
126.0	Bitmap (Field 126)	C	C-			C	
126.5	Visa Merchant Identifier	C	C+		C+	C	
126.8	Tran ID (XID)	C	→				
126.9	CAVV	C	→				
126.10	CVV2 Auth Req Data	C	C-			C	
126.13	POS Environment	C	C-			C	
126.19	DCC Indctr	C	-				
126.20	3-D Secure Indicator		C+	C	→	C	
126.PAN	DSID41 - PAN File Maint	O		C		C	
130	Term Capbly 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-	O
138	App Intchg Profile	C	C-			C-	
139	Auth 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-	

Table 390: Account Funding Transaction (AFT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr/ Issr	VIC	Issr	VIC	VIC	Issr
148	Crypto Currcy Code	C	C-			C-	
149	Crypto Cback Amt	C	C-			C-	

Original Credit Transaction (OCT) Authorization

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

Table 391: Original Credit Transaction (OCT) Authorization

Field Number and Name	Original				STIP Advice	
	0100		0110			
	Acqr/Issr	VIC	Issr	VIC		
—	Bitmap, Secondary	C	C	C	C	
2	Primary Acct Nbr (PAN)	M	→	M	→	
3	Processing Code	M	→	M	→	
4	Amt, Trans	M	→	M	→	
6	Amt, Cdldr Billing		C+		C+	
7	Transmsn Date/Time	M	→	M	→	
10	Conv Rate, Cdldr Billing		C+		C+	
11	Sys Trace Audit Nbr	M	→	M	→	
12	Time, Local Trans	M	C+		C	
13	Date, Local Trans	M	C+		C	
14	Date, Expr	O	→		O	
15	Date, Settlmt		C+	C	C+	
18	Mchnt Type	M	→	O	M	
19	Acqng Inst Cntry Code	M	→	M	→	
22	POS Entry Mode Code	M	→		M	
25	POS Cond Code	M	→	M	→	
32	Acqng Inst ID Code	M	→	M	→	
34	Accptc Env	C	C+	C	C+	
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	
38	Auth ID Resp			C	→	
					C	

Table 391: Original Credit Transaction (OCT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110			
		Acqr/Issr	VIC	Issr	VIC		
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	→	O		M	
44.1	Resp Source/Rsn Code				M+	M	
44.4	Extd. STIP Rsn Code					C	
44.10	CVV2 Results		C+	C	→	C	
45	Track 1 Data	C	→				
48	Addtnl Data—Private (Usage = 9a)	O	→	O	C+		
48	Addtnl Data—Private (Usage = 37)		C+			C	
49	Currccy Code, Trans	M	→	M	→	M	
51	Currccy Code, Cdldr Billing		C+		C+	C	
52	PIN Data	C	→				
53	Sec Related Cntrl Info	C	→				
54	Addtnl Amts	C	C+	C	C-		
56	Customer Related Data	O	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	
60.9	Crdldr ID Method		C+			C	
61.2	Other Amt, Cdldr Billing		C+			C	
62.0	Bitmap (Field 62)	C	C+	C	C+	C	
62.2	Trans Idfr	C	C+		C+	C	
62.17	Gateway Trans ID	C	→				
62.20	Mchnt VV	O	→	O	→		

Table 391: Original Credit Transaction (OCT) Authorization

Field Number and Name		Original				STIP Advice	
		0100		0110			
		Acqr/Issr	VIC	Issr	VIC		
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	
63.3	Msg Rsn Code	C	→	C	→	C	
63.4	STIP/Switch Rsn Code					M	
63.19	Fee Prgrm Indctr	C					
102	Acct ID 1	C	→	C	→	C	
103	Acct ID 2	C	→	C	→	C	
104	Trans Description	M	→			M	
108	Data in Local Language	C	→			C	
111	Addnl Trans-Spcfc Data	C	C+		C+	C	
117	National Use	C	C-	C	C-	C	
118	Intra-Cntry Data	C	C-	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	-				
127.PAN	Dataset ID 41—PAN File Maint	O		O		C	

Activate and Load

This message format may be used for loads and activations.

Table 392: Activate and Load (0100)

Field Number and Name	Original				
	0100		0110		
	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	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	O	→		
15	Date, Settlmt		C+	C	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	→		
34	Accptc Env	C	C+	C	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	→

Table 392: Activate and Load (0100)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
43	Card Acctr 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+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				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+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	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-

Table 392: Activate and Load (0100)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
118	Intra-Cntry Data	O	C-	O	C-
121	Issng Inst ID Code	C	→	C	→
123	Verif Data				C+
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	C-		
126.19	DCC Indctr	C	-		

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.

Balance inquiries cannot be reversed.

- Standard Purchase, Manual Cash, or Quasi-Cash-Electronic Terminal (non-CPS).
- Standard Purchase, Manual Cash, or Quasi-Cash-Voice Authorization (non-CPS).
- Automated POS Purchase-With PIN (non-CPS).
- CPS Card Present POS Authorization Reversal-Retail Purchase, Passenger Transport, and Hotel and Auto Rental. Issuers can use this format for PIN-Authenticated Visa Debit transactions.
- CPS Card Not Present-Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce.
- CPS/Automated Fuel Dispenser.
- Bill Payment-Authorization Reversal (U.S. Only).
- Payment-Authorization Reversal (U.S. Only, Non-CPS).
- POS Partial Reversal-Non-CPS and CPS.

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

- ATM Full and Partial Reversal
- Activate and Load Reversal of 0100 (0400/0420)
- Credit Voucher and Merchandise Return Authorization Reversal
- ATM Account Transfer Reversal

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:

- 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.
- Reversal Advice and Response for Auth Only, which shows the 0430 response message that can optionally be sent when they receive an 0420 reversal advice.

- POS Partial Reversal Advice and Response for Issuers, which shows the 0430 response message that can optionally be sent when they receive an 0420 POS partial reversal advice.
- Original Credit Authorization Reversal, which shows the 0430 response message that can optionally be sent when they receive an 0420 reversal advice.

Standard Non-CPS Purchase Manual Cash or Quasi-Cash Reversal-Electronic Terminal

Table 393: Standard 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
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 393: Standard 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	
41	C	→	C	→	C	
42	M	→	M	→	M	
43	M	→			M	
44.1		C+		M+	M	
44.6					C	
44.7					C	
44.15				C+		
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54	C	C-	C	→	C	
55	C	C-	C	C-	C	
59	C	→			C	
60.1	M	→			M	
60.2	M	→			M	
60.4	C	→			C	
60.8	C	C+			C	
60.10	C	C-				
61.1	C	→			C	
61.2	C	→			C	
62.0	C	→	O	→		
62.2	M	→	O	C+	M	
62.4	C	C-	O	C+	O	
62.17	C	→	C	→		
62.20 ¹	C	C-	C	→	C	
62.23	O	C+	C	C+	C	

Table 393: Standard 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	
62.24 Program Idfr		O+	O	O+	C	
62.25 Spnd Qlfd Indctr		C+	O	C+	C	
62.26 Account Status				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					
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 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 Usage 2, MagnePrint	O	→			C	
126.0 Field 126 Bitmap	C	C-	C	→	C	
126.5 Visa Merchant Identifier		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-				

Table 393: Standard Non-CPS Purchase Manual Cash or Quasi-Cash Reversal-Electronic Terminal

Field Number and Name	V.I.P. Msg Format				Advice	
	0400		0410			
	Acqr	VIC	Issr	VIC		
126.19 DCC Indctr	C	-				

¹Field 62.20 MVV is not applicable to manual cash.

Standard Non-CPS Purchase Manual Cash or Quasi-Cash Reversal-Voice Authorization (Non-CPS)

Table 394: 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, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Billing		C+	C+	C-	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 394: 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	
41	C	→	C	→	C	
42	C	→	C	→	C	
43	C	→			C	
44.1		C+		M+	M	
44.6					C	
44.7					C	
44.15				C+		
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54	C	C-	C	→	C	
59	C	→			C	
60.1	C	→			C	
60.2	C	→			C	
60.8	C	C+			C	
60.10	C	C-				
61.1	C	→			C	
61.2	C	→			C	
62.0	C	→	O	→	C	
62.2	M	→	O	C+	M	
62.4	C	C-	O	C+	O	
62.20 ¹	C	C-	C	→	C	
62.23	O	C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	
62.26				C+		

Table 394: 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	
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				
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	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
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	-			

¹Field 62.20 MVV is not applicable to manual cash.

Automated POS Purchase Reversal-With PIN

Table 395: 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, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	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

Table 395: Automated POS Purchase Reversal-With PIN

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
43	M	→				M
44.1		C+			M+	M
44.15					C+	
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+				C
54		C+				C
59	C	→				C
60.1	M	→				M
60.2	M	→				M
61.1	C	→				C
61.2	C	→				C
62.0	C	→	O	→	C	
62.2	M	→	O	C+	M	
62.20	C	C-	C	→	C	
62.23	O	C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	
62.26				C+		
63.0	M	→	M	→	M	
63.1	M	→	M	→	M	
63.3	M	→				M
63.4						M
63.19	C					
68	C	→				C
90	M	→	O	→	M	
100	C	→				C

Table 395: Automated POS Purchase Reversal-With PIN

Field Number and Name		V.I.P. Msg Format				Advice	
		0400		0410			
		Acqr	VIC	Issr	VIC		
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	
126.5	Visa Merchant Identifier		C+		C+	C+	
126.12	Svc Indctr	C	→	C	→	C	
126.18	Agent Unique Acct Result	C	C-			C-	
126.19	DCC Indctr	C	-				

CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

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

Table 396: CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

Field Number and Name		V.I.P. Msg Format ¹				Advice	
		0400		0410			
		Acqr	VIC	Issr	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, Cdldr Blng		C+	C+	C-	C	
7	Transmsn Date/Time	M	→	M	→	M	
10	Convsn Rate, Cdldr Blng		C+	C+	C-	C	
11	Sys Trace Audit Nbr	M	→	M	→	M	
12	Time, Local Trans	M	C			C	
13	Date, Local Trans	M	C			C	
14	Date, Expr	C	→			C	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	C	C+	C	
37	Retrieval Ref Nbr	M	→	M	→	M	

Table 396: CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

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
44.15 Primary Acct Nbr, Last Four Digits for Rcpt					C+	
48 Addtnl Data—Private	O	→	O	→		C
49 Currccy Code, Trans	M	→	M	→		M
51 Currccy Code, Cdhdr 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, Cdhdr 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
62.3 Valid/Dwngrd Rsn Code				C		

Table 396: CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
62.17	C	→	C	→		
62.20	C	C-	C	→	C	
62.23	O	C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	
62.26				C+		
63.0	M	→	M	→	M	
63.1	M	→	M	→	M	
63.2		O+	C	→	C	
63.3	M	→			M	
63.4					M	
63.19	C					
90	M	→	O	→	M	
104	O	C-	C	C-	C	
111				C+		
115	O	C-		C+		
117	C	C-	C	C-	C	
118	O	C-	O	C-	C	
123		C+		C+	C+	
125	O	→			C	
126.0	C	→	C	→	C	
126.5		C+		C+	C+	
126.12	C	→	C	→	C	
126.13	C	C+			C	
126.18	C	C-			C-	

Table 396: CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

Field Number and Name	V.I.P. Msg Format ¹				Advice	
	0400		0410			
	Acqr	VIC	Issr	VIC		
126.19 DCC Indctr	C	-				

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

CPS/EDQP Card Not Present Reversal- Passenger Transport Hotel and Auto Rental Direct Marketing and E-Commerce

Table 397: CPS/EDQP Card Not Present Reversal-Passenger Transport Hotel and Auto Rental Direct Marketing and E-Commerce

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, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 397: CPS/EDQP Card Not Present Reversal-Passenger Transport Hotel and Auto Rental Direct Marketing and E-Commerce

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
41	C	→	C	→	C	
42	M	→	M	→	M	
43	M	→			M	
44.1		C+		M+	M	
44.6					C	
44.7					C	
44.15				C+		
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54		C+	C	→	C	
59	C	→			C	
60.1	M	→			M	
60.2	M	→			M	
60.4	C	→			C	
60.8	C	C+			C	
60.10	C	C-				
62.0	C	→	C	→	C	
62.1	O	→	O	C	O	
62.2	M	→	O	C+	M	
62.3				C		
62.17	C	→	C	→		
62.20	C	C-	C	→	C	
62.23	O	C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	

Table 397: CPS/EDQP Card Not Present Reversal-Passenger Transport Hotel and Auto Rental Direct Marketing and E-Commerce

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
62.26 Account Status				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					
90 Orig Data Elemts	M	→	O	→	M	
104 Trans Description	O	C-	C	C-	C	
111 Addnl Trans-Spcfc Data	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	
123 Verif Data		C+		C+	C+	
126.0 Field 126 Bitmap	C	C-	C	→	C	
126.5 Visa Merchant Identifier		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	
126.18 Agent Unique Acct Result	C	C-			C-	
126.19 DCC Indctr	C	-				

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

CPS/EDQP and Automated Fuel Dispenser Reversal

Table 398: CPS/EDQP and 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, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	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
34	Accptc Env	C	C+	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

Table 398: CPS/EDQP and Automated Fuel Dispenser Reversal

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
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
44.15 Primary Acct Nbr, Last Four Digits for Rcpt					C+	
48 Addtnl Data—Private	O	→	O	→	C	
49 Currccy Code, Trans	M	→	M	→	M	
51 Currccy Code, Cdhdr 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	
62.3 Valid/Dwngrd Rsn Code				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	
62.26 Account Status				C+		
63.0 Bitmap (Field 63)	M	→	M	→	M	
63.1 Netwk ID Code	M	→	M	→	M	
63.2 Time (Prauth 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					

Table 398: CPS/EDQP and Automated Fuel Dispenser Reversal

Field Number and Name	V.I.P. Msg Format ¹					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
90	M	→	O	→	M	
104	O	C-	C	C-	C	
111				C+		
115	O	C-		C+		
117	C	C-	C	C-	C	
118	O	C-	O	C-	C	
123		C+		C+	C+	
125	O	→			C	
126.0	C	C-	C	→	C	
126.5		C+		C+	C+	
126.12	C	C-	C	→	C	
126.18	C	C-			C-	
126.19	C	-				

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

Bill Payment Authorization Reversal (U.S. Only)

Table 399: Bill Payment Authorization Reversal (U.S. Only)

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	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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
34	Accptc Env	C	C+	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

Table 399: Bill Payment Authorization Reversal (U.S. Only)

Field Number and Name	V.I.P. Msg Format				Advice	
	0400		0410			
	Acqr	VIC	Issr	VIC		
43	M	→			M	
44.1		M+		M+	M	
44.6					C	
44.7					C	
44.15				C+		
48	O	→	O	C+	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54		C+			C	
59	C	→			C	
60.1	M	→			M	
60.2	M	→			M	
60.4	C	→			C	
60.8	M	→			M	
60.10	C	C-				
62.0	C	→	C	→	C	
62.1	C	→	O	C+	C	
62.2	M	→	O	C+	M	
62.4	M	→	O	C+	M	
62.20	C	C-	C	→	C	
62.23	O	C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	
62.26				C+		
63.0	M	→	M	→	M	
63.1	M	→	M	→	M	
63.3	M	→			M	

Table 399: Bill Payment Authorization Reversal (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice	
		0400		0410			
		Acqr	VIC	Issr	VIC		
63.4	STIP/Switch Rsn Code					M	
63.19	Fee Prgrm Indctr	C					
90	Orig Data Elemts	M	→	O	→	M	
123	Verif Data		C+		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	
126.18	Agent Unique Acct Result	C	C-			C-	

Payment Authorization Reversal (U.S. Only and Non-CPS)

Table 400: Payment Authorization Reversal (U.S. Only and Non-CPS)

Field Number and Name	0400		0410	
	Acqr	VIC	Issr	VIC
2 Primary Acct Nbr (PAN)	M	→	M	→
3 Processing Code	M	→	M	→
4 Amt, Trans	M	→	M	→
6 Amt, Cdldr Billing		C+		
7 Transmsn Date/Time	M	→	M	→
10 Conv Rate, Cdldr Billing		C+		C-
11 Sys Trace Audit Nbr	M	→	M	→
12 Time, Local Trans	M	→		
13 Date, Local Trans	M	→		
14 Date, Expr.	C	→		
15 Date, Settlmt		C+	C	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	O	-		
34 Accptc Env	C	C+	C	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	→		

Table 400: Payment Authorization Reversal (U.S. Only and Non-CPS)

Field Number and Name		0400		0410	
		Acqr	VIC	Issr	VIC
44.1	Resp Source/Rsn Code		M+		C+
44.6	PACM Divrsn Level		C+		
44.7	PACM Divrsn Rsn Code		C+		
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
48	Addtnl Data—Private	M	→	M	→
49	Currcy Code, Trans	M	→	M	→
51	Currcy Code, Cdldr 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 VW	M	→	O	→
62.23	Product ID		C+	C	→
62.24	Program Idfr		O	O	→
62.25	Spnd Qlfld Indctr		C+	O	C+
62.26	Account Status				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			
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+

Table 400: Payment Authorization Reversal (U.S. Only and Non-CPS)

Field Number and Name		0400		0410	
		Acqr	VIC	Issr	VIC
121	Issng Inst ID Code	C	→	C	→
123	Verif Data		C+		C+
126.12	Svc Indctrs	C	C-		

POS Partial Reversal-Non-CPS and CPS

Table 401: 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, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	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

Table 401: 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	
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	
44.15 Primary Acct Nbr, Last Four Digits for Rcpt					C+	
48 Addtnl Data—Private	O	→	O	→	C	
49 Currccy Code, Trans	M	→	M	→	M	
51 Currccy Code, Cdhdr 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, Cdhdr 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	
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 Qlfld Indctr		C+	O	C+	C	
62.26 Account Status				C+		
63.0 Bitmap (Field 63)	M	→	M	→	M	

Table 401: 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	
63.1	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				
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
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	C-			
126.13	POS Environment	C	→			C
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			

ATM Full and Partial Reversal (0400 and 0420)

This chart displays message types for ATM full and partial reversals. However, Visa encourages acquirers to use message types 0420 and 0430 for these transactions rather than message types 0400 and 0410.

Full reversals do not include field 61.3 or field 95.

Table 402: ATM Full and Partial Reversal (0400 and 0420)

Field Number and Name	Advice				Switch Advice	
	0400/0420		0410/0430		0420	0430
	Acqr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Secondary	M	→	M	→	M
2	Primary Acct Nbr	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→			M
6	Amt, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	→	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C

Table 402: ATM Full and Partial Reversal (0400 and 0420)

Field Number and Name		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
		Acqr	VIC	Issr	VIC	VIC	Issr
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	→	M	
51	Currcy Code, Cdldr Billing		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	
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					
90	Orig Data Elemts	M	→	O	→	M	O
95 ¹	Replacement Amts	M	→	M	→	M	M
102	Acct ID 1	C	→	C	→	C	C

Table 402: ATM Full and Partial Reversal (0400 and 0420)

Field Number and Name		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
		Acqr	VIC	Issr	VIC	VIC	Issr
111	Addnl Trans-Spcfc Data	C	C+		C+	C	
114	Domestic and Localized Data	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	

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

Original Credit Transaction (OCT) Authorization Reversal Advice

Table 403: Original Credit Transaction (OCT) Authorization Reversal Advice

Field Number and Name		VIP Generated Reversal		STIP Advice	
		0400	0410	0420	0430
		VIC	Issr	VIC	Issr
—	Bitmap, Secondary	M	M	M	M
2	Primary Acct Nbr (PAN)	M	M	M	M
3	Processing Code	M	M	M	M
4	Amt, Trans	M	O	M	O
6	Amt, Cdldr Billing	C	O	C	O
7	Transmsn Date/Time	M	M	M	M
10	Convsn Rate, Cdldr Billing	C	O	C	O
11	Sys Trace Audit Nbr	M	M	M	M
12	Time, Local Trans	C	O	C	O
13	Date, Local Trans	C	O	C	O
14	Date, Expr	C	O	C	O
15	Date, Settlmt	C	O	C	O
18	Mchnt Type	M	O	M	O
19	Acqng Inst Cntry Code	M	M	M	M
22	POS Entry Mode Code	M	O	M	O
25	POS Cond Code	M	M	M	M
32	Acqng Inst ID Code	M	M	M	M
34	Accptc Env	C	C+	C	C+
37	Retrieval Ref Nbr	M	M	M	M
38	Auth ID Resp	M	O	C	O
39	Resp Code		M		M
41	Card Accptr Termnl ID	M	M	M	M
42	Card Accptr ID Code	M	M	M	M

Table 403: Original Credit Transaction (OCT) Authorization Reversal Advice

Field Number and Name		VIP Generated Reversal		STIP Advice	
		0400	0410	0420	0430
		VIC	Issr	VIC	Issr
43	Card Accptr Name/Loc	M	O	M	O
44.1	Resp Source/Rsn Code	M	O	M	O
48	Addtnl Data—Private (Usage = 2 or 9a)	C	O	C	O
49	Currcy Code, Trans	M	M	M	M
51	Currcy Code, Cdldr Billing	M	O	M	O
54	Addtnl Amts	C	O	C	O
56	Customer Related Data	C	O	C	O
59	Natl POS Geo Data	C	O	C	O
60.1	Terminal Type	C	O	C	O
60.2	Term Entry Cap	C	O	C	O
60.8	MOTO/ECI/Pymt Indctr	C	O	C	O
60.9	Crdhldr ID Method	C	O	C	O
61.2	Other, Amt Crdhldr Billing	C	O	C	O
62.0	Bitmap (Field 62)	C	O	C	O
62.2	Trans Idfr	C	O	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	O	M	O
63.4	STIP/Switch Rsn Code			M	O
63.19	Fee Prgrm Indctr	C	O	C	O
90	Orig Data Elemts	M	M	M	M
102	Acct ID 1	C	O	C	O
104	Trans Description	C	O	C	O
117	National Use	C	O	C	O
118	Intra-Cntry Data	C	O	C	O

Activate and Load Reversal of 0100 (0400)

These message formats may be used to reverse loads and activations.

Table 404: Activate and Load 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	Armt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	C
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	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	O	-		
34	Accptc Env	C	C+	C	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+

Table 404: Activate and Load Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currccy 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+
62.23	Product ID	O	C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				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			
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-
123	Verif Data		C+		C+

Table 404: Activate and Load Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
126.0	Bitmap (Field 126)	C	C-		
126.8	Tran ID (XID)	O	C-		
126.18	Agent Unique Acct Result	C	C-		
126.19	DCC Indctr	C	-		

Credit Voucher and Merchandise Return Authorization Reversal

Table 405: Credit Voucher and Merchandise Return Authorization Reversal

Field Number and Name	0400		0410		STIP Advice
	Acqr	VIC	Issr	VIC	
	0420	VIC			
2 Primary Acct Nbr (PAN)	M	→	M	→	M
3 Processing Code	M	→	M	→	M
4 Amt, Trans	M	→			M
6 Amt, Cdldr Billing		C+			C
7 Transmsn Date/Time	M	→	M	→	M
10 Convsn Rate, Cdldr Billing	C	C+			C
11 Sys Trace Audit Nbr	M	→	M	→	M
12 Time, Local Trans	M	C			C
13 Date, Local Trans	M	C			C
14 Date, Expr	C	→			C
15 Date, Settlmt		C+	C	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
32 Acqng Inst ID Code	M	→	M	→	M
33 Fwdng Inst ID Code	O	-			
34 Accptc Env	C	C+	C	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

Table 405: Credit Voucher and Merchandise Return Authorization Reversal

Field Number and Name		0400		0410		STIP Advice
		Acqr	VIC	Issr	VIC	
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
44.15	Primary Acct Nbr Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currccy Code, Trans	M	→	M	→	M
51	Currccy Code, Cdhdr 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	Chip 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
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
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M

Table 405: Credit Voucher and Merchandise Return Authorization Reversal

Field Number and Name		0400		0410		STIP Advice
		Acqr	VIC	Issr	VIC	
		0420	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				
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+	
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-			C
126.12	Svc Indctrs	C	C+			C
126.13	POS Environment	O	C+			C
126.18	Agent Unique Acct Result	C	C-			C-
126.19	DCC Indctr	C	-			-

ATM Account Transfer Reversal

An ATM account transfer reversal is used to negate an outstanding or previously approved account transfer. An account transfer reversal is normally initiated by the acquirer. VisaNet generates an account transfer reversal when it cannot deliver an approval response for the original financial transaction request.

ATM account transfer reversals do not impact settlement totals.

Table 406: ATM Account Transfer Reversal

Field Number and Name	Acquirer Advice				Acquirer Switch Advice	
	0420		0430			
	Acqr	VIC	Issr	VIC		
—	C	→	C	→	C	
2	C	→	C	→	C	
3	M	→	M	→	M	
4	M	→			M	
6		C+			C	
7	M	→	M	→	M	
9		C+		C+	C	
10		C+			C	
11	M	→	M	→	M	
12	M	→			M	
13	M	→			M	
14	C	→			C	
15		M+	M	→	M	
18	M	→			M	
19	C	→	C	→	C	
20	O	-		M+		
22	M	C+			M	
25	M	→	M	→	M	
28	C	C-			C	
32	M	→	M	→	M	

Table 406: ATM Account Transfer Reversal

Field Number and Name	Acquirer Advice				Acquirer Switch Advice 0420	
	0420		0430			
	Acqr	VIC	Issr	VIC		
33 Fwdng Inst ID Cde	O	-				
34 Accptc Env	C	C+	C	C+	C	
37 Retrieval Ref Nbr	M	→	M	→	M	
38 Auth ID Resp	C	→			C	
39 Resp Cde			M	→	M	
41 Card Accptr Term ID	M	→	M	→	M	
42 Card Accptr ID Cde	M	→	M	→	M	
43 Card Accptr Name/Loc	M	→			M	
44.1 Resp Source/Rsn Code				M+	M	
48 Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+		
49 Currny Cde, Trans	M	→	M	→	M	
51 Currny Cde, Cdldr Blng		C+			C	
59 Natl POS Geo Data	C	→			C	
60.1 Terminal Type	C	→			C	
60.2 Term Entry Cap	C	→			C	
60.9 Crdldr ID Method		C+			C	
62.0 Bitmap (Field 62)	C	C+	C	C+	C	
62.2 Trans Idfr	C	C+	O	C+	C	
62.23 Product ID	O	C+	C	C+	C	
62.24 Program Idfr		O+	O	O+	C	
63.0 Bitmap (Field 63)	M	→	M	→	M	
63.1 Netwk ID	M	→	M	→	M	
63.4 STIP/Switch Rsn Cde		C+			M	
63.19 Fee Program Indctr	C	C+	C	C+	C	
90 Orig Data Elemts	M	→	M	→	M	
102 Acct ID 1	C	C+	C	C+	C	

Table 406: ATM Account Transfer Reversal

Field Number and Name	Acquirer Advice				Acquirer Switch Advice	
	0420		0430			
	Acqr	VIC	Issr	VIC		
103	C	C+	O	→		
115	O	C-		C+		
117	C	C-	C	C-	C	
118	C	C-	C	C-	C	
126.0	C	C-				
126.12	C	C-				

Acquirer Authorization Advice Reversal (U.S. Only)

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

Table 407: Acquirer Authorization Advice Reversal (U.S. Only)

Field Number and Name		0420		0430		STIP Advice
		Acqr	VIC	Issr	VIC	
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→			M
6	Amt, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			O
13	Date, Local Trans	M	C			O
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			M

Table 407: Acquirer Authorization Advice Reversal (U.S. Only)

Field Number and Name		0420		0430		STIP Advice
		0420		0430		
		Acqr	VIC	Issr	VIC	VIC
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+	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	C	→	C	→	C
49	Currccy Code, Trans	M	→			M
51	Currccy Code, Cdhdr Billing		C+			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.3	Chip Condtn Code	C	C-			C
60.6	Chip 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 Qlfld Indctr		C+	O	C+	C
62.26	Account Status				C+	

Table 407: Acquirer Authorization Advice Reversal (U.S. Only)

Field Number and Name		0420		0430		STIP Advice
		0420		0430		
		Acqr	VIC	Issr	VIC	VIC
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				
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+	
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-			C
126.13	POS Environment	C	C-			C

Reversal Advice and Response for Auth Only Issuers

Table 408: Reversal Advice and Response for Auth Only Issuers

Field Number and Name		0420	0430
		VIC	Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhdr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhdr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	C	
15	Date, Settlmt	C	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
34	Accptc Env	C	
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	

Table 408: Reversal Advice and Response for Auth Only Issuers

Field Number and Name	0420	0430
	VIC	Issr
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, Cdldr 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, Cdldr 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	

Table 408: Reversal Advice and Response for Auth Only Issuers

Field Number and Name		0420	0430
		VIC	Issr
90	Orig Data Elemts	M	M
104	Trans Description	C	
111	Addnl Trans-Spcfc Data	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrns	C	
126.13	POS Environment	O	
126.18	Agent Unique Acct Result	C-	

POS Partial Reversal Advice and Response for Authorization Only Issuers

Table 409: POS Partial Reversal Advice and Response for Authorization Only Issuers

Field Number and Name	Advice		
	0420	0430	
	VIC	Issr	
—	C	C	
2 Primary Acct Nbr (PAN)	M	M	
3 Processing Code	M	M	
4 Amt, Trans	M		
6 Amt, Cdldr Billing	C		
7 Transmsn Date/Time	M	M	
10 Convs Rate, Cdldr Billing	C		
11 Sys Trace Audit Nbr	M	M	
12 Time, Local Trans	C		
13 Date, Local Trans	C		
14 Date, Expr	C		
15 Date, Settlmt	C	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	
34 Accptc Env	C		
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	

Table 409: POS Partial Reversal Advice and Response for Authorization Only Issuers

Field Number and Name	Advice			
	0420	0430	VIC	Issr
43	M			
44.1	M			
44.6	C			
44.7	C			
48	C			
49	M			
51	C			
54	C			
55	C			
59	C			
60.1	M			
60.2	M			
60.4	C			
60.8	C			
60.10	C			
61.1	C			
61.2	C			
61.3	C			
62.0	C		C	
62.1	C		C	
62.2	M		O	
62.4	C			
62.20	C			
62.23	C			
62.24	C			
62.25	C		O	
63.0	M		M	

Table 409: POS Partial Reversal Advice and Response for Authorization Only Issuers

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
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	
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	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrns	C	
126.18	Agent Unique Acct Result	C-	
126.13	POS Environment	O	

Chip-Based Transactions (VSDC)

This section details the fields used in Auth Only VSDC authorization request and reversal messages.

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 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 field 55 or the third bitmap for exchanging chip data. Third bitmap fields are not carried in messages where the client preference is field 55. Third bitmap fields and field 55 can be present in messages where the client 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

- VSDC Non-CPS Card Present Request—Standard Purchase Electronic Terminal PIN or No PIN E-Commerce, 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.
- VSDC CPS Card Present Request—Retail Purchase Passenger Transport and Hotel and Auto Rental, 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. Issuers can use this format for PIN-Authenticated Visa Debit transactions.
- VSDC CPS Card Present Request—Automated Fuel Dispenser , VSDC CPS Card Present Request—Automated Fuel Dispenser.
- VSDC Activate and Load (0100).

ATM Requests

- VSDC Non-CPS ATM Authorization Request, VSDC Non-CPS ATM Authorization Request
- VSDC CPS ATM Request Visa Card-With PIN, VSDC CPS ATM Request, Visa Card—with PIN
- VSDC Non-CPS ATM Balance Inquiry Request, VSDC Non-CPS ATM Balance Inquiry Request
- VSDC ATM Account Transfer

Balance inquiries are for U.S. Visa cardholders at ATMs or POS terminals inside the United States. Requests originate with full service acquirers and are sent to authorization-only issuers. STIP cannot process a balance inquiry.

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

Authorization Advice and Response

Authorization Advice and Response for Issuers, Authorization Advice and Response for Issuers, which shows the 0130 response message that can optionally be sent when they receive an 0120 STIP advice.

POS Reversals

- VSDC Non-CPS Purchase Manual Cash or Quasi-Cash Reversal-Electronic Terminal, VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal— Electronic Terminal
- VSDC CPS Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental, VSDC CPS Card Present POS Authorization Reversal. Auth Only issuers can use this format for PIN-Authenticated Visa Debit transactions.
- VSDC CPS Automated Fuel Dispenser Reversal, VSDC CPS Automated Fuel Dispenser Reversal
- VSDC Non-CPS and CPS POS Partial Authorization Reversal, VSDC Non-CPS and CPS POS Partial Authorization Reversal
- VSDC Activate and Load Reversal of 0100 (0400)

ATM Reversals

- VSDC Non-CPS ATM Authorization Request, VSDC Non-CPS ATM Authorization Reversal
- VSDC Non-CPS ATM Authorization Reversal, VSDC CPS ATM Authorization Reversal
- PIN Change and Unblock Request Reversal: PIN Change/Unblock Request Reversal
- VSDC ATM Account Transfer Reversal

Reversal Advices and Responses

Reversal Advice and Response for Auth Only Issuers, Reversal Advice and Response for Auth Only issuers, shows the 0430 response message that can optionally be sent when they receive an 0420 reversal advice.

POS Partial Reversal Advice and Response for Authorization Only Issuers, POS Partial Reversal Advice and Response for Authorization Only Issuers, shows the 0430 response message that can optionally be sent when they receive an 0420 POS partial reversal advice.

VSDC Original Credit Transaction (OCT) Authorization

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

Table 410: VSDC Original Credit Transaction (OCT) Authorization

Field Number and Name	Original				STIP Advice	
	0100		0110			
	Acqr/Issr	VIC	Issr	VIC		
—	Bitmap, Secondary	C	C	C	C	
2	Primary Acct Nbr (PAN)	M	→	M	→	
3	Processing Code	M	→	M	→	
4	Amt, Trans	M	→	M	→	
6	Amt, Cdldr Billing		C+		C+	
7	Transmsn Date/Time	M	→	M	→	
10	Conv Rate, Cdldr Billing		C+		C+	
11	Sys Trace Audit Nbr	M	→	M	→	
12	Time, Local Trans	M	C+		C	
13	Date, Local Trans	M	C+		C	
14	Date, Expr	O	→		O	
15	Date, Settlmt		C+	C	C+	
18	Mchnt Type	M	→	O	M	
19	Acqng Inst Cntry Code	M	→	M	→	
22	POS Entry Mode Code	M	→		M	
23	Card Seq Nbr	C	C-	C	C-	
25	POS Cond Code	M	→	M	→	
32	Acqng Inst ID Code	M	→	M	→	
34	Accptc Env		C+		C	
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	

Table 410: VSDC Original Credit Transaction (OCT) Authorization

Field Number and Name	Original				STIP Advice	
	0100		0110			
	Acqr/Issr	VIC	Issr	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	→	O		M
44.1	Resp Source/Rsn Code				M+	M
44.4	Extd. STIP Rsn Code					C
44.5	CVV/iCVV Results Code		C+	O	C+	
44.8	Card Authen Results Code		C+	C+	C	
44.10	CVV2 Results		C+	C	→	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private (Usage = 9a)	O	→	O	C+	
48	Addtnl Data—Private (Usage = 37)		C+			C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhdlr Billing		C+		C+	C
52	PIN Data	C	→			
53	Sec Related Cntrl Info	C	→			
54	Addtnl Amts	C	C+	C	C-	
55	ICC-Related Data	C	C-	C	C-	O
56	Customer Related Data	O	C	C	C+	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.6	Chip Trans Indctr (Pos. 7)	C	→			
60.7	Chip Auth Rel Indctr (Pos. 8)	C	→			
60.8	MOTO/ECI/Pymt Indctr	C	C-			C
60.9	Crdhdlr ID Method		C+			C

Table 410: VSDC Original Credit Transaction (OCT) Authorization

Field Number and Name	Original				STIP Advice	
	0100		0110			
	Acqr/Issr	VIC	Issr	VIC		
61.2		C+			C	
62.0	C	C+	C	C+	C	
62.2	C	C+		C+	C	
62.17	C	→				
62.20	O	→	O	→		
62.23		C+	C	C+	C	
62.25		C+	O	C+	C	
63.0	M	→	M	→	M	
63.1	M	→	M	→	M	
63.3	C	→	C	→	C	
63.4					M	
63.19	C					
102	C	→	C	→	C	
103	C	→	C	→	C	
104	M	→			M	
108	C	→			C	
111	C	C+		C+	C	
117	C	C-	C	C-	C	
118	C	C-	C	C-	C	
126.0	C	C-			C	
126.10	C	C-			C	
126.19	C	-				
127.PAN	O		O		C	

VSDC Non-CPS Card Present Request-Standard Purchase Electronic Terminal PIN or No PIN E- Commerce

Table 411: 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
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr.	C	→			C
15	Date, Settlmt		C+	C	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

Table 411: 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
34	Accptc Env	C	C+	C	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
44.4	Extd. STIP Rsn Code					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					
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhdr 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

Table 411: 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
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	Chip 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, Cdhdr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			
62.2	Trans Idfr	C	M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.7	Purchase Idfr	O	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
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M

Table 411: 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
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				
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
108	Data in Local Language	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			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier	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-			

Table 411: VSDC Non-CPS Card Present Request-Standard Purchase Electronic Terminal PIN or No PIN E-Commerce

Field Number and Name	V.I.P. Msg Format				Advice	
	0100		0110			
	Acqr	VIC	Issr	VIC		
126.16 MC UCAF Field	O	C-				
126.18 Agent Unique Acct Result	C	C-			C-	
126.19 DCC Indctr	C	-				
126.20 3-D Secure Indctr		C+	C	→	C	
127 File Rcds—Action & Data			C	C-	C	
130 Term Capbty Profile	C	C-			O	
131 Term Verif Results	C	C-			O	
132 Unpredict Nbr	C	C-			O	
133 Term Serial Nbr	O	C-			O	
134 Visa Discret Data	C	C-			O	
135 Issuer Discret Data	C	C-			O	
136 Cryptogram	C	C-			O	
137 App Trans Counter	C	C-	O	→	O	
138 App Intchg Profile	C	C-			O	
139 ARPC Resp Crypto & Code			C	C+	O	
140 Issuer Auth Data				C+	O	
142 Issuer Script			O	→		
144 Crypto Trans Type	C	C-			O	
145 Term Cntry Code	C	C-			O	
146 Term Trans Date	C	C-			O	
147 Crypto Amt	C	C-			O	
148 Crypto Currcy Code	C	C-			O	
149 Crypto Cback Amt	C	C-			O	

VSDC Account Verification Request

The VSDC Account Verification Request is a non-financial, information-only request that can be used to validate cardholder account information. *Chip data received in the 3rd bitmap is treated the same as field 55.*

Table 412: VSDC Account Verification Request

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Second	C	→	C	→	M	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M
3	Processing Code	M	→	M	→	M	M
4	Amt, Trans	M	→	M	→	M	
6	Amt, Crdholder Billing			C+	C+	C	
7	Transmsn Date/Time	M	→	M	→	M	M
10	Conv Rate, Crdholder 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	
15	Date, Settlmt			C+	C	C+	C
18	Mchnt Type	M	→			M	
19	Acqng Inst Cntry Code	M	→	M	→	M	M
22	POS Entry Mode Code	M	→			M	
23	Card Seq Nbr	O	→	C	C	C	C
25	POS Cond Code	M	→	M	C+	M	M
32	Acqng Inst ID Code	M	→	M	→	M	M
34	Accptc Env	C	C+	C	C+	C	
35	Track 2 Data	C	→				
37	Retrieval Ref Nbr	M	→	M	→	M	M
38	Auth ID Response			C	→		
39	Resp Code			C+	M	→	M

Table 412: VSDC Account Verification Request

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr	VIC	Issr	VIC	VIC	Issr
41	Card Accptr Termnl ID	C	C+	C	→	C	
42	Card Accptr ID Code	M	→	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+	C	→	C	
44.5	CVV/iCVV Results Code		C+	C	C+	C	
44.8	Card Authen Results Code		C+	C	C	C+	
44.10	CVV2 Results Code		C+	C	→	C	
44.13	CAVV Results		C+	C	→	C	
45	Track 1 Data	C	→				
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C	
49	Currccy Code, Trans	M	→	M	→	M	
51	Currccy Code, Crdhldr, Billing		C+	C+	C+	C	
54	Addtnl Amts	C	→	C	C-	C	
55	Chip Data	C	C-		C+	C-	
56	Customer Related Data (TLV Format)	C	→	C		C	
60.6	Chip Trans Indctr	C	C+			C	
60.8	MOTO/ECI/Pymt Indctr	C	C+	C	C	C	
60.9	Cardhldr ID Method		C			C	
62.0	CPS Field Bitmap		C+		C+	C	C
62.2	Trans Idfr	O	M+	O	C+	M	O
62.7	Purchase Idfr	O	-				
62.21	Risk Score		C+		C-	C	
62.22	Condition Codes		C+		C-	C	
63.0	Bitmap (Field 63)	M	→	M	→	M	M
63.1	Netwk ID Code	M	→	M	→	M	M
63.4	STIP/Switch Rsn Code					M	

Table 412: VSDC Account Verification Request

Field Number and Name		Original				STIP Advice	
		0100		0110		0120	0130
		Acqr	VIC	Issr	VIC	VIC	Issr
63.19	Fee Prgrm Indctr	C	C-			C	C
104	Trans Description	O	C-	O	C-	C	
114	Domestic and Localized Data	C	→			C	
115	Addtnl Trace Data	O	C-		C+		
117	National Use	C	C-	C	C-	C	C
123	Verif Data	C	C-	C		C	
125	Supporting Info	O					
126.0	Bitmap (Field 126)						
126.5	Visa Merchant Identifier	C	C-				
126.8	Tran ID (XID)	C	C-				
126.9	CAVV	C	C-				
126.10	CVV2 Auth Req Data	C	→			C	
126.13	POS Environment	O	C+	O		C+	O
126.20	3-D Secure Indicator		C+	C	→	C	

VSDC CPS/EDQP Card Present Request-Retail Purchase Passenger Transport and Hotel and Auto Rental

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

Table 413: VSDC CPS/EDQP 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			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, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	C
12	Time, Local Trans	C	C			C	M	C			C
13	Date, Local Trans	M	C			C	M	C			C
14	Date, Expr	M	→			M	C	→			C
15	Date, Settlmt		C+	C	C+	C		C+	C	C+	C
18	Mchnt Type	M	→			M	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	C	→	M

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
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
34	Accptc Env	C	C+	C	C+	C	C	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
44.2	Addr Verific Result Code		C+	C	→	C					
44.4	Extd. STIP Rsn Code					C					C
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
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					
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				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, Cdhlrd 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-	O	C	C-	C	C-	O
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

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
60.6	Chip Trans Indctr	C	→			C	C	C+			C
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, Cdhlrd 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	C	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
62.7	Purchase Idfr	O	C-								
62.17	Gateway Trans ID			C	→						
62.20	Mchnt WV	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 Qlfld Indctr		C+	O	O	C		C+	O	O	C

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.26	Account Status				C+					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				
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
111	Addnl Trans-Spcfc Data				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					
125	Supporting Info	C	C			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	→	C	C-	C
126.5	Visa Merchant Identifier	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					

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
126.18	Agent Unique Acct Result	C	C-			C-	C	C-			C-
126.19	DCC Indctr	C	-				C	-			
127	File Rcds— Action & Data			C	C-	C			C	C-	C
130	Term Capbty Profile	C	C-			O	C	C-			O
131	Term Verif Results	C	C-			O	C	C-			O
132	Unpredict Nbr	C	C-			O	C	C-			O
133	Term Serial Nbr	O	C-			O	C	C-			O
134	Visa Discret Data	C	C-			O	C	C-			O
135	Issuer Discret Data	C	C-			O	C	C-			O
136	Cryptogram	C	C-			O	C	C-			O
137	App Trans Counter	C	C-	O	→	O	C	C-	O	→	O
138	App Intchg Profile	C	C-			O	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O			C	C+	O
140	Issuer Auth Data				C+	O				C+	O
142	Issuer Script			O	→				O	→	
144	Crypto Trans Type	C	C-			O	C	C-			O
145	Term Cntry Code	C	C-			O	C	C-			O
146	Term Trans Date	C	C-			O	C	C-			O
147	Crypto Amt	C	C-			O	C	C-			O

Table 413: VSDC CPS/EDQP 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			0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
148	Crypto Currcy Code	C	C-			O	C	C-			O
149	Crypto Cback Amt	C	C-			O	C	C-			O

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

VSDC CPS/EDQP Card Present Request-Automated Fuel Dispenser

Table 414: VSDC CPS/EDQP 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
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Exp	M	→			M
15	Date, Settlmt		C+	C	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
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
34	Accptc Env	C	C+	C	C+	C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C

Table 414: VSDC CPS/EDQP Card Present Request-Automated Fuel Dispenser

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
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	
44.4	Extd. STIP Rsn Code					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	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+		
45	Track 1 Data	C	→				
48	Addtnl Data—Private	O	→	O	C+	C	
49	Currccy Code, Trans	M	→	M	→	M	
51	Currccy Code, Cdhdr Billing		C+	C+	C-	C	
54	Addtnl Amts		C+	C	→	C	
55	ICC-Related Data	C	C+	C	C+	O	
59	Natl POS Geo Data	M	→			M	
60.1	Terminal Type	M	→			M	
60.2	Term Entry Cap	M	→			M	
60.6	Chip Trans Indctr	C	C+			C	
60.7	Auth Rel Indctr	C	→			C	
60.9	Crdhdr 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+		

Table 414: VSDC CPS/EDQP Card Present Request-Automated Fuel Dispenser

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
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	
62.26	Account Status				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					
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	
111	Addnl Trans-Spcfc Data	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	
123	Verif Data		C+		C+	C+	
126.0	Field 126 Bitmap	C	C-	C	→	C	
126.5	Visa Merchant Identifier		C+		C+	C+	
126.12	Svc Indctrs	C	C-	C	→	C	
126.18	Agent Unique Acct Result	C	C-			C-	
126.19	DCC Indctr	C	-				

Table 414: VSDC CPS/EDQP Card Present Request-Automated Fuel Dispenser

Field Number and Name	V.I.P. Msg Format					Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
127			C	C-	C	
130	C	C-			O	
131	C	C-			O	
132	C	C-			O	
133	O	C-			O	
134	C	C-			O	
135	C	C-			O	
136	C	C-			O	
137	C	C-	O	→	O	
138	C	C-			O	
139			C	C+	O	
140				C+	O	
142			O	→		
144	C	C-			O	
145	C	C-			O	
146	C	C-			O	
147	C	C-			O	
148	C	C-			O	

VSDC Activate and Load (0100)

Table 415: VSDC Activate and Load (0100)

Field Number and Name		Original			
		0100		0110	
		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	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	O	→		
15	Date, Settlmt			C+	C
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
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	→		
34	Accptc Env	C	C+	C	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	→

Table 415: VSDC Activate and Load (0100)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
43	Card Acctr 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+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				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	O
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+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	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-

Table 415: VSDC Activate and Load (0100)

Field Number and Name	Original			
	0100		0110	
	Acqr	VIC	Issr	VIC
121	C	→	C	→
123		C+		C+
126.0	C	-		
126.18	C	C-		
126.19	C	-		
130	C	C-		
131	C	C-		
132	C	C-		
133	O	C-		
134	C	C-		
135	C	C-		
136	C	C-		
137	C	C-	O	→
138	C	C-		
139			C	C+
140				C+
142			O	→
144	C	C-		
145	C	C-		
146	C	C-		
147	C	C-		
148	C	C-		
149	C	C-		

VSDC Non-CPS ATM Authorization Request

Table 416: 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
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhdr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhdr 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.	M	→			M
15	Date, Settlmt		C+	C	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
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
34	Accptc Env	C	C+	C	C+	C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M

Table 416: VSDC Non-CPS ATM Authorization Request

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Acctr Termnl ID	M	→	M	→	M
42	Card Acctr ID Code	M	→	M	→	M
43	Card Acctr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.4	Extd. STIP Rsn Code					C
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, Cdldr Billing		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+	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→		C+	M
60.2	Term Entry Cap	M	→		C+	M
60.6	Chip Trans Indctr	C	C+		C+	C
60.7	Auth Rel Indctr	C	→		C+	C
60.9	Crdldr ID Method		C+		C+	C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdldr Billing					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	o	C+	M

Table 416: VSDC Non-CPS ATM Authorization Request

		V.I.P. Msg Format				Advice
		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
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				
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
111	Addnl Trans-Spcfc Data	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
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 Rcgs—Action & Data			C	C-	C

Table 416: VSDC Non-CPS ATM Authorization Request

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

VSDC CPS/EDQP ATM Request Visa Card-With PIN

Table 417: VSDC CPS/EDQP ATM Request Visa Card-With PIN

Field Number and Name	V.I.P. Msg Format				Advice	
	0100		0110			
	Acqr	VIC	Issr	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	
6	Amt, Cdldr Blng		C+		C	
7	Transmsn Date/Time	M	→	M	→ M	
10	Convsn Rate, Cdldr Blng		C+		C	
11	Sys Trace Audit Nbr	M	→	M	→ M	
12	Time, Local Trans	M	C		C	
13	Date Local Trans	M	C		C	
14	Date, Expr	M	→		M	
15	Date, Settlmt		C+	C	C+ C	
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-		C	
32	Acqng Inst ID Code	M	→	M	→ M	
33	Fwdng Inst ID Code	C	→		C	
34	Accptc Env	C	C+	C	C+ C	
35	Track 2 Data	C	→			

Table 417: VSDC CPS/EDQP ATM Request Visa Card-With PIN

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		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 Acceptor Termnl ID	M	→	M	→	M
42	Card Acceptor ID Code	M	→	M	→	M
43	Card Acceptor Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.4	Extd. STIP Rsn Code					C
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	Currccy Code, Trans	M	→	M	→	M
51	Currccy Code, Cdldr 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+	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→		C+	M
60.2	Term Entry Cap	M	→		C+	M
60.6	Chip Trans Indctr	C	C+		C+	C
60.7	Auth Rel Indctr	C	→		C+	C
60.9	Crdldr ID Method		C		C+	C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdldr Blng					C
62.0	Bitmap (Field 62)	M	→	C	→	C

Table 417: VSDC CPS/EDQP ATM Request Visa Card-With PIN

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
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+	
62.21	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				
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
111	Addnl Trans-Spcfc Data	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
127	File Rcds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			O
131	Term Verif Results	C	C-			O

Table 417: VSDC CPS/EDQP ATM Request Visa Card-With PIN

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

VSDC Non-CPS ATM Balance Inquiry Request

Table 418: 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	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
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	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
34	Accptc Env	C	C+	C	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	→

Table 418: VSDC Non-CPS ATM Balance Inquiry Request

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
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	→		C+
60.2	Term Entry Cap	M	→		C+
60.6	Chip Trans Indctr	C	C+		C+
60.7	Auth Rel Indctr	C	→		C+
60.9	Crdhldr ID Method		C+		C+
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.21	Risk Score		C+		C-
62.22	Condition codes		C+		C-
63.0	Bitmap (Field 63)	M	→	M	→

Table 418: VSDC Non-CPS ATM Balance Inquiry Request

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			
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 Capbty 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-		

VSDC PIN Change and Unblock Request

Table 419: VSDC PIN Change and 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
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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
34	Accptc Env	C	C+	C	C+	C
35	Track 2 Data	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

Table 419: VSDC PIN Change and Unblock Request

Field Number and Name		V.I.P. Msg Format				Advice	
		0100		0110			
		Acqr	VIC	Issr	VIC		
44.4	Extd. STIP Rsn Code					C	
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	O	→	O	→	O	
52	PIN Data	M	C-				
53	Sec Related Cntrl Info	M	C-				
55	ICC-Related Data	C	C+	C	C+	O	
59	Natl POS Geo Data	C	→			C	
60.2	Term Entry Cap	C	C+			M	
60.6	Chip Trans Indctr	C	→			C	
60.7	Auth Rel Indctr	C	→			C	
60.9	Crdhldr ID Method		C+			C	
62.0	Bitmap (Field 62)	C	→	O	→		
62.2	Trans Idfr		C+	O	C+	C	
62.23	Product ID		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					
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 Capbty Profile	C	C			O	
131	Term Verif Results	C	C			O	
132	Unpredict Nbr	C	C			O	
133	Term Serial Nbr	O	C+			O	

Table 419: VSDC PIN Change and Unblock Request

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

VSDC ATM Account Transfer

Table 420: VSDC ATM Account Transfer

Field Number and Name	Original					STIP Advice
	0100		0110		0120	
	Acqr	VIC	Issr	VIC	VIC	
—	Second Bitmap	C	→	C	→	C
—	Third Bitmap	C	→	C	→	C
2	Primary Acct Nbr	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	→			M
13	Date, Local Trans	M	→			M
14	Date, Expr	C	→			C
15	Date, Settlmt		M+	M	→	M
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	C	→	C	→	C
20	PAN Extnd, Cntry Code	O	-		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
26	POS PIN Capture Code	C	→			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
34	Accptc Env	C	C+	C	C+	C
35	Track 2 Data	M	→			

Table 420: VSDC ATM Account Transfer

Field Number and Name	Original				STIP Advice
	0100		0110		0120
	Acqr	VIC	Issr	VIC	VIC
37	M	→	M	→	M
38			O	→	C
39		C+	M	→	M
41	M	→	M	→	M
42	M	→	M	→	M
43	M	→		M	
44.4					C
44.5		C+		C+	C
44.8		C+	C	C+	C
48	O	→	O	C+	
49	M	→	M	→	M
51		C+			C
52	M	→			
53	M	→			
55	C	C-	C	C-	O
59	C	→			C
60.1	O	→		C+	C
60.2	M	→		C+	M
60.6	C	C+		C+	C
60.7	C	→		C+	C
60.9		C+		C+	C
62.0	C	→	C	C+	C
62.2	C	→	O	C+	C
62.23		C+	C	C+	C
62.24		O+	O	O+	C
63.0	M	→	M	→	M
63.1	M	→	M	→	M

Table 420: VSDC ATM Account Transfer

Field Number and Name	Original				STIP Advice
	0100		0110		0120
	Acqr	VIC	Issr	VIC	VIC
63.4					M
63.19	C	C+	C	C+	C
102	C	→	C	C+	C
103	C	→	O	C+	C
115	O	C-		C+	
117	C	C-	C	C-	C
118	C	C-	C	C-	C
126.0	C	C-			C
126.5		C+		C+	C+
126.12	C	C-			C
130	C	C-			O
131	C	C-			O
132	C	C-			O
133	O	C-			O
134	C	C-			O
135	C	C-			O
136	C	C-			O
137	C	C-	O	→	O
138	C	C-			O
139			C	C+	O
140				C+	O
142			O	→	
144	C	C-			O
145	C	C-			O
146	C	C-			O
147	C	C-			O
148	C	C-			O

VSDC ATM Account Transfer Reversal

Table 421: VSDC ATM Account Transfer Reversal

Field Number and Name		Acquirer Advice			
		0420		0430	
		Acqr	VIC	Issr	VIC
—	Second Bitmap	M	→	M	→
—	Third Bitmap	C	→	C	→
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdldr Billing		C+		
7	Transmsn Date/Time	M	→	M	→
9	Conv Rate, Settlmt		C+		C+
10	Conv Rate, Cdldr Billing		C+		
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	→		
13	Date, Local Trans	M	→		
14	Date, Expr	C	→		
15	Date, Settlmt		M+	M	→
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	C	→	C	→
20	PAN Extnd, Cntry Code	O	-		M+
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	→
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	O	-		
34	Accptc Env	C	C+	C	C+
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		

Table 421: VSDC ATM Account Transfer Reversal

Field Number and Name		Acquirer Advice			
		0420		0430	
		Acqr	VIC	Issr	VIC
39	Resp Code			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+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currccy Code, Trans	M	→	M	→
51	Currccy Code, Cdldr Billing		C+		
55	ICC-Related Data	C	C-	C	C-
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	C	→		
60.2	Term Entry Cap (Pos. 2)	C	→		
60.9	Crdldr ID Method		C+		
62.0	Bitmap (Field 62)	C	C+	C	C+
62.2	Trans Idfr	C	C+	O	C+
62.23	Product ID	O	C+	C	C+
62.24	Program Idfr		O+	O	O+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID	M	→	M	→
63.4	STIP/Switch Rsn Code		C+		
63.19	Fee Prgrm Indctr	C	C+	C	C+
90	Orig Data Elemts	M	→	M	→
102	Acct ID 1	C	C+	C	C+
103	Acct ID 2	C	C+	O	C+
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	C	C-	C	C-

Table 421: VSDC ATM Account Transfer Reversal

Field Number and Name		Acquirer Advice			
		0420		0430	
		Acqr	VIC	Issr	VIC
126.0	Bitmap (Field 126)	C	C-		
126.5	Visa Merchant Identifier		C+		C+
126.12	Svc Indctrns	C	C-		
131	Term Verif Results	C	→		
133	Term Serial Nbr	O	→		
134	Visa Discret Data	C	→		
137	App Trans Counter	O	→	O	→
143	Issuer Script Results	C	→		

Authorization Advice and Response for Issuers

Table 422: Authorization Advice and Response for Issuers

Field Number and Name		0120	0130
		VIC	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, Cdhdr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	M	
15	Date, Settlmt	C	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
33	Fwdng Inst ID Code	C	
34	Accptc Env	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M
41	Card Accptr Termnl ID	C	C

Table 422: Authorization Advice and Response for Issuers

Field Number and Name		0120	0130
		VIC	Issr
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	
44.4	Extd. STIP Rsn 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
51	Currcy Code, Cdhdlr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	O	
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	Crdhdlr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhdlr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O

Table 422: Authorization Advice and Response for Issuers

Field Number and Name	0120	0130
	VIC	Issr
62.3	C	
62.4	C	
62.20	C	
62.21	C	
62.22	C	
62.23	C	
62.24	C	
62.25	C	O
63.0	M	M
63.1	M	M
63.2	C	C
63.3	C	
63.4	C	
100	C	C
102	C	
103	C	
104	C	
111	C+	
117	C	C
118	C	C
123	C	
126.0	C	
126.5	C+	
126.6	C	
126.7	C	
126.8	C	
126.9	C	
126.10	C	

Table 422: Authorization Advice and Response for Issuers

Field Number and Name		0120	0130
		VIC	Issr
126.12	Svc Indctr	C	
126.13	POS Environment	C	
126.18	Agent Unique Acct Result	C-	
126.20	3-D Secure Indctr	C	
130	Term Capbly Profile	O	
131	Term Verif Results	O	
132	Unpredict Nbr	O	
133	Term Serial Nbr	O	
134	Visa Discret Data	O	
135	Issuer Discret Data	O	
136	Cryptogram	O	
137	App Trans Counter	O	O
138	App Intchg Profile	O	
139	ARPC Resp Crypto & Code	O	
140	Issuer Auth Data	O	
144	Cryptogram Trans Type	O	
145	Term Cntry Code	O	
146	Term Trans Date	O	
147	Crypto Amt	O	
148	Crypto Currcy Code	O	
149	Crypto Cback Amt	O	

VSDC Non-CPS Purchase Manual Cash or Quasi-Cash Reversal-Electronic Terminal

Table 423: VSDC 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
—	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, Cdldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 423: 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	
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	
44.15 Primary Acct Nbr, Last Four Digits for Rcpt				C+		
48 Addtnl Data—Private	O	→	O	→	C	
49 Currccy Code, Trans	M	→	M	→	M	
51 Currccy Code, Cdhdr Blng		C+	C+	C-	C	
54 Addtnl Amts	C	C-	C	→	C	
55 ICC-Related Data	O	→			C	
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, Cdhdr Blng	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+	C	
62.17 Gateway Trans ID	C	→	C	→		
62.20 ¹ Mchnt VV	C	C-	C	→	C	
62.25 Spnd Qlfd Indctr		C+	O	C+	C	
62.26 Account Status				C+		

Table 423: 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	
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				
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
123	Verif Data		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
126.5	Visa Merchant Identifier		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	-			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O

Table 423: VSDC 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
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

¹Field 62.20 MVV is not applicable to manual cash.

VSDC CPS/EDQP Card Present POS Authorization Reversal-Retail Purchase Passenger Transport and Hotel and Auto Rental

Authorization only issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 424: VSDC CPS/EDQP 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			
		Acqr	VIC	Issr	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, Cdldr Blng		C+	C+	C-	C	
7	Transmsn Date/Time	M	→	M	→	M	
10	Convsn Rate, Cdldr Blng		C+	C+	C-	C	
11	Sys Trace Audit Nbr	M	→	M	→	M	
12	Time, Local Trans	M	C			C	
13	Date, Local Trans	M	C			C	
14	Date, Expr	C	→			C	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	C	C+		

Table 424: VSDC CPS/EDQP 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			
		Acqr	VIC	Issr	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	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	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+		
48	Addtnl Data—Private	O	→	O	→	C	
49	Currcy Code, Trans	M	→	M	→	M	
51	Currcy Code, Cdhdr Blng		C+	C+	C-	C	
54	Addtnl Amts	C	C-	C	→	C	
55	ICC-Related Data	O	→			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, Cdhdr 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	
62.3	Valid/Dwngrd Rsn Code				C		

Table 424: VSDC CPS/EDQP 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			
		Acqr	VIC	Issr	VIC		
62.4	Market-Specific Data Idfr	C	C-	O	C+	C	
62.17	Gateway Trans ID	C	→	C	→		
62.20	Mchnt WV	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	
62.26	Account Status				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					
90	Orig Data Elemts	M	→	O	→	M	
104	Trans Description	O	C-	C	C-	C	
111	Addnl Trans-Spcfc Data	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	
123	Verif Data		C+		C+	C+	
126.0	Field 126 Bitmap	C	→	C	→	C	
126.5	Visa Merchant Identifier		C+		C+	C+	
126.12	Svc Indctrs	C	→	C	→	C	
126.13	POS Environment					C	
126.18	Agent Unique Acct Result	C	C-			C-	
126.19	DCC Indctr	C	-				
131	Term Verif Results	C	→			C	

Table 424: VSDC CPS/EDQP 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			
		Acqr	VIC	Issr	VIC		
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	

VSDC CPS/EDQP Automated Fuel Dispenser Reversal

Table 425: VSDC CPS/EDQP Automated Fuel Dispenser Reversal

Field Number and Name	V.I.P. Msg Format				Advice	
	0400		0410			
	Acqr	VIC	Issr	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, Cdldr Billing		C+	C+	C- C	
7	Transmsn Date/Time	M	→	M	→ M	
10	Convs Rate, Cdldr Billing		C+	C+	C- C	
11	Sys Trace Audit Nbr	M	→	M	→ M	
12	Time, Local Trans	M	C		C	
13	Date, Local Trans	M	C		C	
14	Date, Expr	M	→		M	
15	Date, Settlmt		C+	C	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	
34	Accptc Env	C	C+	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	

Table 425: VSDC CPS/EDQP Automated Fuel Dispenser Reversal

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
42	M	→	M	→	M	
43	M	→			M	
44.1		C+		M+	M	
44.6					C	
44.7					C	
44.15				C+		
48	O	→	O	→	C	
49	M	→	M	→	M	
51		C+	C+	C-	C	
54		C+			C	
55	O	→			C	
59	C	→			C	
60.1	M	→			M	
60.2	M	→			M	
62.0	C	→	C	→	C	
62.1	O	→	O	C	O	
62.2	M	→	O	C+	M	
62.3				C		
62.20	C	C-	C	→	C	
62.23		C+	C	C+	C	
62.24		O+	O	O+	C	
62.25		C+	O	C+	C	
62.26				C+		
63.0	M	→	M	→	M	
63.1	M	→	M	→	M	
63.2		O+	C	→	C	
63.3	M	→			M	

Table 425: VSDC CPS/EDQP Automated Fuel Dispenser Reversal

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
63.4						M
63.19	C					
90	M	→	O	→	M	
104	O	C-	C	C-	C	
111	C	C+		C+	C	
115	O	C-		C+		
117	C	C-	C	C-	C	
118	O	C-	O	C-	C	
123		C+		C+	C+	
126.0	C	C-	C	→	C	
126.5		C+		C+	C+	
126.12	C	C-	C	→	C	
126.18	C	C-			C-	
126.19	C	-				
131	C	→			C	
133	O	→			O	
134	C	C-			C	
137	O	C-	O	→	O	
143	C	→			C	

VSDC Non-CPS and CPS POS Partial Authorization Reversal

Table 426: VSDC Non-CPS and CPS POS Partial Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		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, Cdhdr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhdr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Trans Local	M	C			
13	Date, Trans Local	M	C			
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	C	C+	C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 426: VSDC Non-CPS and CPS POS Partial Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
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
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M
51	Currcy Code, Cdhdlr Blng		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	O	→			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, Cdhdlr 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
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C

Table 426: VSDC Non-CPS and CPS POS Partial Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				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				
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
111	Addnl Trans-Spcfc Data	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
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	→			C
126.13	POS Environment	C	→			C
126.18	Agent Unique Acct Result	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

Table 426: VSDC Non-CPS and CPS POS Partial Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

VSDC Activate and Load Reversal of 0100 (0400)

Table 427: VSDC Activate and Load Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		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	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	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	→
34	Accptc Env	C	C+	C	C
33	Fwdng Inst ID Code	O	-		
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+

Table 427: VSDC Activate and Load Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				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	O	→		
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+
62.2	Trans Idfr	C	C+		C+
62.25	Spnd Qlfld Indctr		C+	O	C+
62.26	Account Status				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			
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-
123	Verif Data		C+		C+
126.18	Agent Unique Acct Result	C	C-		C-

Table 427: VSDC Activate and Load Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
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	→		

VSDC Non-CPS ATM Authorization Reversal

Table 428: VSDC Non-CPS ATM Authorization 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	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, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	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

Table 428: VSDC Non-CPS ATM Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
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	Currccy Code, Trans	M	→	M	→	M
51	Currccy Code, Cdhdr Blng		C+			C
54	Addtnl Amts		C+			C
55	ICC-Related Data	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, Cdhdr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
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				
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

Table 428: VSDC Non-CPS ATM Authorization Reversal

		V.I.P. Msg Format				Advice
		0400		0410		0420
Field Number and Name		Acqr	VIC	Issr	VIC	VIC
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
111	Addnl Trans-Spcfc Data	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 Indctrns	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

VSDC CPS/EDQP ATM Authorization Reversal

Table 429: VSDC CPS/EDQP 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, Cdldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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	O	-			
34	Accptc Env	C	C+	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

Table 429: VSDC CPS/EDQP ATM Authorization Reversal

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
43 Card Accptr Name/Loc	M	→				M
44.1 Resp Source/Rsn Code		C+		M+	M	
48 Addtnl Data—Private	O	→	O	→	C	
49 Currccy Code, Trans	M	→	M	→	M	
51 Currccy Code, Cdhdr Billing		C+			C	
54 Addtnl Amts		C+			C	
55 ICC-Related Data	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, Cdhdr 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	
62.3 Valid/Dwngrd Rsn Code				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					
90 Orig Data Elemts	M	→	O	→	M	
104 Trans Description	O	C-	O	C-	C	
111 Addnl Trans-Spcfc Data	C	C+		C+	C	

Table 429: VSDC CPS/EDQP ATM Authorization Reversal

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
115	O	C-		C+		
117	C	C-	C	C-	C	
118	O	C-	O	C-	C	
121	C	→	C	→	C	
126.0	C	→	C	→	C	
126.12	C	→	C	→	C	
131	C	→			C	
133	O	→			O	
134	C	C-			C	
137	O	C-	O	→	O	
143	C	→			C	

VSDC PIN Change and Unblock Request Reversal

Table 430: VSDC PIN Change and Unblock Request 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	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
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	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
26	POS PIN Captr Code	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	-			
34	Accptc Env	C	C+	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

Table 430: VSDC PIN Change and Unblock Request Reversal

Field Number and Name	V.I.P. Msg Format					Advice
	0400		0410		0420	
	Acqr	VIC	Issr	VIC	VIC	
44.5	CVV/iCVV Results Code	O	→	O	→	C
44.8	Card Authen Results Code	O	→	O	→	C
49	Currcy Code, Trans	O	→	O	→	O
55	ICC-Related Data	O	C+			C
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	C	C+			M
60.6	Chip 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
63.0	Bitmap (Field 63)	M				
63.1	Netwk ID Code	M				
63.3	Msg Rsn Code	M				
63.19	Fee Prgrm Indctr	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	O	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	O	→			C
137	App Trans Counter	O	→	O	→	O
143	Issuer Script Results	O	→			C

Reversal Advice and Response for Auth Only Issuers

Table 431: Reversal Advice and Response for Auth Only Issuers

Field Number and Name	0420		0430
	VIC	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, Cdhdr Billing	C		
7 Transmsn Date/Time	M	M	
10 Conv Rate, Cdhdr Billing	C		
11 Sys Trace Audit Nbr	M	M	
12 Time, Local Trans	C		
13 Date, Local Trans	C		
14 Date, Expr	C		
15 Date, Settlmt	C	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	
34 Accptc Env	C+	C	
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	

Table 431: Reversal Advice and Response for Auth Only Issuers

Field Number and Name		0420	0430
		VIC	Issr
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, Cdldr 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, Cdldr 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 Qlfld Indctr	C	O
63.0	Bitmap (Field 63)	M	M

Table 431: Reversal Advice and Response for Auth Only Issuers

Field Number and Name		0420	0430
		VIC	Issr
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	
90	Orig Data Elemts	M	M
104	Trans Description	C	
111	Addnl Trans-Spcfc Data	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
126.18	Agent Unique Acct Result	C-	
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	

POS Partial Reversal Advice and Response for Authorization Only Issuers

Table 432: POS Partial Reversal Advice and Response for Authorization Only Issuers

Field Number and Name	Advice	
	0420	0430
— 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, Cdhdr Blng	C	
7 Transmsn Date/Time	M	M
10 Convsn Rate, Cdhdr Blng	C	
11 Sys Trace Audit Nbr	M	M
12 Time, Local Trans	C	
13 Date, Local Trans	C	
14 Date, Expr	C	
15 Date, Settlmt	C	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
34 Accptc Env	C	C+
37 Retrieval Ref Nbr	M	M
39 Resp Code	M	M
41 Card Accptr Termnl ID	C	C

Table 432: POS Partial Reversal Advice and Response for Authorization Only Issuers

		Advice	
		0420	0430
Field Number and Name		VIC	Issr
42	Card Acceptor ID Code	M	M
43	Card Acceptor 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, Cdldr 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, Cdldr Blng	C	
61.3	Other Amt, Rplcmnt 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 W	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfld Indctr	C	O

Table 432: POS Partial Reversal Advice and Response for Authorization Only Issuers

		Advice	
		0420	0430
Field Number and Name		VIC	Issr
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	
90	Orig Data Elemts	M	M
95	Replacement Amts	M	M
104	Trans Description	C	
111	Addnl Trans-Spcfc Data	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrns	C	
126.13	POS Environment	O	
126.18	Agent Unique Acct Result	C-	
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	

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 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.

Merchant Central File-Acquirer File Messages

Table 433: Merchant Central File-Acquirer File Messages

Field Number and Name	Update V.I.P.		Inquiry V.I.P.	
	0300	0310	0300	0310
	Acqr	VIC	Acqr	VIC
— Bitmap, Secondary	M	M	M	M
7 Transmsn Date/Time	M	M	M	M
11 Sys Trace Audit Nbr	O	C	O	C
15 Date, Settlement		C		C
19 Acqng Inst Cntry Code	O	O	O	O
32 Acqng Inst ID Code	M	M	M	M
37 Retrieval Ref Nbr	M	M	M	M
39 Resp Code		M		M
41 Card Accptr Termnl ID	C	C	C	C
42 Card Accptr ID Code	C	C	C	C
48 Addtnl Data—Private		C		C
62.0 Bitmap (Field 62)		C	C	C
62.20 Mchnt VV	O	C	O	C
63.0 Bit map (Field 63)	C	O	O	O
63.1 Ntwk ID Code	O	O	O	O
73 Date, Action	M	M		
91 File Update Code	M	M	M	M
92 File Sec Code	O	O	O	O
101 File Name	M	M	M	M
115 Addtnl Trace Data	O	C	O	C
127 File Rcds—Action & Data	M	M		

Merchant Central File Field 127 Update Detail

Table 434: Merchant Central File Field 127 Update Detail

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

Merchant Central File Field 127 Successful Inquiry Detail

Table 435: Merchant Central File Field 127 Successful Inquiry Detail

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

Cardholder Database Issuer File Messages

V.I.P. Message Format

The 0332 response is optional for V.I.P. Authorization-Only issuers

Table 436: 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
15	Date, Settlmt		M+			C	C
19	Acqng Inst Cntry Code	O	O	O	O		
23	Card Seq Nbr	C	C	C	C	C	C
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
63.4	STIP/Switch Rsn Code					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	

Cardholder Available Balance File Maintenance Messages (0302/0312)

These messages allow issuers to add or remove a cardholder account, and to update the cardholder available balance for STIP Available Balance service.

Table 437: Cardholder Available Balance File Maintenance Messages (0302/0312)

Field Number and Name	Cardholder Available Balance File Maintenance Request and Response		
	0302	0312	
	Issr	VIC	
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr (PAN)	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
34	Accptc Env	C	C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Addtnl Data—Private		C+
54	Addtnl Amts	M	M
63.0	Bitmap (Field 63)	O	C
63.1	Netwk ID Code	O	C
63.2	Time (Preauth Time Limit)	C	C
73	Date, Action	C	C
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C

Payment Fraud Disruption File Maintenance (0302 and 0312)

This message format is used to bypass Payment Fraud Disruption (PFD) blocking of Primary Account Numbers (PANs).

Table 438: Payment Fraud Disruption File Maintenance (0302/0312)

Field Number and Name		Payment Fraud Disruption File Maintenance Request and Response	
		0302	0312
		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
15	Date, Settlmt		M+
34	Accptc Env	C	C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Addtnl Data—Private		C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	O	O
91	File Update Code	M	M
101	File Name	M	M

Field 127 Detail

Table 439: Cardholder Database-Field 127 Address Verification File (A2) Detail

Field Number and Name		Update		Inquiry¹	
		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
127A.3	Street Address	C	C		M

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

Table 440: Cardholder Database-Field 127 Action and Region Code Detail

Field Number and Name		Update		Inquiry¹		Auth Only Format Advice
		0302	0312	0302	0312	
		Issr	VIC	Issr	VIC	
127E.1	Action Code	C	C		M	M
127E.2	Region Coding	C	C		M	M

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

Table 441: Cardholder Database-Field 127 PIN Verification File (P2) Detail

Field Number and Name		Update		Inquiry¹	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127P.1	PIN Verif Data	C	C		M

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

Table 442: 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

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

Table 443: Cardholder Database-Field 127 Maximum Transaction Amount Limit (TL) detail

Field Number and Name		Update	
		0302	0312
		Issr	VIC
127.TL	Maximum Transaction Amount Limit	C	C

Table 444: Cardholder Database and V.I.P. Message Format Portfolio File VSFS 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
23	Card Seq Nbr	C	C	C	C
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code		M		M
42	Card Accptr ID Code	C	C	O	C
43	Card Accptr Name/Loc	C	C	O	C
48	Addtnl Data—Private		C		C
62.0	Bitmap (Field 62)	C	C	C	C
62.2	Trans Idfr		C+	M	M
62.20	Mchnt WV	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

Table 444: Cardholder Database and V.I.P. Message Format Portfolio File VSFS Stop Recurring Payment

		Update		Inquiry	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
101	File Name	M	M	M	M
102	Account Identification 1	O	C	O	C
104, Usage 2	Trans-Spcfc Data	O	C	O	C
127.PF	Portfolio File	M	C	M	C

Cardholder Database 0120 Advice and 0130 Response for Issuers

This chart displays the layout of the CDB maintenance file update advice and response. The advice Authorization only issuers connected to the V.I.P. System.

The 0130 response is optional for authorization only issuers.

Table 445: Cardholder Database 0120 Advice and 0130 Response for Issuers

Field Number and Name		0120	0130
		VIC	Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
15	Date, Settlmt	C	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	
34	Accptc Env	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	C
41	Card Accptr Termnl ID	C	C

Table 445: Cardholder Database 0120 Advice and 0130 Response for Issuers

Field Number and Name		0120	0130
		VIC	Issr
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, Cdldr Billing	C	
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, Cdldr 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	

Table 445: Cardholder Database 0120 Advice and 0130 Response for Issuers

Field Number and Name	0120	0130
	VIC	Issr
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	
63.4 STIP/Switch Rsn Code	M	
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	
126.0 Bitmap (Field 126)	C	
126.6 Cdhdlr Ser Nbr	C	
126.7 Mchnt Ser Nbr	C	
126.8 Tran ID (XID)	C	
126.9 CAVW	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	
126.20 3-D Secure Indctr	C	

Table 445: Cardholder Database 0120 Advice and 0130 Response for Issuers

Field Number and Name	0120	0130
	VIC	Issr
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 Currccy Code	C	
149 Crypto Cback Amt	C	

Visa Trusted Listing File Maintenance Messages

Issuers can use 0302 file maintenance requests to submit updates for Visa Trusted Listing. Visa processes such update requests and sends back a 0312 response.

Table 446: Visa Trusted Listing File Maintenance Messages

Field Number and Name	0302	0312
	Issr	VIC
2 Primary Acct Nbr (PAN)	M	M
7 Transmsn Date/Time	M	M
11 Sys Trace Audit Nbr	M	M
15 Date, Settlmt		C+
37 Retrieval Ref Nbr	M	M
39 Resp Code		M
48, Usage 1b Addtnl Data—Private		C+
62.2 Trans Idfr		M+
63.1 Netwk ID Code	O	C
91 File Update Code	M	M
92 File Sec Code	O	O
101 File Name	M	M
115 Addtnl Trace Data	O	C
126.5 Visa Merchant Identifier	M	M

CDB Inquiry for Account-Level Processing Issuers

This message format supports the inquiry process:

- ALP Product Inquiry (0302/0312). Issuers use these messages to review their ALP changes.
An inquiry message should not be submitted until one or two days after a CDB update request, to allow for processing of the update.

ALP Product Inquiry (0302/0312)

Table 447: ALP Product Inquiry (0302/0312)

Field Number and Name	Inquiry		
	0302	0312	
	Iss	VIC	
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
23	Card Seq Nbr	C	C
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 Inquiry		M

Token Messages

This section applies to clients that support the Visa Token Service and lists the possible fields for use with token processing. See *Visa Token Services Technical Specifications for Issuers* and *Visa Token Services Technical Specifications for Acquirers* for further details.

Token Activation Request

Table 448: Token Activation Request

Field Number and Name	Token Activation Request				Token STIP Advice	
	0100	0110	0120	0130	VIC	Issr
2 Primary Acct Nbr		M	M	M	M	
3 Processing Code		M	M	M	M	
4 Amt, Trans		M	M	M		
6 Amt, Cdldr Billing	O			O		
7 Transmsn Date/Time	M	M	M	M		
10 Conv Rate, Cdldr Billing	O		O			
11 Sys Trace Audit Nbr	M	M	M	M		
14 Date, Expr	M		M			
15 Date, Settlmt	C	C	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		
32 Acqng Inst ID Code	M	M	M	M		
34 Accptc Env	C	C+	C			
37 Retrieval Ref Nbr	M	M	M	M		
39 Resp Code		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				M		
44.2 Addr Verif Result Code	C	C	C			
44.4 Extd. STIP Rsn Code				C		
44.10 CVV2 Results Code	C	C	C			
49 Currcy Code, Trans	M	M	M			

Table 448: Token Activation Request

Field Number and Name	Token Activation Request		Token STIP Advice	
	0100	0110	0120	0130
	VIC	Issr	VIC	Issr
51	O		O	
56	O		O	
60	C			
62.2	M	O	M	O
62.21	C		C	
63.1	M	M	M	M
63.3	M		M	
63.4			M	
114	O	C	C	
115	O	C	C	C
120	O	C		
123	C	C	C	
125	C	O	C	
126.10	C		C	

The Token Activation Request message returns to the token requestor.

Account Verification Request

Table 449: Account Verification Request

Field Number and Name		Account Verification				STIP Advice	
		0100		0110		0120	0130
		Acqr ¹	VIC	Issr	VIC	VIC	Issr
2	Primary Acct Nbr	M	→	M	→	M	M
3	Processing Code	M	→	M	→	M	M
4	Amt, Trans	M	→	M	→	M	
6	Amt, Cdldr Billing		O		O	O	
7	Transmsn Date/Time	M	→	M	→	M	M
10	Conv Rate, Cdldr Billing		O		O	O	
11	Sys Trace Audit Nbr	M	→	M	→	M	M
14	Date, Expr	M	→			M	
15	Date, Settlmt	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	C+	M	M
32	Acqng Inst ID Code	M	→	M	→	M	M
34	Accptc Env	C	C+	C	C+	C	
37	Retrieval Ref Nbr	M	→	M	→	M	M
38	Auth ID Resp			C	→	C	
39	Resp Code		C+	M	→	M	M
42	Card Accptr ID Code	M	→	M		M	M
43	Card Accptr Name/Loc	M	→			C	
44.1	Resp Source/Rsn Code				M+	M	
44.2	Addr Verif Result Code			C	→		
44.10	CVV2 Results Code	C		C			
44.13	CAVV Results		C+	C	→	C	
49	Currcy Code, Trans	M	→	M	→	M	

Table 449: Account Verification Request

Field Number and Name		Account Verification				STIP Advice	
		0100		0110		0120	0130
		Acqr ¹	VIC	Issr	VIC	VIC	Issr
51	Currcty Code, Cdldr Billing		O		O	O	
56	Dataset ID 01, Tag 01, Payment Account Reference	O		O		O	
60.8	MOTO/ECI/Pymt Indctr	C	C+	C	C	C	
62.2	Trans Idfr		M+	O	C+	M	O
62.21	Risk Score		C			C	
63.1	Netwk ID Code	M	→	M	→	M	M
63.4	STIP/Switch Rsn Code					M	
115	Addtnl Trace Data	O	C-		C+		
123	Verification Data	C				C	
126.8	Tran ID (XID)	C	C-				
126.9	CAVV	C	C-				
126.10	CVV2 Authorization Request Data	C	→			C	
126.20	3-D Secure Indicator		C+	C	→	C	

¹The Visa Token Service acts as the acquirer for these 0100 account verification messages.

Token Maintenance File

Table 450: Token Maintenance File

Field Number and Name		Token Maintenance File	
		0302	0312
		lssr	VIC
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C
	Usage 2: Addtnl Data	C	C
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	O
63.3	Msg Rsn Cde	C	
91	File Update Code	M	M
92	File Sec Code	O	C
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	C	C
125 ¹	Supporting Information		C+

¹For SE and HCE mobile device only.

Primary Account Number Maintenance File Message

Table 451: Primary Account Number Maintenance File Message

Field Number and Name		Primary Account Number Maintenance File Message	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	O	C+
127	File Maintenance	C	C

Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID

Table 452: Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID

Field Number and Name		Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	C	C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiration		C+
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
56	Dataset ID 02, Tag 02, Payment Account Reference Creation Date		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		C+
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	C	C+
127	File Maintenance	O	C

Token File Inquiry Message-Token Detail

Table 453: Token File Inquiry Message-Token Detail

Field Number and Name		Token File Inquiry Message—Token Detail	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr		C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data		O
125	Supporting Information ¹		C+

Primary Account Number File Inquiry Message

Table 454: Primary Account Number File Inquiry Message

Field Number and Name		Primary Account Number File Inquiry Message	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	C	C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiry		C+
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		
91	File Update Code	M	M
92	File Sec Code	O	C
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	O	C+
127	File Maintenance	C	C

Issuer Personalization Lifecycle Message

Table 455: Issuer Personalization Lifecycle Message

Field Number and Name		Issuer Personalization Lifecycle Message	
		0302	0312
		Issr	VIC
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiry	O	C+
15	Date, Settlmt		C
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C
	Usage 2; Unformatted Text	M	M
56	Dataset ID 01, Tag 01, Payment Account Reference		C
62.2	Trans Idfr		M
63.3	Msg Rsn Cde	M	
91	File Update Code	M	M
101	File Name	M	M
123	Verification Data	M	M

Token Notification Advice for Message Reason Codes 3700, 3701, 3702, 3703, and 3711 (0620)

Table 456: Token Notification Advice for Message Reason Codes 3700, 3701, 3702, 3703, and 3711 (0620)

Field Number and Name	Token Notification					
	Creation for 3700		Provision for 3711		Wallet Provider Update for 3701, 3702, and 3703	
	0620	0630	0620	0630	0620	0630
	VIC	Issr	VIC	Issr	VIC	Issr
2 Primary Acct Nbr	M	M	M	M	M	M
7 Transmsn Date/Time	M	M	M	M	M	M
11 Sys Trace Audit Nbr	M	M	M	M	M	M
14 Date, Expiration	M					
15 Date, Settlmt	C	C	C	C	C	C
33 Fwding Inst ID Code	M		M		M	
37 Retrieval Ref Nbr	M	M	M	M	M	M
39 Resp Code	M	M	M	M	M	M
48 Usage 2: Addl Data			C		C	
56 Dataset ID 01, Tag 01, Payment Account Reference	C+		C+		C+	
62.2 Trans Idfr	M	O	M	O	M	O
63.1 Netwk ID Code	M	M	M	M	M	M
63.3 Msg Rsn Code	M		M		M	
63.4 STIP/Switch Rsn Code	M		M		M	
70 Netwk Mgmt Info Code	M	M	M	M	M	M
92 File Security Code					O	
101 File Name	C					
114 Domestic and Localized Data	O	C				
115 Addtnl Trace Data	O	C	O	C	O	C
120 ¹ Auxiliary Transaction Data	O					

Table 456: Token Notification Advice for Message Reason Codes 3700, 3701, 3702, 3703, and 3711 (0620)

Field Number and Name	Token Notification					
	Creation for 3700		Provision for 3711		Wallet Provider Update for 3701, 3702, and 3703	
	0620	0630	0620	0630	0620	0630
	VIC	Issr	VIC	Issr	VIC	Issr
123	C		C		C	
125	C		C		C	
127	C	O				

¹Applies to Host Card Emulation (HCE) only.

²Applies to Secure Element (SE) only.

Token Notification Advice for Message Reason Code 3700 and 3711 (0600)

Table 457: Token Notification Advice for Message Reason Code 3700 and 3711 (0600)

Field Number and Name	Token Notifi-cation for 3700		Token Notifi-cation for 3711	
	0600	0610	0600	0610
	VIC	Issr	VIC	Issr
2 Primary Accnt Nbr	M	M	M	M
7 Transmsn Date/Time	M	M	M	M
11 Sys Trace Audit Nbr	M	M	M	M
14 Date, Expiration	M		M	
33 Fwdng Inst ID Code	M		M	
37 Retrieval Ref Nbr	M	M	M	M
39 Resp Code	M	M	M	M
56 Dataset ID 01, Tag 01, Payment Account Reference	C+		C+	
62.2 Trans Idfr	M	O	M	O
63.1 Netwk ID Code	M	M	M	M
63.3 Msg Rsn Code	M		M	
70 Netwk Mgmt Info Code	M	M	M	M
101 File Name	C	C		
114 Domestic and Localized Data	O	C		
115 Addtnl Trace Data	O	C	O	C
120 ¹ Auxiliary Transaction Data	O			
123 Verification Data	C		C	
125 Supporting Information	C		C	
127 File Maintenance	C			

¹Applies to HCE only.

Token Notification Advice for Message Reason Code 3713 (0620)

Table 458: Token Notification Advice for Message Reason Code 3713 (0620)

Field Number and Name		Token Notification for Call Center Activation for 3713	
		0620	0630
		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
15	Date, Setlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
92	File Security Code	O	
123	Verification Data	O	O
125	Supporting Information	C	

Token Notification Advice for Message Reason Code 3715 (0620)

Table 459: Token Notification Advice for Message Reason Code 3715 (0620)

Field Number and Name		Token Notification for Replenishment Confirmation 3715	
		0620	0630
		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
15	Date, Setlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
115	Additional Trace Data	O	C
123	Verification Data	M	
125	Supporting Information	C	

Token Notification Advice for Message Reason Code 3712 and 3714 (0620)

Table 460: Token Notification Advice for Message Reason Code 3712 and 3714 (0620)

		Token Notification for 3712		Token Notification for 3714	
		0620	0630	0620	0630
		VIC	Issr	VIC	Issr
2	Primary Accnt Nbr	M	M	M	M
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
15	Date, Settlmt	C	C	C	C
33	Fwdng Inst ID Code	M		M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code	M	M	M	M
48	Usage 2: Addl Data	C		C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+		C+	
62.2	Trans Idfr	M	O	M	O
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	M		M	
63.4	STIP/Switch Rsn Code	M		M	
70	Netwk Mgmt Info Code	M	M	M	M
115	Addtnl Trace Data	O	C	O	C
123	Verification data	C		C	
125	Supporting Information ¹	C		C	

¹Applies to Host Card Emulation (HCE) only.

Token Notification Advice for Message Reason Code 3716 (0620)

Table 461: Token Notification Advice for Message Reason Code 3716 (0620)

Field Number and Name		Token Notification for Replenishment Confirmation 3716	
		0620	0630
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Accnt Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	C	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
101	File Name	M	
123	Verification Data	M	
127.PAN	PAN File Maintenance	C	

Token Notification Advice for Message Reason Code 3720 and 3721 (0620)

Table 462: Token Notification Advice for Message Reason Code 3720 and 3721 (0620)

		Token Notification for 3720		Token Notification for 3721	
		0620	0630	0620	0630
		VIC	Issr	VIC	Issr
2	Primary Accnt Nbr	M	M	M	M
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
15	Date, Settlmt	C	C	C	C
33	Fwdng Inst ID Code	M		M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code	M	M	M	M
62.2	Trans Idfr	M	O	M	O
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	C		C	
63.4	STIP/Switch Rsn Code	M		M	
70	Netwk Mgmt Info Code	M	M	M	M
101	File Name	M		M	
123	Verification Data	M		M	
127.PAN	PAN File Maintenance	C		C	

Token Notification Advice for Message Reason Code 3730 (0620)

Table 463: Token Notification Advice for Message Reason Code 3730 (0620)

Field Number and Name		Token Notification Provision for 3730	
		0620	0630
		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
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
92	File Security Code	O	
115	Additional Trace Data	O	C
123	Verification Data	M	
125	Supporting Information	C+	

Acquirer Merchant-Initiated Transactions Inquiry (0300/0310)

Acquirer Merchant-Initiated Transactions Inquiry – List All Original Transaction Identifiers Message (0300/0310)

Table 464: Acquirer Merchant-Initiated Transactions Inquiry – List All Original Transaction Identifiers Message (0300/0310)

Field Number and Name		Acquirer Merchant-Initiated Transactions Inquiry – List All Original Transaction Identifiers	
		0300	0310
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
32	Acqng Inst ID Code	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+
63.1	Netwk ID Code	O	C
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
125	Supporting Info		C
126.5	Visa Merchant Identifier	M	O
127	File Rcds – Action & Data	C	C

Acquirer Merchant-Initiated Transactions Inquiry – Original Transaction Detail Message (0300/0310)

Table 465: Acquirer Merchant-Initiated Transactions Inquiry – Original Transaction Detail Message (0300/0310)

Field Number and Name		Acquirer Merchant-Initiated Transactions Inquiry – Original Transaction Detail	
		0300	0310
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
32	Acqng Inst ID Code	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+
62.7	Purchase Idfr	M	
63.1	Netwk ID Code	O	C
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
125	Supporting Info		C
126.5	Visa Merchant Identifier	M	O
126.13	POS Environment	C	

Appendix A

System Reject and Response Codes

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

- Reject Codes

VisaNet Reject Codes

Table below lists reject codes in numerical order, it contains:

- Header number or the data field number that causes the reject
- Field in error
- Reason for reject in that field

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

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0002	2 - Primary Account Number	Invalid length
0003	Header Field 5 - Destination Station ID	Invalid value
0004	Header Field 6 - Source Station ID	Invalid value
0005	Message Type Identifier (MTI)	Invalid value.
0008	3 - Processing Code	Invalid value.
0009	4 - Amount, Transaction	Invalid value (Amount in field 4 shown in field 63.13 as three decimals but does not end in zero .)
0010	7 - Transmission Date and Time	Invalid value.
0011	11 - System Trace Audit Number	Invalid value.
0012	Header Field 1 - Header Length	Invalid value.
0013	Header Field 2 - Header Flag and Format	Invalid value.
0014	14 - Date, Expiration	Invalid value.
0015	Header Field 3 - Text Format	Invalid value.
0016	Header Field 4 - Total Message Length	Invalid value.
0017	3 - Processing Code 18 - Merchant Type	Invalid combination of field 3.1 and field 18. Invalid Value.
0018	25 - POS Condition Code	Invalid value.
0019	22 - Point of Service Entry Mode Code	Invalid value (acquirer station not tested to use 90).
0020	32 - Acquiring Institution Identification Code	Invalid length (length subfield).
0021	32 - Acquiring Institution Identification Code Header Field 6 - Source Station ID	Invalid value (not valid acquiring identifier). Source PCR not authorized.
0024	35 - Track 2 Data	Invalid length.
0025	Header Field 9 - Message Status Flags	Invalid value; Response does not match request.
0026	61 - Other Amounts	Invalid length.
0027	35 - Track 2 Data	Invalid track data.
0028	59 - National POS Geographic Data	Invalid length (length subfield).
0029	59 - National POS Geographic Data	Invalid value.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0031	Header Field 11 - Reserved	Invalid value. <i>Header field 11 is for Visa internal use only.</i>
0032	10 - Conversion Rate, Cardholder Billing	Invalid value.
0033	19 - Acquiring Institution Country Code	Invalid value.
0034	38 - Authorization Identification Response	Invalid value.
0035	20 - PAN Extended, Country Code	Invalid value.
0037	49 - Currency Code, Transaction 50 - Currency Code, Settlement 51 - Currency Code, Cardholder Billing	Invalid value.
0038	15 - Date, Settlement	Invalid value.
0042	70 - Network Management Information Code	Invalid value.
0043	66 - Settlement Code	Invalid value.
0044	74 - Credits, Number	Invalid value.
0045	75 - Credits, Reversal Number	Invalid value.
0046	76 - Debits, Number	Invalid value.
0047	77 - Debits, Reversal Number	Invalid value.
0048	86 - Credits, Amount	Invalid value.
0049	87 - Credits, Reversal Amount	Invalid value.
0050	88 - Debits, Amount	Invalid value.
0051	89 - Debits, Reversal Amount	Invalid value.
0052	97 - Amount, Net Settlement	Invalid value.
0053	63.9 - Fraud Data	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.
0058	99 - Settlement Institution Identification Code	Invalid length (length subfield).

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0059	99 - Settlement Institution Identification Code	Invalid value.
0061	48 - Additional Data - Private, position 1	Invalid value.
0062	63.1 - Network ID Code	Invalid value.
0063	48 - Additional Data - Private	Invalid length (length subfield).
0064	48, Usage 8c - VCRFS Request or Advice	Invalid value: requested fulfillment method not 0 or 1 .
0066	63.17 - Additional Data Indicator	Invalid value.
0067	63.18 - Merchant Volume Indicator	Invalid value.
0070	26 - Point of Service PIN Capture Code	Invalid value.
0071	44 - Additional Response 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.
0090	12 - Time, Local Transaction	Invalid value.
0091	13 - Date, Local Transaction	Invalid value.
0092	23 - Card Sequence Number	Invalid value.
0094	37 - Retrieval Reference Number	Invalid value. First four digits are checked.
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 value.
0104	102 - Account Identification 1	Invalid length (length subfield).
0105	60 - Additional POS Information	Invalid value.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0106	22 - Point of Service Entry Mode Code 35 - Track 2 Data 45 - Track 1 Data 61.1 - Other Amount, Transaction	Invalid value for Australia cashback transaction. For 61.1, Invalid value; one or more of these: <ul style="list-style-type: none">• Amount greater than amount in field 4• Amount in field 61.1 shown in field 63.13 as three decimals but does not end in zero• Value in any position in 61.1 is non-numeric (0-9).
0107	48, Usage 11 - Local Date and Time of Original PIN Authenticated Visa Debit Transactions	Invalid value.
0111	103 - Account Identification 2	Invalid length (length subfield).
0112	103 - Account Identification 2	Invalid value.
0114	63.3 - Message Reason Code 125, Usage 2 - Supporting Information	Invalid value.
0115	95 - Replacement Amount	Invalid value (or value greater than amount in field 4).
0116	125 - Supporting Information	Invalid value.
0118	21 - Forwarding Institution Country Code	Invalid value.
0119	68 - Receiving Institution Country Code	Invalid value.
0120	69 - Settlement Institution Country Code	Invalid value.
0127	44 - Additional Response Data	Invalid value.
0130	63.6 - Chargeback Reduction/ Clearing Flags	Invalid value.
0131	119 - Settlement Service Data 119, Usage 1 - Client-Calculated IRF	Invalid length.
0132	119 - Settlement Service Data 119, Usage 1 - Client-Calculated IRF	Invalid country code.
0133	6 - Amount, Cardholder Billing	Invalid value (amount in field 6 shown in field 63.13 as three decimals but does not end in zero).
0134	28 - Amount, Transaction Fee	Invalid value.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0137	123 - Verification Data (Fixed Format)	Invalid length (length subfield).
0138	63.9 - Fraud Data	Invalid value.
0141	14 - Date, Expiration 22 - POS Entry Mode Code 35 - Track 2 Data 45 - Track 1 Data	Field 14, 22 - Invalid value on Track 2 read. Field 35, 45 - Magnetic stripe data missing when field 22 is 90 or 91 .
0144	117 - National Use 118 - Intra-Country Data	Invalid value.
0145	125 - Supporting Information	Invalid field 125.
0146	114 - Domestic and Localized Data (TLV Format) 119 - Settlement Service Data	Field 114 - Invalid tag value. Field 119 - Invalid value in client-calculated IRF field.
0147	Header Field 9 - Settlement Flag	Invalid settlement service value in byte 3, bits 2-4.
0148	126.10 - CVV2 Authorization Request Data	Invalid value in position 1 (Presence Indicator).
0149	44.10 - CVV2 Result Code	Invalid value.
0150	54 - Additional Amounts	Invalid value. One of these reasons: <ul style="list-style-type: none"> • Invalid currency code provided • Amount in this field inconsistent with amount in field 62.4 • Invalid amount for currency • Tip is wrong currency or too large for total transaction amount • Amount in field 63.13 displayed as three decimals and amount in field 4 does not end in zero; see reject code 0009 • Amount in field 4 ends in zero and the amount in field 54 is different. • Invalid account type for ATM /POS balance inquiry and ATM cash withdrawal with balance information and POS purchase transaction with balance information.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0151	62 - Payment Service fields	Invalid length.
0152	62.1 - Authorization Characteristics Indicator	Invalid value.
0153	62.2 - Transaction Identifier	Invalid value.
0154	63.11 - Reimbursement Attribute	Invalid reimbursement attribute value.
0155	62.7 - Purchase Identifier 62.11 - Multiple Clearing Sequence Number 62.12 - Multiple Clearing Sequence Count	Invalid value.
0157	63.13 - Decimal Position Indicator	Invalid value.
0166	117 - National Use	Invalid field length. Does not apply to Brazil.
0167	117 - National Use	Invalid country code. Does not apply to Brazil.
0169	43 - Card Acceptor Name/Location	Invalid value.
0170	41 - Card Acceptor Terminal ID	Invalid value.
0171	73 - Date, Action	Invalid date (non-numeric value).
0175	126.13 - POS Environment	Invalid value.
0180	126.0 - Bitmap	Invalid length of field 126.
0181	126.1 - Reserved	Invalid field.
0182	126.2 - Reserved	Invalid field.
0183	126.3 - Reserved	Invalid field.
0184	126.4 - Reserved	Invalid field.
0185	60 - Additional POS Information	Invalid value in field 60.8 (positions 9-10) for e-commerce transaction.
0192	55 - Integrated Circuit Card (ICC) Related Data	Invalid value.
0193	44.13 - CAVV Results Code	Invalid CAVV result code.
0194	104, Usage 2 - Transaction-Specific Data	Original credit money transfer; additional sender data length exceeds 50 bytes.
0250	54 - Additional Amounts	Field missing.
0251	2 - Primary Account Number	Field missing.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0270	Message Type Identifier (MTI)	Field missing (message type ID between header bitmap fields and 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.
0278	12 - Time, Local Transaction	Field missing.
0279	13 - Date, Local Transaction	Field missing.
0280	14 - Date, Expiration	Field missing.
0283	18 - Merchant Type	Field missing.
0284	25 - POS Condition 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.
0301	59 - National Point-of-Service Geographic Data	Length attribute or field missing.
0302	59 - National Point-of-Service Geographic Data	Field missing or invalid.
0306	19 - Acquiring Institution Country Code	Field missing.
0308	28 - Amount, Transaction Fee	Field missing (ATM).
0311	42 - Card Acceptor Identification Code	Field missing.
0312	43 - Card Acceptor Name/Location	Field missing.
0313	48 - Additional Data, Private	Field missing. Reject code applicable when field 48 missing in transaction requiring it, as specified in individual field usages.
0314	20 - PAN Extended, Country Code	Field missing.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0315	49 - Currency Code, Transaction	Field missing.
0319	63.1 - Network ID Code	Field missing.
0321	70 - Network Management Information Code	Field missing.
0322	66 - Settlement Code	Field missing.
0333	33 - Forwarding Institution Identification Code	Field missing (fraud reporting).
0334	100 - Receiving Institution Identification Code	Field missing.
0335	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.
0345	63.2 - Time (Preauth Time Limit)	Field missing.
0346	63.3 - Message Reason Code	Field missing.
0352	114 - Domestic and Localized Data	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.
0379	44 - Additional Response Data	Field missing from response.
0382	62.11 - Multiple Clearing Sequence Number 62.12 - Multiple Clearing Sequence Count	Edit failed. Code 0382 is used in Full Service POS, Network ID 0002 only.
0384	53 - Security-Related Control Information	Field missing.
0394	102 - Account Identification 1	Field missing.
0397	103 - Account Identification 2	Field missing.
0399	127 - File Records, Action, and Data	Field missing.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0400	Multiple fields	Parse error/invalid length See "Reject codes for multiple fields" table.
0401	121 - Issuing Institution Identification Code	Field missing.
0451	125 - Supporting Information	Field missing.
0455	33 - Forwarding Institution Identification Code	Field missing.
0458	63.8 - Visa Acquirer's Business ID	Field missing.
0483	62.1 - Payment Service Indicator 62.2 - Transaction Identifier 125, Usage 2 - Supporting Information (TLV Format)	Field missing. Field 125, Usage 2, Dataset ID 03, Tag 03 (Original Transaction Identifier) missing.
0484	63.11 - Reimbursement Attribute	Field missing.
0485	63.6 - Chargeback Reduction/ Clearing Flags	Field missing.
0486	6 - Amount, Cardholder Billing	Field missing in partial preauthorization.
0487	63.13 - Decimal Position Indicator	Field missing.
0488	60 - Additional POS Information 63.6 - Chargeback Reduction / Clearing Flags	E-commerce Indicator (positions 9-10) missing. E-Commerce Indicator is missing or invalid for e-commerce transactions
0489	152 - Secondary PIN Block	Field missing in a PIN Change request.
0491	143 - Issuer Script Results	Field 143 is missing in a reversal.
0492	62.4 - Market-Specific Data Identifier	Field missing for bill payment (field 3 = 50) or auto-substantiation transactions (field 54 = 4S or 4T).
0494	56 - Customer Related Data 104, Usage 2 - Transaction-Specific Data 114 - Domestic and Localized Data (TLV Format)	Field or data missing or invalid.
0497	62.20 - Merchant Verification Value	Field missing.
0498	123, Usage 2 - Verification Data	Token missing in issuer response.
0499	123, Usage 2 - Verification Data	Token invalid in issuer response.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0508	No Specific Field	Station not signed in.
0509	No Specific Field	User signed on in Advice-Recovery status (one acquirer station and one issuer station per processor allowed to recover advices at same time).
0514	11 - System Trace Audit Number 32 - Acquiring Institution Identification Code 37 - Retrieval Reference Number 41 - Card Acceptor Terminal Identification 42 - Card Acceptor Identification Code 63.1 - Network Identification Code	Unsolicited response (value changed in response message).
0515	No Specific Field	Late Response
0517	54 - Additional Amounts	Value for account type does not match value in field 3 <i>account</i> type. Value for account type is not consistent with field 3 <i>transaction</i> type.
0518	61 - Other Amounts 104 - Transaction Description	Field 61 - Fields present when not allowed (attempt to return balance with cash disbursement response in field 61.1). (Network 0003 only.) Field 104 - In case of response message received with field 104 dataset ID 71, tag 01 (Free-form data), reject 0518 may be issued if V.I.P. fails to convert into fixed field 104 internally. This reject code sent by V.I.P. can also appear in file updates when there are miscellaneous errors in file update messages. See "Reject codes for multiple fields" table.
0521	35 - Track 2 Data	Track 2 account number is missing or does not agree with field 2.
0523	48 - Additional Data - Private	Submission date or time less than minimum time allowed before transmission date/time.
0524	Header Field 5 - Destination Station ID	Destination station in header not zero.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0527	Header Field 9 - Message Status Flags	Invalid value in byte 1, bit 8.
0528	3 - Processing Code	Invalid <i>from account</i> code (positions 3-4). In a U.S. issuer ATM transaction or ATM balance inquiry, the "from account" type in the response does not match the value in the corresponding value in the request.
0572	No Specific Field	The source of the message is not associated with the Issuing Identifier.
0590	Field 39 - Response Code 62.2 - Transaction Identifier (Bitmap Format)	Invalid (all zeros) in a Visa Stop Payment Service (VSPS) Transaction Identifier (TID) based inquiry.
0591	45 - Track 1 Data	Account number in track 1 data does not agree with content of field 2.
0592	22 - POS Entry Mode Code 25 - POS Condition Code 52 - Personal Identification Number (PIN)	Field 22 - POS entry mode code 0x20 (no PIN-entry capability and transaction other than preauthorized purchase). Field 25 - Value 01 (customer not present), or 08 (mail/telephone order), but PIN is present. Field 52 - <ul style="list-style-type: none"> • PIN data present when not allowed; fields 22 and 25 indicate card-not-present transaction • PIN data present in 0220 adjustment with Message Reason Code - Field 63.3 equal to 2108 • PIN data present when NID is 0003 and Pre-Auth Purchase Completion message Interlink transaction rejects the message • PIN data present when not allowed; field 63.3 indicates card-not-present transaction

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0593	22 - POS Entry Mode Code 25 - POS Condition Code	Field 25 and field 22 not compatible. Value 05 not compatible with field 22.
0595	61 - Other Amounts	Other amount in issuer response not equal to requested amount.
0596	22 - POS Entry Mode Code 25 - POS Condition Code	Field 25 and field 22 not compatible. Field 25 contains 05 or 08 , but field 22 not 01x 0 or 00x 0. This reject code means: <ul style="list-style-type: none"> • Consistency error: Message for different type of cardholder function than other records in transaction set or, • Primary request followed adjustment. See "Reject codes for multiple fields" table.
0597	11 - System Trace Audit Number 22 - POS Entry Mode Code 25 - POS Condition Code	Consistency error: Multiple transactions - Indicates second financial request for same cardholder function (card number, reference number, and type of request same; trace number different). See "Reject codes for multiple fields" table. Velocity check failed and velocity check qualified.
0601	Header Field 9 - Message Status Flags Other Data Fields	See "Reject codes for multiple fields" table.
0602	Header Field 9 - Message Status Flags Other Data Fields	See "Reject codes for multiple fields" table.
0603	Header Field 9 - Message Status Flags Other Data Fields	See "Reject codes for multiple fields" table.
0604	Header Field 9 - Message Status Flags Other Data Fields	See "Reject codes for multiple fields" table.
0606	Header Field 6 - Source Station ID	Source station not signed on.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0608	22 - POS Entry Mode Code	Transaction not preauthorized debit; Field 52 - Personal Identification Number PIN Data present. PIN presence not compatible with Field 22 - POS Entry Mode Code, which contains 0x80 (PIN pad down).
0609	No Specific Field	See "Reject codes for multiple fields" table.
0610	3 - Processing Code 18 - Merchant Type	First two digits of processing code in field 3 not compatible with MCC in field 18.
0611	22 - POS Entry Mode Code	Message contains magnetic stripe data in field 35 or field 45. Presence of stripe data incompatible with field 22, which contains 01 (manual entry) in positions 1-2.
0613	4 - Amount, Transaction	Invalid value for U.S. chargeback. Canadian-domestic transaction: invalid chargeback value; non-T&E transaction under CAN\$10.
0614	60.8 - Mail/Phone/Electronic Commerce and Payment Indicator	Invalid value in bill payment.
0615	37 - Retrieval Reference Number	Copy request exceeds 12 months: For POS transactions only, usual time limit to submit RFC messages 12 months from original message date, but for healthcare auto-substantiation RFC messages, time limit 60 months(five years) from original message date.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0621	53 - Security-Related Control Information 105 - Double-Length DES Key (Triple DES) 110 - Encryption Data (TLV Format)	Field 53 - DKE client tried exchange key with field 53 zone key index #2 but client does not participate in "dual key" exchanges. Client is configured to only rotate keys on index #1 but V.I.P. received a DKE request with index #2. Field 105 - DKE secondary client participates in TLV field 110 but V.I.P. received a DKE key update message with field 105. Field 110 - DKE secondary client does not participate in TLV field 110 but V.I.P. received a DKE transaction with field 110 from client, or, DKE secondary client has fully migrated to key blocks but V.I.P. received variant key from client.
0622	No Specific Field	Client requesting key exchange does not participate in DKE.
0625	Header Field 9 - Message Status Flags	National bilateral requested but transaction not qualified (Byte 3, bits 2-4 - Settlement Flag).
0626	62.4 - Market-Specific Identifier	Invalid value for bill payment.
0627	4 - Amount, Transaction	Invalid value in T&E chargeback. Canadian-domestic transactions: invalid chargeback value; T&E transaction under CAN\$25.
0628	63.8 - Visa Acquirer's Business ID	Invalid value (non-numeric).
0629	48, Usage 7a - Additional Data - Private	Invalid value for T&E chargeback usage code (not 1 or 2).
0631	48, Usage 7a - Additional Data - Private	Invalid value in airline transaction.
0635	18 - Merchant Type	Invalid Merchant Category Code for EPS or NSR transaction.
0636	18 - Merchant Type	Invalid code for the Supermarket Incentive Program (SIP). Field 63.11 must be 4 , and field 18 must be 5411 for the SIP.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0637	63.11 - Reimbursement Attribute	Field 63.11 = 4 and MCC 5411 and Field 19 - Acquiring Inst ID other than U.S./Hong Kong/Macau. Field 63.11 = 3 and transaction acquired from a non-EPS participating country.
0643	59 - National Point-of-Service Geographic Data	Field 59 cannot be less than 10 bytes. For U.S. acquired 0600 messages with network management information code of 880 , 881 , or 882 , state code should be valid. Invalid state code for U.S. acquired transaction. Invalid province code for Canadian acquired transaction.
0644	59 - National Point Of Service Geographic Data	Field 59 cannot be less than 10 bytes and 5-digit ZIP Codemust not contain all zeros or spaces . Field 59 cannot be less than 14 bytes and 9-digit ZIP Code must not contain all zeros or spaces . 5 digit or 9-digit ZIPCode must contain numeric values of (0-9)
0646	90 - Original Data Element	Exception time exceeded (Interlink NID 0003 only).
0699	No Specific Field	See "Reject codes for multiple fields" table.
0713	48 - Additional Data - Private	Invalid first chargeback for split sale (field 48, usage 7a, position 2)
0715	125, Usage 2 - Supporting Information	In a TLV subfield, the number of bytes in the Value position does not match the number of bytes specified in the Length position.
0720	62.20 - Merchant Verification Value (MVV)	Invalid MVV.
0721	63.19 - Fee Program Indicator	For a dispute financial or dispute response (chargeback or representation), the issuer or acquirer did not submit an FPI.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0722	63.3 - Message Reason Code	Not permitted for dispute financials (chargebacks), dispute response financials (representments), or switch-generated adjustments.
0724	48 - Additional Data-Private	Second chargeback not permitted.
0725	119 - Settlement Service Data	Invalid value.
0728	No Specific Field	Dispute financial cannot be submitted for a non-VCR jurisdiction. Country not migrated to VCR.
0729	No Specific Field	Legacy exception message cannot be submitted by a VCR-eligible country VCR migrated issuer may not submit legacy exceptions.
0731	49 - Currency Code, Transaction	For OCT message with business application indicator of MP or CO , transaction currency does not match issuer currency code.
0733	39 - 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.
0740	4 - Amount, Transaction	For B2B settlement match eligible transaction for card with service code AE, authorization amount and clearing amount must match. Failed authorization tolerance edit. Adjust clearing amount to match authorization and resubmit clearing message.

Table 466: Reject Codes in Numeric Sequence

Reject Code	Field in Error	Reason for Reject
0741	4 - Amount, Transaction	For B2B settlement match eligible transaction, clearing amount must be less than or equal to Authorization amount. Failed authorization tolerance edit. Adjust clearing amount to match authorization and resubmit clearing message.
0742	114 - Domestic and Localized Data	Invalid value.
0752	52 - Personal Identification Number (PIN) Data	Consistency error-field 52 (PIN) only allowed in original acquired non-backoffice transaction.
0753	53 - Security-Related Control Information	Consistency error-invalid use of field 53. Conditions: <ul style="list-style-type: none">• Field 53 present in 0800 request and response message• Field 52 and field 53 present in dispute financial/dispute response financial (chargeback/representment) message (not merchandise credit)• Field 53 present without field 52• Field 52 and field 53 present in other than MIS acquired/ originated primary request 01XX/02XX/04XX and transaction group 1, 2, and 3.
0785	48, Usage 39a - Dispute Detail	VROL case number request is zeros, missing, or not numeric.
0823	34 - Acceptance Environment Data (TLV Format)	Invalid value: exemption indicator is not 0 or 1 .
0824	126.18 - Agent Unique Account Result	Invalid Enabler Verification Value Code 0824 is used in Full Service POS, Network ID 0002 and Interlink Network ID 0003 only.

Table 467: Reject Codes for Multiple Fields

Reject Code	Reject Reason	V.I.P. Requirement
0400	Parse error/invalid length	V.I.P must be able to parse a message into recognizable fields of correct length.
0397	Fields 2, 102, and 103 missing	Messages related to a customer transaction must contain the cardholder account number
0518	Default reject code	V.I.P may not send Full Financial-only reject codes to other components (Authorization Only, Plus, and others). For instance, V.I.P. translates a reject applying to Full-financial processing and invalid for Authorization only to 0518 when returned to Authorization only acquirer. Code can also appear when key routing information is absent in message (for instance, when Field 63 - V.I.P. Private-Use Fields is completely missing from 0400 reversal).
0596	Consistency error. Message is for different type of cardholder function than other transaction set records, or primary request followed adjustment.	Messages in transaction set must be for same type of cardholder function. Adjustment allowed only after original request or advice.
0597	Consistency error. The card number, reference number, type of request are the same, but the trace number is different.	For multiple transactions, only one financial request can be submitted for the same cardholder function.
0598	Consistency error. The message is a primary request or reversal, but an adjustment is processed for this transaction set.	Primary requests or reversals must be processed before an adjustment.

Table 467: Reject Codes for Multiple Fields

Reject Code	Reject Reason	V.I.P. Requirement
0599	<p>Consistency error. One of these conditions exists:</p> <ul style="list-style-type: none"> • Invalid combination of Message Type Identifier and message fields. For 01xx, 02xx, and 04xx 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 03xx messages - File Update Code • The message type is invalid for the card program • Response values do not match those in corresponding request or advice • Preauthorization completion submitted as an 0200 instead of an 0220 • Financial messages not permitted from Authorization-Only endpoints 	Messages must contain Message Type Identifiers.

Table 467: Reject Codes for Multiple Fields

Reject Code	Reject Reason	V.I.P. Requirement
0600	<p>Consistency error.</p> <p>The message account number does not match the account number in the transaction set.</p> <p>Reject code 0600 is caused when V.I.P. receives a transaction that is currently in the V.I.P. history file having different account numbers. This generally happens if acquirers use the same values in Field 37-Retrieval Reference Number for multiple transactions with different account numbers.</p> <p><i>The value in field 37 cannot be used again for 48 hours or the transaction may be rejected with reject code 0600.</i></p> <p>The history file is kept for a period of time from the next end-of-day plus 24 hours. Hence, a maximum of 48 hours must pass before an acquirer repeats the Retrieval Reference Number in field 37.</p>	The message cardholder account number must match the account number for the transaction set.
0601	<p>Consistency error.</p> <p>The message is part of a known transaction, but one of these items does not match:</p> <ul style="list-style-type: none"> • First two digits of processing code (exception: code is different for a dispute financial reversal) • Transaction amount, except it may be different in reversal, dispute financial (chargeback), dispute financial reversal (chargeback reversal), or dispute response financial (representation) • Type of cardholder function • Transaction group (preauthorization/financial transaction/adjustment) 	Exception processing messages must contain correct processing code, transaction amount, cardholder function type, and transaction set.

Table 467: Reject Codes for Multiple Fields

Reject Code	Reject Reason	V.I.P. Requirement
0602	Consistency error. The message is out of sequence with previously processed messages for same cardholder transaction.	Messages for a given transaction must be processed in correct sequence.
0603	Consistency error. One of these conditions exists: <ul style="list-style-type: none">• The response/advice response is inconsistent with request or advice. One of these fields does not match: account number, transaction amount, processing code, original data elements message type, or POS condition code (if 13, 17, or 54)• The time value is present only in the request/advice or in the response/advice• The message type in the response/advice response is not the proper one for the request/advice	A response or advice response must be consistent with the request or advice.
0604	Consistency error. This code indicates a duplicate response.	Message recipients must ensure against duplicate responses.
0609	Consistency error. Source processing center for response not equal to destination processing center of request.	Source processing center of response must match destination processing center of request.
0699	Presence of PIN/Track/AVS data inconsistent with message type. Message is not original request but contains PIN, Track, or AVS data.	PIN, Track, or AVS data is not allowed in nonoriginal messages or exception items.

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.

Error Code Descriptions

Error Codes

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 this table.

In addition to a list of file error codes, this table 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.)

VSPS Error Codes: Are present in field 48 usage 1b. If multiple errors occur, they are present in field 127.PF, dataset ID 69, tag DF17 for each merchant identifier level (i.e. at stop instruction level). It is recommended to check presence of field 127.PF, dataset ID 69, tag DF17 if field 39 is not **00** and field 48 is present in response. If field 127.PF, dataset ID 69, tag DF17 is present, it contains error information at merchant identifier level (i.e. stop instruction level). Field 48 gives generic error information. If field 127.PF, dataset ID 69, tag DF17 is not present in response, field 48 gives the final error information for the message.

Table 468: Error Codes

Code	Conditions
0311	Field 42 - Invalid card acceptor ID.
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.
0341	Field 91 - File update code missing.
0530	<ul style="list-style-type: none"> • Field 101 - File Name is invalid • Field 101 - File Name is invalid. Name must be V.CH.EXP or V.CH.PVV • Field 101 - File Name is invalid. Name must be A2, E2, E3, E4, M9, P2, PF, PFD, or R2
0565	No record in file - PAN or PAN reference ID not found.
0566	Record already on file. The cardholder account number or MCFS key specified for an add exists in the file.
0567	The file handler has encountered a file or file access problem.
0568	<ul style="list-style-type: none"> • Field 101 - File Name is VM and the file update code contains a code other than 1, 3, or 5 • 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) • For VSPS: Invalid file update code in field 91. Supported values are 1 (Add), 3 (Delete), 4 (Replace) and 5 (Inquiry) • Field 91 for Payment Fraud Disruption: Field 101—File Name is PFD and the file update code contains a code other than 1
0569	Missing or invalid account number (non numeric).
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 account numbers used by card issuers.
0572	The source of the message is not associated with the Issuing Identifier.
0574	Purge Date (field 73) month is not 01-12 .

Table 468: Error Codes

Code	Conditions
0575	Purge Date (field 73) is invalid for one of these reasons: <ul style="list-style-type: none"> • In an add or replace, the date is missing • Date has expired • Date is not valid • Date is present in a delete • Purge date is less than stop payment start date (or current date) • Field 73 date is beyond end of next month from start date (or current date if start date is not present) for R0 • Field 73 date is beyond 60 months from start date (or current date if start date is not present) for R1 and R3
0577	One of the following: <ul style="list-style-type: none"> • Region Coding (field 127E.2) contains an invalid code • For file name = E2 through E4, codes: 0 through 9, A through F, and X through Z • Region Coding includes zero in combination with one or more nonzero codes
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 or IBM PIN offset PVV/offset (in Field 127P.1) is not numeric.
0585	An ASAF record cannot be updated by the issuer because the record is from Mastercard.
0586	VSPS: 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'sASAF record cannot be updated.
0588	Field 127 TLV format error.
0589	Field 127.PF is missing.
0590	Field 62.2 is invalid (all zeros) in a PPCS Transaction Identifier (TID) based inquiry.
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. Tag DF11 is not present in Portfolio File Stop-Payment transactions or an invalid type of stop-order value is used in tag DF11.

Table 468: Error Codes

Code	Conditions
0650	<p>Field 127E.1 - Action Code is invalid for one of these reasons:</p> <ul style="list-style-type: none"> • The code is not 04, 05, 07, 11, 14, 41, 43, 46, 54, A1 through A9, XA, or XD • The code is 01 in a Visa Electron account record • Account already listed • Deletion of listing not permitted by issuer <p>Action Code is inconsistent with Field 39 - Response Code in the authorization response message (Auto-CDB).</p>
0651	Invalid Postal Code.
0653	<p>Field 127R.1 - Risk Level is invalid for one of these reasons:</p> <ul style="list-style-type: none"> • The code is not A, B, C, or D • In an add, the field is blank • When changed, lower risk level is not the next lower code (for example, D cannot be changed to B or A)
0682	The length of field 101 (File Name) is not 2.
0683	The issuing identifier for this account does not participate in the Risk-level File. Participation is set by a flag in CORE.
0684	The issuing identifier 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.
0707	Update conflict; newer data version exists in CDB.
0710	Restricted Card List (RCL) update for non-Mastercard account.
0749	PAN FM request sent without replacement expiry date.
0750	Field format error.
0751	Account has additional tokens not provided.
0752	Issuer not participating.
0753	Issuer provisions token.
0754	Token must be unique.
0755	Field 2 missing or invalid.
0756	Already in requested status.
0757	Token missing or invalid.
0758	Information mismatch.
0759	Invalid add.
0760	Unavailable for token maintenance.
0761	Token unsupported function.

Table 468: Error Codes

Code	Conditions
0762	Token edit reject.
0763	Token invalid source
0765	Token invalid change.
0766	No token in the token vault.
0767	Field 2 is a token.
0768	Token expiration date invalid.
0769	Token not inactive.
0771	Replacement PAN has invalid account or invalid account length or invalid check digit.
0772	PAN and replacement PAN match: PAN expiry change request required.
0773	Replacement PAN already tokenized.
0799	Non device based token type.
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.
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 acquiring identifier keys are set for U service.
0821	Invalid or missing data.

Table 468: Error Codes

Code	Conditions
1011	Invalid stop payment minimum amount: The minimum amount in TLV field 127.PF, dataset ID 69, tag DF15 is invalid.
1012	Invalid stop payment maximum amount: The maximum amount in TLV field 127.PF, dataset ID 69, tag DF16 is invalid. The maximum amount cannot be less than the minimum amount.
1013	Field 4 amount cannot be present along with Min/Max amounts: Field 4 amount in 0302 Add/Update request must not be present when TLV field 127.PF, dataset ID 69, tag DF15 (Minimum amount) or DF16 (Maximum amount) or both are present.
1016	Invalid stop payment start date: The stop payment start date in TLV field 127.PF, dataset ID 69, Tag DF14 is invalid. Stop payment start date is past date: Start date in TLV field 127.PF dataset ID 69, tag DF14 can not be less than current date.
1017	VSPS-Invalid Payment facilitator ID.
1018	VSPS-Invalid Sub-Merchant ID
1019	VSPS-Missing fields — Payment facilitator ID or Sub-Merchant ID
1024	The cardholder's trusted list does not include the merchant
1025	The merchant identifier value is ineligible for Visa Trusted Listing
1026	Issuer does not participate in Visa Trusted Listing.
1027	Issuer data format invalid.
1032	Missing stop instruction ID.
1048	Invalid stop instruction ID.
1049	VSPS stop count exceeded. The issuer must not add more than 150 stop instructions per account number.
1050	Cannot replace stop instruction of different type than requested. The issuer must not send a replace request that has conflict between the requested stop instruction type (based on field 127.PF dataset ID 69 tag DF11 and presence of merchant identifiers) and stop instruction type of existing stop instruction to be replaced.

Table 468: Error Codes

Code	Conditions
1053	<p>Stop instruction for CAID (field 42) not created due to shared CAID.</p> <p>This error code is returned if the issuer sends a stop payment request and either of these two conditions are met:</p> <ul style="list-style-type: none"> • Field 42 containing a CAID and field 104 , usage 2, dataset ID 56, tag 01 and tag 02 • Field 42 containing a CAID that is used across multiple merchants (i.e. shared CAID) and field 43, positions 1-25 containing a merchant name <p>This error code is sent in Field 48, Usage 1d and Field 127.PF, Dataset ID 69, Tag DF17</p>
1054	<p>Invalid recurring installment indicator.</p> <p>Field 127.PF, dataset ID 69, tag DF18 contains an invalid recurring or installment indicator. Valid values are 0 (Do not restrict the stop instruction to be applied only on recurring/installment type transaction.) and 1 (Restrict the stop instruction to be applied only on recurring/installment type transaction.)</p>

PVV Batch Response File Detail - Error Codes

Issuers may receive these error codes in positions 34-37 of PVV Batch Response File Detail record.

Table 469: PVV Batch Response File Detail Record - Error Codes

Error Codes	Error Condition
0000	No error
0001	File Type Not P
0002	Format Indicator Not 1,2
0003	Update Code Not 1,2,3,4
0004	Account Length Not Numeric
0005	Account Length Not 05 Thru 28
0007	Account Length Field Does Not Match Account Length
0008	Account number not present
0009	Account has imbedded blanks
0010	Account is not alpha-numeric
0011	Purge date is not numeric
0012	Purge date, Required, is Zero
0013	Purge date month not 01 to 12

Table 469: PVV Batch Response File Detail Record - Error Codes

Error Codes	Error Condition
0014	Purge date Day > 29 February
0015	Purge date Day not 01 to 30/31
0016	Purge date Day > 28, Leap Year
0017	Purge date Day is < 01
0018	Purge date < Current Date
0056	First byte of header is not H
0057	PCR is not numeric
0058	PCR is zero
0059	Effective date is not numeric
0060	Effective month not 01 through 12
0061	Effective day not > 01
0062	Effective day not < 31
0063	Effective day is > 31
0064	Effective day for February > 29
0065	Effective date > Current Date
0066	Effective date > 10 days old
0067	Effective time hour > 23
0068	Effective time minute > 59
0069	Effective time second > 59
0070	Message Format Code must be 2
0072	PIN Algorithm is not numeric
0073	PIN Algorithm is not 01 or 04
0074	PVKI IS not numeric
0075	PVKI is not 1 through 6
0076	PVV value is not valid
0077	PVKI is not 1
0530	Field 101 - File Name is invalid
0565	No record in file - PAN or PAN reference ID not found
0566	Duplicate record found: V.I.P. detected a duplicate stop instruction record during an add or replace request.
0567	The file handler has encountered a file or file access problem.
0570	The account number (Field 2) has an invalid check digit

Table 469: PVV Batch Response File Detail Record - Error Codes

Error Codes	Error Condition
0571	The account number does not fall within the range of account numbers used by card issuers.
0572	The source of the message is not associated with the Issuing Identifier.
0575	Purge Date (Field 73) is invalid for one of these reasons: <ul style="list-style-type: none"> • In an add or replace, the date is missing. • Date has expired. • Date is not valid. • Date is present in a delete. • Purge date is less than stop payment start date (or current date.)
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 or IBM PIN offset PVV/offset (in Field 127P.1) is not numeric.
0682	The length of Field 101—File Name is not 2.
0699	In an update, the length of Field 127 is less than the minimum or more than the maximum length allowed, based on the sub-field requirements for the file name specified.
0707	Update conflict; newer data version exists in CDB.

Appendix C

GMT Conversion

This appendix explains how to convert GMT (Greenwich mean time) to a local date and time. The figure of the world map illustrates international time zones and their demarcation lines. The map makes it easy to find out the time zone of a location and to figure out what time it is anywhere in the world. This information is helpful if a center must contact another center directly by telephone or telex.

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. These 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 client 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.

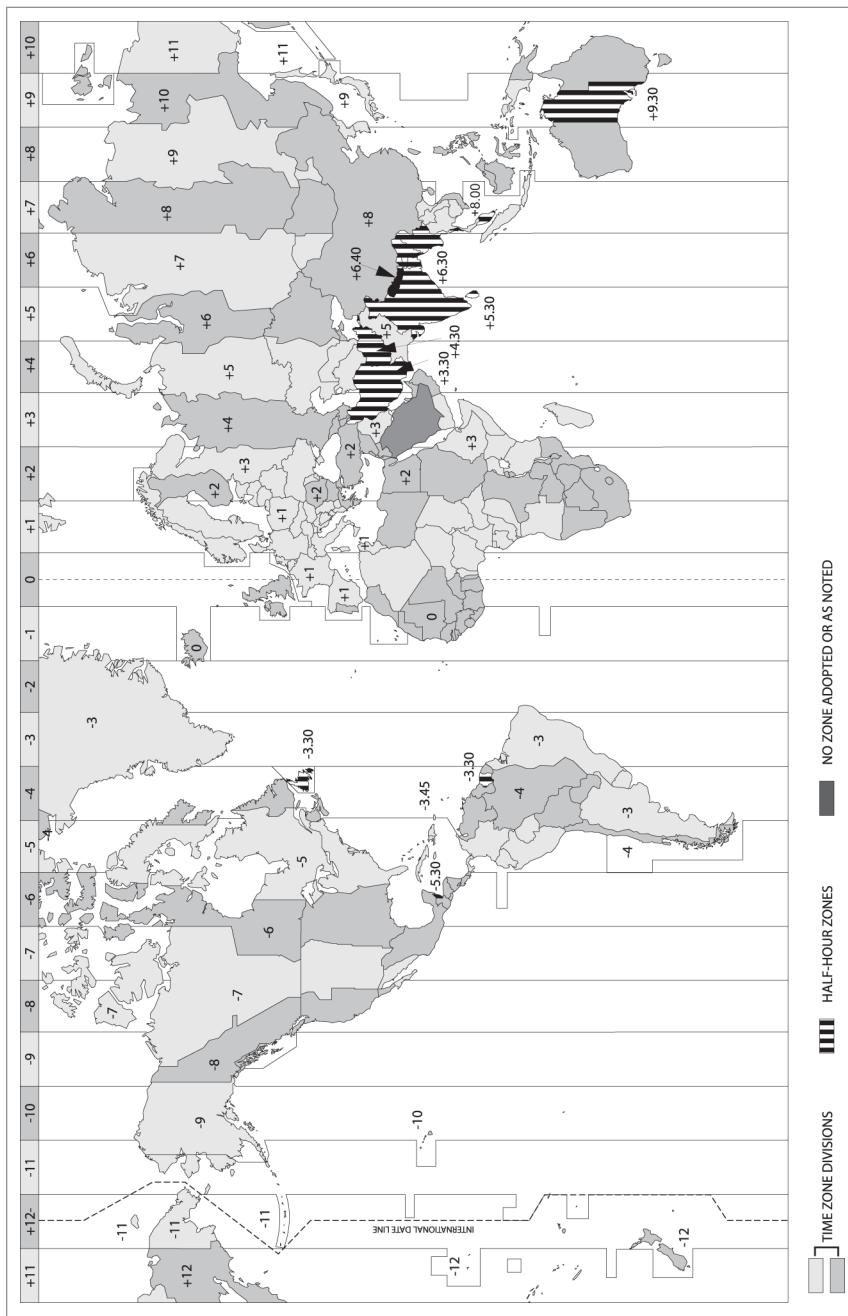
Example

Calculating forward from current GMT:

If you want to contact a client 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.

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

International Time Zones



Appendix D

Country and Currency Codes

This appendix contains the combined country and currency codes used for VisaNet Integrated Payment (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 for Authorization Only)
- Field 119—Settlement Service Data (not used for Authorization Only)

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

The currency codes are used in these fields:

- Field 49—Currency, Transaction
- Field 50—Currency Code, Settlement (not used for Authorization Only)
- Field 51—Currency Code, cardholder Billing

The currency codes reflect ISO 4217 with these exceptions:

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

Note: These codes, 226, 365, and 737 are no longer used. If received in Field 49—Currency Code, Transaction, V.I.P. forwards the code to the issuer.

Visa does not support all ISO 3166-1 codes.

Currency to Country Cross-Reference

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
008	Albania
012	Algeria
032	Argentina
036	Australia
036	Christmas Island
036	Cocos (Keeling) Islands (the)
036	Heard Island and McDonald Islands
036	Kiribati
036	Nauru
036	Norfolk Island
036	Tuvalu
044	Bahamas (the)
048	Bahrain
050	Bangladesh
051	Armenia

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
052	Barbados
060	Bermuda
064 and 356	Bhutan
068	Bolivia (Plurinational State of)
072	Botswana
084	Belize
090	Solomon Islands
096	Brunei Darussalam
104	Myanmar
108	Burundi
116	Cambodia
124	Canada
132	Cabo Verde
136	Cayman Islands (the)
144	Sri Lanka
152	Chile
156	Mainland China
170	Colombia
174	Comoros (the)
188	Costa Rica
192	Cuba
203	Czechia
208	Denmark
208	Faroe Islands (the)
208	Greenland
214	Dominican Republic (the)
230	Ethiopia
232	Eritrea
238	Falkland Islands (the) [Malvinas]

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
242	Fiji
262	Djibouti
270	Gambia (the)
292	Gibraltar
320	Guatemala
324	Guinea
328	Guyana
332	Haiti
340	Honduras
344	Hong Kong
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 (the Democratic People's Republic of)
410	Korea (the Republic of)
414	Kuwait
417	Kyrgyzstan
418	Lao People's Democratic Republic (the)
422	Lebanon

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
426 and 710	Lesotho
430	Liberia
434	Libya
446	Macao
454	Malawi
458	Malaysia
462	Maldives
929	Mauritania
480	Mauritius
484	Mexico
496	Mongolia
498	Moldova (the Republic of)
504	Morocco
504	Western Sahara
512	Oman
516	Namibia
524	Nepal
532	Curaçao
532	Netherlands (the)
532	Sint Maarten (Dutch part)
533	Aruba
548	Vanuatu
554	Cook Islands (the)
554	New Zealand
554	Niue
554	Pitcairn
554	Tokelau
558	Nicaragua
566	Nigeria

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
N/A	Antarctica
578	Bouvet Island
578	Norway
578	Svalbard and Jan Mayen
586	Pakistan
590	Panama
598	Papua New Guinea
600	Paraguay
604	Peru
608	Philippines (the)
624	Guinea-Bissau
634	Qatar
643	Russian Federation (the)
646	Rwanda
654	Saint Helena, Ascension and Tristan da Cunha
663	Saint Martin (French part)
930	Sao Tome and Principe
682	Saudi Arabia
690	Seychelles
694/925	Sierra Leone
702	Singapore
704	Viet Nam
706	Somalia
710 and 426	Lesotho
710 (primary)	Namibia
710	South Africa
728	South Sudan
748	Eswatini
752	Sweden

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
756	Liechtenstein
756	Switzerland
760	Syrian Arab Republic (the)
764	Thailand
776	Tonga
780	Trinidad and Tobago
784	United Arab Emirates (the)
788	Tunisia
800	Uganda
807	North Macedonia
818	Egypt
826	South Georgia and the South Sandwich Islands
826	United Kingdom of Great Britain and Northern Ireland (the)
834	Tanzania, the United Republic of
840	American Samoa
840	Bonaire, Sint Eustatius and Saba
840	British Indian Ocean Territory (the)
840	Virgin Islands (British)
840	Ecuador
840	El Salvador
840	Guam
840	Marshall Islands (the)
840	Micronesia (Federated States of)
840	Northern Mariana Islands (the)
840	Palau
840	Puerto Rico
840	Timor-Leste
840	Turks and Caicos Islands (the)
840	United States of America (the)

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
840	United States Minor Outlying Islands (the)
840	Virgin Islands (U.S.)
840	Palestine, State of
858	Uruguay
860	Uzbekistan
882	Samoa
886	Yemen
894 and 967	Zambia
901	Taiwan
924	Zimbabwe
925	Sierra Leone
928	Venezuela (Bolivarian Republic of)
933	Belarus
934	Turkmenistan
936	Ghana
938	Sudan (the)
941	Serbia
943	Mozambique
944	Azerbaijan
946	Romania
949	Turkey
950	Cameroon
950	Central African Republic (the)
950	Chad
950	Congo (the)
950	Equatorial Guinea
950	Gabon
951	Anguilla
951	Antigua and Barbuda

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
951	Dominica
951	Grenada
951	Montserrat
951	Saint Kitts and Nevis
951	Saint Lucia
951	Saint Vincent and the Grenadines
952	Benin
952	Burkina Faso
952	Côte d'Ivoire
952	Mali
952	Niger (the)
952	Senegal
952	Togo
953	French Polynesia
953	New Caledonia
953	Wallis and Futuna
967 and 894	Zambia
968	Suriname
969	Madagascar
971	Afghanistan
972	Tajikistan
973	Angola
975	Bulgaria
976	Congo (the Democratic Republic of the)
977	Bosnia and Herzegovina
978	Croatia
978	Cyprus
978	Estonia
978	European Union

Table 470: Numeric Currency Code to Country Name Cross-Reference

ISO Numeric Currency Code	Country/Territory Name
978	Guadeloupe
978	Holy See (the)
978	Latvia
978	Lithuania
978	Malta
978	Martinique
978	Mayotte
978	Monaco
978	Portugal
978	Réunion
978	Saint Pierre and Miquelon
978	San Marino
978	United Nations Interim Administration Mission in Kosovo (UNMIK)
980	Ukraine
981	Georgia
985	Poland
986	Brazil

Country and Currency Codes

Not all ISO 3166–1 codes are supported by Visa. A superscript S following the currency name indicates that it is a settlement currency.

Table 471: Country and Currency Codes

Country/ Territory 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

Table 471: Country and Currency Codes

Country/ Territory 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
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	No Universal Currency	N/A	N/A	N/A	N/A
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 (the)	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
Belarus	BY	BLR	112	Belarussian Ruble	933	BYN	933	2
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

Table 471: Country and Currency Codes

Country/ Territory 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
Bolivia (Plurinational State of)	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	977	BAM	977	2
Botswana	BW	BWA	072	Pula	072	BWP	072	2
Bouvet Island	BV	BVT	074	Norwegian Krone ^S	578	NOK	578	2
Brazil	BR	BRA	076	Brazilian Real ^S	986	BRL	986	2
British Indian Ocean Territory (the)	IO	IOT	086	U.S. Dollar ^S	840	USD	840	2
Virgin Islands (British)	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	CM	CMR	120	CFA Franc BEAC	950	XAF	950	0
Canada	CA	CAN	124	Canadian Dollar ^S	124	CAD	124	2
Cabo Verde	CV	CPV	132	Cape Verde Escudo	132	CVE	132	2
Cayman Islands (the)	KY	CYM	136	Cayman Islands Dollar	136	KYD	136	2
Central African Republic (the)	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	0

Table 471: Country and Currency Codes

Country/ Territory 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 Island	CX	CXR	162	Australian Dollar ^S	036	AUD	036	2
Cocos (Keeling) Islands (the)	CC	CCK	166	Australian Dollar ^S	036	AUD	036	2
Colombia	CO	COL	170	Colombian Peso	170	COP	170	2
Comoros (the)	KM	COM	174	Comoro Franc	174	KMF	174	0
Congo (the)	CG	COG	178	CFA Franc BEAC	950	XAF	950	0
Cook Islands (the)	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	CI	CIV	384	CFA Franc BCEAO	952	XOF	952	0
Croatia	HR	HRV	191	Euro	978	Euro ³	978	2
Cuba	CU	CUB	192	Cuban Peso	192	CUP	192	2
Curaçao	CW	CUW	531	Caribbean Guilder	532	XCG	532	2
Cyprus	CY	CYP	196	Euro ^S	978	EUR	978	2
Czechia	CZ	CZE	203	Czech Koruna ^S	203	CZK	203	2
Congo (the Democratic Republic of the)	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 Republic (the)	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

Table 471: Country and Currency Codes

Country/ Territory 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
Eritrea	ER	ERI	232	Eritrean 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 Union	n/a	n/a	n/a	Euro ^S	978	EUR	978	2
Faroe Islands (the)	FO	FRO	234	Danish Krone ^S	208	DKK	208	2
Falkland Islands (the) [Malvinas]	FK	FLK	238	Falkland Islands 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
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 (the)	TF	ATF	260	Euro ^S	978	EUR	978	2
Gabon	GA	GAB	266	CFA Franc BEAC	950	XAF	950	0
Gambia (the)	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

Table 471: Country and Currency Codes

Country/ Territory 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
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 Island and McDonald Islands	HM	HMD	334	Australian Dollar ^S	036	AUD	036	2
Holy See (the)	VA	VAT	336	Euro ^S	978	EUR	978	2
Honduras	HN	HND	340	Lempira	340	HNL	340	2
Hong Kong	HK	HKG	344	Hong Kong Dollar ^S	344	HKD	344	2
I Hungary	HU	HUN	348	Hungarian Forint ^S	348	HUF	348	2
Iceland	IS	ISL	352	Iceland Krona	352	ISK	352	0
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	IE	IRL	372	Euro ^S	978	EUR	978	2
Israel	IL	ISR	376	New Israeli Sheqel ^S	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

Table 471: Country and Currency Codes

Country/ Territory 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
Korea (the Democratic People's Republic of)	KP	PRK	408	North Korean Won	408	KPW	408	2
Korea (the 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
Lao People's Democratic Republic (the)	LA	LAO	418	Kip	418	LAK	418	2
Latvia	LV	LVA	428	Euro ^S	978	EUR	978	2
Lebanon	LB	LBN	422	Lebanese Pound	422	LBP	422	2
Lesotho	LS	LSO	426	Lesotho Loti	426	LSL	426	2
				Rand ^S	710	ZAR	710	2
Liberia	LR	LBR	430	Liberian Dollar	430	LRD	430	2
Libya	LY	LBY	434	Libyan Dinar	434	LYD	434	3
Liechtenstein	LI	LIE	438	Swiss Franc ^S	756	CHF	756	2
Lithuania	LT	LTU	440	Euro ^S	978	EUR	978	2
Luxembourg	LU	LUX	442	Euro ^S	978	EUR	978	2
Macao	MO	MAC	446	Pataca	446	MOP	446	2
North Macedonia	MK	MKD	807	Denar	807	MKD	807	2
Madagascar	MG	MDG	450	Malagasy Ariary	969	MGA	969	2
Mainland China	CN	CHN	156	Yuan Renminbi	156	CNY	156	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

Table 471: Country and Currency Codes

Country/ Territory 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
Malta	MT	MLT	470	Euro ^S	978	EUR	978	2
Marshall Islands (the)	MH	MHL	584	U.S. Dollar ^S	840	USD	840	2
Martinique	MQ	MTQ	474	Euro ^S	978	EUR	978	2
Mauritania ¹	MR	MRT	478	Ouguiya	929	MRU	929	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 ^S	484	MXN	484	2
Micronesia (Federated States of)	FM	FSM	583	U.S. Dollar ^S	840	USD	840	2
Moldova (the 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 (the)	NL	NLD	528	Euro ^S	978	EUR	978	2
New Caledonia	NC	NCL	540	CFP Franc	953	XPF	953	0

Table 471: Country and Currency Codes

Country/ Territory 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 (the)	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 Island	NF	NFK	574	Australian Dollar ^S	036	AUD	036	2
Northern Mariana Islands (the)	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
Palestine, State of	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	Sol	604	PEN	604	2
Philippines (the)	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 ^S	634	QAR	634	2

Table 471: Country and Currency Codes

Country/ Territory 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
Réunion	RE	REU	638	Euro ^S	978	EUR	978	2
Romania	RO	ROU	642	Romanian Leu ^S	946	RON	946	2
Russian Federation (the)	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
Sao Tome and Principe ¹	ST	STP	678	Dobra	930	STN	930	2
Saudi Arabia	SA	SAU	682	Saudi Riyals ^S	682	SAR	682	2
Senegal	SN	SEN	686	CFA Franc BCEAO	952	XOF	952	0
Serbia	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 ⁴	SLL ⁴	694	2
				Leone	925	SLE	925	2
Singapore	SG	SGP	702	Singapore Dollar ^S	702	SGD	702	2
Sint Maarten (Dutch part)	SX	SXM	534	Caribbean Guilder	532	XCG	532	2
Slovakia	SK	SVK	703	Euro ^S	978	EUR	978	2
Slovenia	SI	SVN	705	Euro ^S	978	EUR	978	2
Solomon Islands	SB	SLB	090	Solomon Islands 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
South Georgia and the South Sandwich Islands	GS	SGS	239	Pound Sterling ^S	826	GBP	826	2
South Sudan	SS	SSD	728	South Sudanese Pound	728	SSP	728	2

Table 471: Country and Currency Codes

Country/ Territory 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
Spain	ES	ESP	724	Euro ^S	978	EUR	978	2
Sri Lanka	LK	LKA	144	Sri Lanka Rupee	144	LKR	144	2
Saint Helena, Ascension and Tristan da Cunha	SH	SHN	654	St. Helena Pound	654	SHP	654	2
Saint Kitts and Nevis	KN	KNA	659	E. Caribbean Dollar	951	XCD	951	2
Saint Lucia	LC	LCA	662	E. Caribbean Dollar	951	XCD	951	2
Saint Martin (French part)	MF	MAF	663	Euro ^S	978	EUR	978	2
Saint Pierre and Miquelon	PM	SPM	666	Euro ^S	978	EUR	978	2
Saint Vincent and the Grenadines	VC	VCT	670	E. Caribbean Dollar	951	XCD	951	2
Sudan (the)	SD	SDN	729	Sudanese Pound	938	SDG	938	2
Suriname	SR	SUR	740	Surinam Dollar	968	SRD	968	2
Svalbard and Jan Mayen	SJ	SJM	744	Norwegian Krone ^S	578	NOK	578	2
Eswatini	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
Syrian Arab Republic (the)	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, the United Republic of	TZ	TZA	834	Tanzanian Shilling	834	TZS	834	2
Thailand	TH	THA	764	Baht ^S	764	THB	764	2

Table 471: Country and Currency Codes

Country/ Territory 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
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 Islands (the)	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	0
Ukraine	UA	UKR	804	Ukrainian Hryvnia	980	UAH	980	2
United Arab Emirates (the)	AE	ARE	784	U.A.E. Dirham ^S	784	AED	784	2
United Kingdom of Great Britain and Northern Ireland (the)	GB	GBR	826	Pound Sterling ^S	826	GBP	826	2
United Nations Interim Adminis- tration Mission in Kosovo	QZ	QZZ	900	Euro ^S	978	EUR	978	2
United States of America (the)	US	USA	840	U.S. Dollar ^S	840	USD	840	2
United States Minor Outlying Islands (the)	UM	UMI	581	U.S. Dollar ^S	840	USD	840	2
Virgin Islands (U.S.)	VI	VIR	850	U.S. Dollar ^S	840	USD	840	2

Table 471: Country and Currency Codes

Country/ Territory 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
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 (Bolivarian Republic of)	VE	VEN	862	Sovereign Bolivar	928	VES	928	2
Viet Nam	VN	VNM	704	Dong	704	VND	704	0
Wallis and Futuna	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 ²	ZM	ZMB	894	Zambian Kwacha	967	ZMW	967	2
Zimbabwe ⁵	ZW	ZWE	716	Zimbabwe Gold	924	ZWG	924	2

¹ISO Alpha Currency Code **MRO** and ISO Numeric Currency Code **478** is allowed until 30 June 2018 for originals. It is allowed until 28 February 2019 for exceptions.

² Currency code **894** was allowed until 30 June 2013 for originals. It was allowed until 31 Dec 2013 for exceptions.

³ After 31 December 2022, Euro acts as the default currency for Croatia. Visa no longer accepts authorization requests with currency code of Croatian Kuna (**HRK/191**) for original transactions.

⁴ Currency code **694** for Sierra Leone (**SLL/694**) is allowed until 30 September 2022 for originals. Exception items with currency code **SLL/694** must be submitted with **SLL/694** as source currency.

⁵ Zimbabwe Gold (**ZWG/924**) replaces Zimbabwe Dollar (**ZWL/932**) as the new currency code for Zimbabwe from September 01, 2024.

Appendix E

Batch File Maintenance

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 Processing Center Record (PCR) can update an account number only if it owns the associated issuing identifier or if it is a third-party processor of the associated issuing or acquiring identifier.

Batch File Maintenance

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

As part of the Pin Verification Service (PVS), issuers can send PVVs or IBM PIN Offset to Visa as a batch file, and Visa can send back a batch response file to issuer. These are some of the methods that issuers can use to send PVV or IBM PIN Offset data to Visa –

- Visa Open File Delivery (OFD/Visa File Gateway (VFG))
- Visa File Exchange Service (VFES)
- Extended Access (EA) server (available in specific regions)

Effective Date and 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 client 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 client 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.

Cardholder Database Files

Although the example file formats and record layouts in this section are for illustration only, clients must ensure that the data sent to Visa follows the edits that are present in the information provided. Clients that 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.

Header Record

The header record for Cardholder Database updates has the same format, regardless of which CDB file is being updated (for example, Address Verification, PIN Verification, ASAF, Risk Level)..

Table 472: Cardholder Database File Header

Field Name	Positions	Length	Type	Content Description and Requirements
Record Type	1	1	A, EBCDIC	This value is a constant, H .
Filler	2	1	AN, EBCDIC	Spaces.
Filler	3-8	6	AN, EBCDIC	Content must be 000000 .
Filler	9	1	AN, EBCDIC	Spaces.
Authorization Center ID	10-13	4	N, EBCDIC	A 4-digit ID assigned to the center by Visa (PCR).
Processing Type	14	1	A, EBCDIC	This value is a constant, U (update).
Effective Date	15-22	8	AN, EBCDIC	The GMT date in <i>mm/dd/yy</i> format.

Table 472: Cardholder Database File Header

Field Name	Positions	Length	Type	Content Description and Requirements
Filler	23	1	AN, EBCDIC	Spaces.
Effective Time	24-31	8	AN, EBCDIC	The GMT in <i>hh:mm:ss</i> format.
Filler	32-34	3	AN, EBCDIC	Spaces.
Message Format	35	1	AN, EBCDIC	This value is a constant, 2 .
Filler	36-200	165	AN, EBCDIC	Spaces.

PVV Batch Response File (P2) Header Record

Issuers can send PVVs and IBM PIN Offset to Visa as a batch file. Visa sends back a Batch Response File to issuers. This table shows layout of header record for the response file:

Table 473: PVV Batch Response File (P2) Header Record

Field Name	Positions	Length	Format	Content and Description
Record Type	1	1	A, EBCDIC	Contains a value of H (Header)
Filler	2	1	AN, EBCDIC	Contains a space
Filler	3-8	6	AN, EBCDIC	Contains a value of 000000
Filler	9	1	AN, EBCDIC	Contains a space
Processing Center ID	10-13	4	N, EBCDIC	Contains 4-digit ID assigned to the center by Visa
Processing Type	14	1	A, EBCDIC	Contains a value of R
Effective Date	15-22	8	AN, EBCDIC	Contains GMT date in <i>mm/dd/yy</i> format, where: <ul style="list-style-type: none"> • mm = 00-12 (Month) • dd = 00-31 (Day) • yy = 00-99 (Year)
Filler	23	1	AN, EBCDIC	Contains a space

Table 473: PVV Batch Response File (P2) Header Record

Field Name	Positions	Length	Format	Content and Description
Effective Time	24-31	8	AN, EBCDIC	Contains GMT time in <i>hh:mm:ss</i> format, where: <ul style="list-style-type: none"> • hh = 00-24 (Hours) • mm = 00-59 (Minutes) • ss = 00-59 (Seconds)
Filler	32-34	3	AN, EBCDIC	Contains spaces
Message Format	35	1	AN, EBCDIC	Contains a value of 2
Filler	36-200	165	AN, EBCDIC	Contains spaces

Detail Record

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

Table 474: 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

Address Verification File (A2)

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

Table 475: Address Verification File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
File Type	1-2	2	AN, EBCDIC	The file to be updated: A2 = Address Verification Update.

Table 475: Address Verification File Detail

File Update Code	3	1	AN, EBCDIC	The three codes are: 1 = Add 2 = Change 3 = Delete 4 = Replace
Primary Account Number Length	4-5	2	N, EBCDIC	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, EBCDIC	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 allowed for the issuer. It must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN, EBCDIC	If the File Update Code is 1 or 2 , the value must 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, EBCDIC	The content of this field must be zeros.
Postal Code	56-64	9	AN, EBCDIC	The cardholder's Postal or ZIP code. If the File Update Code is 1 or 2 , the postal code is required in this field. If the File Update Code is 3 , the value must be spaces. See Field 127A.1 File Edits for more details.
Address Verification Value	65-69	5	AN, EBCDIC	The content of this field must be space-filled.
Street Address	70-109	40	ANS, EBCDIC	The cardholder's full address, left-justified. Street addresses fewer than 40 characters in length must be space-filled. This field is not used when Field 91 - File Update Code has a value of 3 (Delete).
Filler	110-200	91	AN, EBCDIC	Spaces.

PIN Verification File (P2)

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

Table 476: PIN Verification File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Field Type	1-2	2	AN, EBCDIC	The file to be updated: P2 = PIN Verification File
File Update Code	3	1	AN, EBCDIC	The four codes are: 1 = Add 2 = Change 3 = Delete 4 = Replace
Primary Account Number Length	4-5	2	N, EBCDIC	The number of digits in the account number. The information must be right-justified and zero-filled
Primary Account Number (PAN)	6-33	28	AN, EBCDIC	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 PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN, EBCDIC	If the File Update Code is 1 or 2 , the value must be a date in <i>yy/mm/dd</i> format or 999900 (Do not purge). If the File Update Code is 3 , the value must be spaces .
Filler	40-55	16	N, EBCDIC	The content of this field must be zeros .
PIN Verification Data	56-57	2	AN, EBCDIC	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. <ul style="list-style-type: none"> • PVV method uses positions 56-62 <ul style="list-style-type: none"> - positions 56 and 57 = Algorithm ID 01 - positions 58 = PVKI (values 1 through 6) - positions 59 through 62 = PIN Verification Data • IBM PIN Offset uses positions 56-70 <ul style="list-style-type: none"> - positions 56 and 57 = Algorithm ID 04 - positions 58 = PVKI (value = 1) - positions 59 through 70 = IBM PIN Offset (left-justified and space-filled)
Algorithm ID				
PVKI				
PIN Verification Value				
IBM PIN Offset				
Filler	71-200	130	AN, EBCDIC	Spaces.

PVV Batch Response File (P2) Detail Record

This table shows the layout of PVV batch response file detail:

Table 477: PVV Batch Response File (P2) Detail Record

Field Name	Positions	Length	Format	Content and Description
File Type	1-2	2	AN, EBCDIC	Contains value of P2 (Pin Verification file) to indicate the file that needs an update.
File Update Code	3	1	N, EBCDIC	Contains value received in request file. Values are: <ul style="list-style-type: none"> • 1 (Add) • 2 (Change) • 3 (Delete) • 4 (Replace)
Primary Account Number (PAN)	4-31	28	AN, EBCDIC	Contains value received in request file.
Response Code	32-33	2	N, EBCDIC	Values are: <ul style="list-style-type: none"> • 00 (Success) • 06 (Failure)
File Maintenance Error Code	34-37	4	N, EBCDIC	Contains error code for the record. See Appendix.
Reserved	38-80	43	AN, EBCDIC	Space-filled and reserved for future use.

PIN Verification File With PAN Card Sequence Number (P3)

Table 478: PIN Verification File with PAN Card Sequence Number (P3)

Field Name	Positions	Length	Type	Content Description and Requirements
Field Type	1-2	2	AN, EBCDIC	The file to be updated: P3 = PIN Verification File with PAN Card Sequence Number
File Update Code	3	1	AN, EBCDIC	The four codes are: <ul style="list-style-type: none"> 1 = Add 2 = Change 3 = Delete 4 = Replace

Table 478: PIN Verification File with PAN Card Sequence Number (P3)

Primary Account Number Length	4-5	2	N, EBCDIC	The number of digits in the account number. The information must be right-justified and zero-filled
Primary Account Number (PAN)	6-33	28	AN, EBCDIC	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 PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN, EBCDIC	If the File Update Code is 1 or 2 , the value must be a date in <i>yy/mm/dd</i> format or 999900 (Do not purge). If the File Update Code is 3 , the value must be spaces .
Filler	40-55	16	N, EBCDIC	The content of this field must be zeros .
PIN Verification Data				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, EBCDIC	
PVKI	58	1	AN, EBCDIC	<ul style="list-style-type: none"> • PVV method uses positions 56-62 <ul style="list-style-type: none"> - positions 56 and 57 = Algorithm ID 01 - positions 58 = PVKI (values 1 through 6) - positions 59 through 62 = PIN Verification Data
PIN Verification Value	59-62	4	AN, EBCDIC	
IBM PIN Offset	59-70	12	AN, EBCDIC	<ul style="list-style-type: none"> • IBM PIN Offset uses positions 56-70 <ul style="list-style-type: none"> - positions 56 and 57 = Algorithm ID 04 - positions 58 = PVKI (value = 1) - positions 59 through 70 = IBM PIN Offset (left-justified and space-filled)
Card Sequence Number	71-74	4	B, EBCDIC	<p>This field is mandatory for P3 file type.</p> <p>Example:</p> <p>8 = 00000008</p> <p>22 = 00000016</p>
Filler	75-200	126	AN, EBCDIC	Spaces.

Account Screen Authorization File (E2)

This table describes the detail record format for File Type E2.

Table 479: ASAF Detail (File Type E2)

Field Name	Positions	Length	Type	Content Description and Requirements
File Type	1–2	2	AN, EBCDIC	The file to be updated: E2 = Account Screen Authorization File (ASAF)
File Update Code	3	1	N, EBCDIC	The three codes are: 1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4–5	2	N, EBCDIC	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, EBCDIC	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 allowed for the issuer. The value must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN, EBCDIC	If the File Update Code is 1 or 2 , must be a date in <i>yy/mm/dd</i> format or 999900 . If the File Update Code is 3 , the value must be spaces.
Filler	40–55	16	N, EBCDIC	The content of this field must be zeros.
Action Code	56–57	2	AN, EBCDIC	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, EBCDIC	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, EBCDIC	Spaces.

Risk-Level File (R2)

This table 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 480: 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.
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 must 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: <ul style="list-style-type: none">• "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.

Table 480: Risk-Level File Detail

Field Name	Bytes	Length	Type	Content Description and Requirements
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.
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.

dCVV2 Participation

Table 481: dCVV2 Participation

Field Name	Positions	Length	Type	Content Description and Requirements
File Type	1-2	2	AN, EBCDIC	File to be updated D1 = dCVV2 Participation
File Update Code	3	1	AN, EBCDIC	2 = Change 3 = Delete
Primary Account Number Length	4-5	2	N, EBCDIC	The number of digits in the account number. The information must be right-justified and zero-filled
Primary Account Number (PAN)	6-33	28	AN, EBCDIC	PAN must be 5 through 28 digits, right-justified and zero-filled. The value must be a PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN, EBCDIC	If the File Update Code is 2 , the value must be a date in <i>yy/mm/dd</i> format or 999900 (Do not purge). If the File Update Code is 3 , the value must be spaces .
Filler	40-55	16	N, EBCDIC	The content of this field must be zeros.
dCVV2 Participation	56	1	AN, EBCDIC	The value must be Y if the PAN supports dCVV2.
Filler	57-200	144	AN, EBCDIC	Spaces

Trailer Record

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

Table 482: Cardholder Database Files Trailer

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

Merchant Central File

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

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

Header Record

describes the content of the header record for updates to the Merchant Central File.

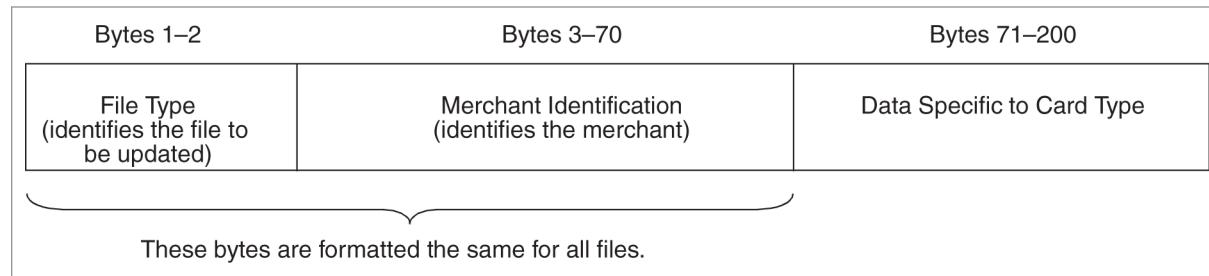
Table 483: Merchant Central File Header

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

Detail Record

The detail record for the Merchant Central File has 200 bytes. The format of bytes 1 through 70 is 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.

Layout of Merchant Central File Detail Record



The update file contains 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 data being changed.)
- For File Update Code 3 (delete), the file type and applicable merchant identifications must be supplied. The other fields, in bytes 71 through 200, can be **space-filled**.

shows format of bytes 1 through 70 and format of bytes 71 through 200.

Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Positions 1-70 for All Programs				
File Type	1-2	2	A, EBCDIC	The file to be updated: M9 = Merchant Central File
File Update Code	3	1	N, EBCDIC	The three codes are: 1 = Add 2 = Change 3 = Delete
Filler	4-10	7	AN, EBCDIC	Spaces.

Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Card Acceptor Terminal ID	11-18	8	AN, EBCDIC	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, or American Express, 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 allowed.
			N, EBCDIC (for Visa only)	For Visa, the information must be left-justified and space -filled. 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.
Card Acceptor Identification Code	19-33	15	AN, EBCDIC	The card acceptor terminal ID for which the file record is to be established (for field 42). For Discover, Mastercard, or American Express, the value must be space -filled. For Universal, the value must be left- justified and space -filled.
			N, EBCDIC (for Visa only)	For Visa, the information must be left-justified and space-filled. 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, value must be space -filled.
Purge Date	34-39	6	AN, EBCDIC	If the File Update Code is 1 or 2 , the value must be a date in <i>yy/mm/dd</i> format or 999900 (Do not purge). If the File Update Code is 3 , the value must be space -filled.
Filler	40-42	3	AN, EBCDIC	Spaces.
Acquiring Institution ID Length	43-44	2	N, EBCDIC	The number of digits in Acquiring Institution ID.
Acquiring Institution ID	45-55	11	N, EBCDIC	Identification number (usually 6 digits) assigned by Visa. The information must be right-justified and zero -filled.

Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Merchant ID	56-70	15	N, EBCDIC	<p>The card acceptor for which the file record is to be established.</p> <p>For Universal, the value must be zero-filled.</p> <p>For Discover, the value must be left-justified and zero-filled.</p> <p>For Mastercard or American Express, the value must be right-justified and zero-filled.</p> <p>For Visa data, the value must be right- justified and zero-filled.</p> <p>If bytes 11 through 33 are entered, this field must be zero-filled.</p>

Positions 71-200 for Universal

Record Type	71	1	A, EBCDIC	This value is a constant, U .
Filler	72-87	16	AN, EBCDIC	Spaces .
Merchant's Type	88-91	4	N, EBCDIC	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, EBCDIC	<p>This is field 43 data, which consists of these three data elements:</p> <ul style="list-style-type: none"> • Card Acceptor Name • Card Acceptor City Name • Card Acceptor Country Code <p>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.)</p>
Card Acceptor Name	92-116	25	AN, EBCDIC	The card acceptor name or ATM location.
City Name	117-129	13	A, EBCDIC	The card acceptor city.
Country Code	130-131	2	A, EBCDIC	The 2-character alphabetic country code of the card acceptor.

Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
State/Country/ZIP	132-147	16	AN, EBCDIC	<p>This is field 59 data, which consists of these four data elements:</p> <ul style="list-style-type: none"> • Field 59 length • Card Acceptor State or Province Code • Card Acceptor Country Code • Card Acceptor ZIP or Postal Code <p>If field 59 is not supplied or File Update Code is 3, the value must be space-filled. See subfield requirements.</p>

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, EBCDIC	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, EBCDIC	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, EBCDIC	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.
US ZIP Code	139-147	9	N, EBCDIC	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 cannot 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, EBCDIC	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, EBCDIC	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.

Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Filler	136–147	12	AN, EBCDIC	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, EBCDIC	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, EBCDIC	The 1 to 14 byte alphanumeric Postal Code. 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 .

Positions 148–200 for Universal

MVV	148–157	10	AN, EBCDIC	Merchant Verification Value
Term ID	158–172	15	AN, EBCDIC	Terminal ID
Filler	158–200	43	AN, EBCDIC	Spaces.

Positions 71–200 for Visa

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

Record Type	71	1	A, EBCDIC	This value is a constant, V .
Filler	72–87	16	AN, EBCDIC	Spaces.
Merchant's Type	88–91	4	N, EBCDIC	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, EBCDIC	Spaces.

Positions 71–200 for American Express/Discover

Record Type	71	1	A, EBCDIC	Values: X = American Express D = Discover
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Table 484: Merchant Central File Detail

Field Name	Positions	Length	Type	Content Description and Requirements
Terminal ID	72-86	15	AN, EBCDIC	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, EBCDIC	Spaces.

Positions 71-200 for Mastercard

Record Type	71	1	A, EBCDIC	This value is a constant, M .
Filler	72-87	16	AN, EBCDIC	Spaces.
Merchant's Type	88-91	4	AN, EBCDIC	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.
Postal Code	92-100	9	AN, EBCDIC	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 can 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, EBCDIC	The card acceptor name or ATM location from field 43.
Card Acceptor City Name	126-138	13	A, EBCDIC	The card acceptor city from field 43.
Country Code	139-140	2	A, EBCDIC	The two-character alpha country code of the card acceptor from field 43.
Filler	141-200	100	AN, EBCDIC	Spaces.

Trailer Record

This trailer record must be the last data record for an update file.
shows the format.

Table 485: Merchant Central File Trailer

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

Appendix F

Electronic Reporting

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

Clients 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
- TC 33 Record Formats
- TC 45 Record Formats
- Visa Point-of-Sale Authorization (POSA) File
- Visa POS Transaction Information
- CPS Downgrade Reports
- Authorization Profile Reports

- Account Screen Authorization File (ASAF) Listings
- Combined Visa/Plus Routing Tables

Electronic Reporting

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 ASAF information.

To subscribe, contact your Visa representative.

Electronic Formats

Visa transmits report information to subscribers using these methods:

Transaction records transmitted through the 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).

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

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 authorization only and full financial 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. To know about this file, including record layouts, see "Visa Point-of-Sale Authorization (POSA) File."

List of V.I.P. Reports (Electronic Formats)

Table 486: Point-of-Sale (POS) Reports

Report Number	Report Title	Available Electronic Formats	Frequency
POS0110W	POS Detail Report	TC 45	Four times a month
POS0102M	Monthly POS Summary Report	TC 45	Monthly
-	POSA File	POSA format	Daily
-	POS Raw Data	TC 33	13 times a day

- Raw data format is available only for authorization only acquirers. The detail and summary reports are available to authorization only and full service acquirers.

Table 487: CPS Reports

Report Number	Report Title	Available Electronic Formats	Frequency
RPS7000	Downgrade Detail Report	TC 45	Four times a month

Table 488: Authorization Profile Reports (APR)

Report Number	Report Title	Available Electronic Formats	Frequency
APR2100	Issuer and Stand-In Authorization Summary by Authorization Criteria (processor)	TC 45, TC 33	Weekly or monthly
APR2200	Capacity Management Diversion to Stand-In (processor)	TC 45, TC 33	Weekly or monthly
APR5100	Issuer and Stand-In Authorization Summary by Authorization Criteria (ISS ID)	TC 45, TC 33	Weekly or monthly
APR6100	Issuer and Stand-In Authorization Summary by Authorization Criteria (risk level within ISS ID)	TC 45, TC 33	Weekly or monthly

Table 488: Authorization Profile Reports (APR)

Report Number	Report Title	Available Electronic Formats	Frequency
APR7100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Product-ID level within ISS ID)	TC 45	Weekly or monthly
APR8100	Issuer and Stand-In Authorization Summary by Authorization Criteria	TC 45	Weekly or monthly

Table 489: CDB Reports

Report Number	Report Title	Available Electronic Formats	Frequency
BIOSR112	Exception File Listing	TC 33	Monthly
BIOSR121	Exception File Update Activity via Visa Terminal/ Services	TC 33	Weekly
BIOSR320	Advice File Listing	TC 33	Weekly
BIOSR450	Exception File Update Activity, Special Accounts	TC 33	Weekly
BIOSR460	Exception File Listing of Special Accounts	TC 33	Monthly
BIOSR600	Exception File Update Activity via Visa Terminal/ Services (Consolidated Report)	TC 33	Weekly
BIOSR600.1	Exception File Update Activity via Visa Terminal/ Services (Standard Accounts)	TC 33	Weekly
BIOSR600.2	Exception File Update Activity via Visa Terminal/ Services (Special Accounts)	TC 33	Weekly
BIOSR600.3	Exception File Update Activity via Visa Terminal/ Services (Originator Summary)	TC 33	Monthly
BIOSR610	Exception File Listing (Consolidated Report)	TC 33	Monthly
BIOSR610.1	Exception File Listing (Standard Accounts)	TC 33	Monthly

Table 489: CDB Reports

Report Number	Report Title	Available Electronic Formats	Frequency
BIOSR610.2	Exception File Listing (Special Accounts)	TC 33	Monthly
BIOSR610.3	Exception File Listing (Summary)	TC 33	Weekly
BIOSRUP	Exception File Update File	TC 33	Monthly

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

TC 33 Record Formats

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

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.

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

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 490: 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.

Table 490: TC 33, TCR 0-Authorization and Incremental Authorization (POS) Record Layout

Position	Length	Format	Contents	Description
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5-10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11-16	6	UN	Source Identifier	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. Values: 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	Acquiring Identifier	This field contains a valid acquiring identifier 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 <i>mmddyy</i> (month, day, year) format.
75-80	6	UN	Transaction Time	This field contains the time in the <i>hhmmss</i> (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	When a token is present in the 0100/0110 Authorization request message, this field contains the token. When a token is not present in the 0100/0110 Authorization request message, this field contains the cardholder primary account number (PAN). This field is left-justified, with trailing spaces.
99-102	4	UN	Merchant Category Code	This field contains a 4-digit MCC.

Table 490: TC 33, TCR 0-Authorization and Incremental Authorization (POS) Record Layout

Position	Length	Format	Contents	Description
103-114	12	UN	Authorized Amount (Original Currency)	This field contains the transaction amount in U.S. dollars or per the currency code identified in positions 145-147.
115-118	4	UN	Expiration Date	When a token is present in the 0100/0110 Authorization request message, this field contains the expiration date for the token. When a token is not present in the 0100/0110 Authorization request message, this field contains the expiration date for the cardholder PAN in the following format: <i>mmyy</i> .
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.
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—VISANET CONNECTION 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	

Table 490: TC 33, TCR 0-Authorization and Incremental Authorization (POS) Record Layout

Position	Length	Format	Contents	Description
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.
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. This field is populated with data from field 62.2. For Mastercard transactions, this field contains the Mastercard reference data from field 62.17.
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 clearing messages.
168	1	AN	Reserved	This field contains a zero.

UN = Unpacked numeric, AN = Alphanumeric

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

Table 491: 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.

Table 491: TC 33, TCR 1–Authorization and Incremental Authorization (POS), Additional Information Record Layout

Position	Length	Format	Contents	Description
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.
42–43	2	AN	Merchant Country Code	Contains two-digit country code.
44	1	AN	Account Funding Source	Contains account funding source value of the authorization. See Field 111, Dataset ID 56, Tag 80 for valid values.
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	<p>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.</p> <p>This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.</p>
69–71	3	UN	Mastercard Point-of-Service (POS) Entry Mode	<p>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.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization response messages.</p>

Table 491: TC 33, TCR 1-Authorization and Incremental Authorization (POS), Additional Information Record Layout

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	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 is spaces. This field is 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.

Table 491: TC 33, TCR 1-Authorization and Incremental Authorization (POS), Additional Information Record Layout

Position	Length	Format	Contents	Description
134	1	AN	CVV2 Results	Contains Card Verification Value 2 (CVV2) result for card-not-present transactions and for card-present CVV2 verification-only transactions. See Field 44.10 for valid values.
135	1	AN	Card Authentication Results	Contains Visa defined code to indicate Online Card Authentication Method (CAM) results
136	1	AN	Card Authentication Verification Value (CAVV) Results	Contains Card Authentication Verification Value (CAVV) results code identifying the outcome of CAVV validation. See Field 44.13 for valid values.
137-138	2	UN	MOTO/Ecommerce Indicator	Contains a mail order/telephone order or ecommerce indicator when applicable.
139	1	UN	Cardholder ID Method	Contains a code identifying the cardholder identification method used for the transaction. See Field 60.9 for valid values.
140	1	UN	Estimated and Partial Authorization Indicator	Contains a code indicating if estimated amount or partial authorization was requested on authorization. See Field 60.10 for valid values.
141	1	AN	POS Environment Code	Contains an indicator for credential on file, installment, and recurring transactions. See Field 126.13 for valid values.
142	1	AN	Reserved	
143	1	AN	Regulated Account Status	This field identifies the account range as regulated or non-regulated. Values: R = (Regulated) N = (Non-regulated) Space = (Not applicable)

Table 491: TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout

Position	Length	Format	Contents	Description
144–152	9	UN	Primary Account Number, Account Range	When a token is present in the 0100/0110 Authorization request message, this field contains the first nine digits of the cardholder PAN. When a token is not present in the 0100/0110 Authorization request message, field contains all zeros . Acquirers should be aware first nine digits of cardholder PAN must not be forwarded to their merchants.
153–154	2	AN	Token Assurance Method	When a token is present in the 0100/0110 Authorization request message, field contains token assurance method value. When a token is not present in the 0100/0110 Authorization request message, field contains all spaces .
155–165	11	UN	Token Requestor ID	When a token is present in the 0100/0110 Authorization request message, this field contains the token requestor ID value. When a token is not present in the 0100/0110 Authorization request message, field contains all zeros .
166–167	2	AN	Reserved	
168	1	AN	Reserved	This field contains 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 492: 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.

Table 492: TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout

Position	Length	Format	Contents	Description
5-10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11-16	6	UN	Source Identifier	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. Values: 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	Acquiring Identifier	This field contains a valid acquiring identifier 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 <i>mmddyy</i> (month, day, year) format.
75-80	6	UN	Transaction Time	This field contains the time in the <i>hhmmss</i> (hour, minute, second) format.
81-96	16	UN	Account Number	When a token is present in the 0100/0110 Authorization request message, this field contains the token. When a token is not present in the 0100/0110 Authorization request message, this field contains the cardholder primary account number (PAN). This field is left-justified, with trailing spaces.
97-100	4	UN	Merchant Category Code	This field contains a 4-digit MCC.
101-112	12	UN	Total Authorized Amount (Original Currency)	This field contains the transaction amount in U.S. dollars or per the currency code identified in positions 138-140.

Table 492: TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout

Position	Length	Format	Contents	Description
113-116	4	UN	Expiration Date	When a token is present in the 0100/0110 Authorization request message, this field contains the expiration date for the token. When a token is not present in the 0100/0110 Authorization request message, this field contains the expiration date for the cardholder PAN in the following format: <i>mmyy</i> .
117-118	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
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—VISANET CONNECTION UD = UNDEFINED XL = X25
127-130	4	UN	Acquirer Station ID	POS Entry Mode
131-133	3	UN	Entry Mode Code	POS Entry Capability
134-135	2	UN	Entry Capability	POS Condition Code
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.

Table 492: TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout

Position	Length	Format	Contents	Description
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

This table shows the layout of the PSR TC 33, TCR 1 record.

Table 493: 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.
42–43	2	AN	Merchant Country Code	Contains two-digit country code.
44	1	AN	Account Funding Source	Contains account funding source value of the authorization. See Field 111, Dataset ID 56, Tag 80 for valid values.
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.

Table 493: TC 33, TCR 1—Full and Partial Authorization Reversal (PSR), Additional Information Record Layout

Position	Length	Format	Contents	Description
57-62	6	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.
63-133	71	AN	Reserved	
134	1	AN	CVV2 Results	Contains Card Verification Value 2 (CVV2) result for card-not-present transactions and for card-present CVV2 verification-only transactions. See Field 44.10 for valid values.
135	1	AN	Card Authentication Results	Contains Visa defined code to indicate Online Card Authentication Method (CAM) results
136	1	AN	Card Authentication Verification Value (CAVV) Results	Contains Card Authentication Verification Value (CAVV) results code identifying the outcome of CAVV validation. See Field 44.13 for valid values.
137-138	2	UN	MOTO/Ecommerce Indicator	Contains a mail order/telephone order or ecommerce indicator when applicable.
139	1	UN	Cardholder ID Method	Contains a code identifying the cardholder identification method used for the transaction. See Field 60.9 for valid values.
140	1	UN	Estimated and Partial Authorization Indicator	Contains a code indicating if estimated amount or partial authorization was requested on authorization. See Field 60.10 for valid values.
141	1	AN	POS Environment Code	Contains an indicator for credential on file, installment, and recurring transactions. See Field 126.13 for valid values.
142-167	26	AN	Reserved	
168	1	n/a	Reserved	

UN = Unpacked numeric, AN = Alphanumeric

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—Service 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 Identifier — Issuing Identifier)
- 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)

Table 494: Data Field to Message/TCR Cross-Reference

Message/TCR	Field									
	48, Usage 4	62.8	62.9	62.10	62.13	104, Usage 2, Dataset ID				
		60	61	62	63	5C	5E			
Authorization Only 0100						✓	✓	✓	✓	
Full Service 0100	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
TCR 2 Car Rental		✓	✓	✓			✓			
TCR 2 Fleet Service										✓

Table 494: Data Field to Message/TCR Cross-Reference

Message/TCR	Field									
	48, Usage 4	62.8	62.9	62.10	62.13	104, Usage 2, Dataset ID				
						60	61	62	63	5C
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

These TC 33 TCRs are available by subscription. Acquirers may subscribe to the TCR 2 records, or the TCR 3 record, or both. Acquirers that subscribe to the TCR 2 records receive the TCR 2 records for market segments they support.

TCR 2-Line Item Detail-Car Rental Record Layout

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 495: 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 .

Table 495: TCR 2-Line Item Detail-Car Rental Record Layout

Position	Length	Format	Field Name	Description
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—Service 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. Two decimal places are implied.
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. 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. 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. Two decimal places are implied.

Table 495: TCR 2-Line Item Detail-Car Rental Record Layout

Position	Length	Format	Field Name	Description
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. 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

Visa identifies TCR 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 496: 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.

Table 496: TCR 2-Line Item Detail-Fleet Service Record Layout

Position	Length	Format	Field Name	Description
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. Four decimal places are implied.
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. 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. 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. 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. 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. Four decimal places are implied.

Table 496: TCR 2-Line Item Detail-Fleet Service Record Layout

Position	Length	Format	Field Name	Description
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.
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. 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. 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. 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.

TCR 2-Line Item Detail-Lodging Record Layout

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 497: 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. 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—Service 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. Two decimal places are implied.
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. 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. Two decimal places are implied.

Table 497: TCR 2-Line Item Detail-Lodging Record Layout

Position	Length	Format	Field Name	Description
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. 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. 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. Two decimal places are implied.
118-168	51	AN	Reserved	This field is space-filled.

TCR 2-Line Item Detail-Passenger Itinerary Data Record Layout

Visa identifies TCR 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 498: 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.

Table 498: TCR 2-Line Item Detail-Passenger Itinerary Data Record Layout

Position	Length	Format	Field Name	Description
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.
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.

Table 498: TCR 2-Line Item Detail-Passenger Itinerary Data Record Layout

Position	Length	Format	Field Name	Description
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.
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.

Table 498: TCR 2-Line Item Detail-Passenger Itinerary Data Record Layout

Position	Length	Format	Field Name	Description
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.
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.

Table 498: TCR 2-Line Item Detail-Passenger Itinerary Data Record Layout

Position	Length	Format	Field Name	Description
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

Visa identifies TCR 33, TCR 3—Additional Line Item Detail Data records with the value of **3** in the Transaction Component Sequence Number field.

Table 499: 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 transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 02, Local Tax. If not present, field is zero-filled . Two decimal places are implied.

Table 499: TCR 3-Additional Line Item Detail Data Record Layout

Position	Length	Format	Field Name	Description
17	1	UN	Local Tax Included/ Indicator	<p>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.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 01, Local Tax Indicator.</p> <p>If not present, this field is zero-filled.</p>
18-29	12	UN	National Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 16, National Tax.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 04, National Tax.</p> <p>If not present, this field is zero-filled.</p> <p>Two decimal places are implied.</p>
30	1	UN	National Tax Included/ Indicator	<p>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.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 03, National Tax Indicator.</p> <p>If not present, this field is zero-filled.</p>
31-50	20	AN	Merchant VAT Registration/Single Business Reference Number	<p>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.</p> <p>For 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.</p> <p>If not present, this field is space-filled.</p>

Table 499: TCR 3-Additional Line Item Detail Data Record Layout

Position	Length	Format	Field Name	Description
51-63	13	AN	Customer VAT Registration Number	<p>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.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 06, Customer VAT Registration Number.</p> <p>If not present, this field is space-filled.</p>
64-75	12	AN	Reserved	This field is space-filled.
76-79	4	AN	Summary Commodity Code	<p>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.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 07, Summary Commodity Code.</p> <p>If not present, this field is space-filled.</p>
80-91	12	UN	Other Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 17, Other Tax.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 08, Other Tax.</p> <p>If not present, this field is zero-filled.</p> <p>Two decimal places are implied.</p>
92-106	15	AN	Message Identifier	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1B, Message Identifier.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 09, Message Identifier.</p> <p>If not present, this field is space-filled.</p>
107-110	4	UN	Time of Purchase	<p>The value of this field is taken from Field 104, Dataset ID 63, Tag 0A, Time of Purchase.</p> <p>If not present, this field is zero-filled.</p> <p>Format: hhmm</p>

Table 499: TCR 3-Additional Line Item Detail Data Record Layout

Position	Length	Format	Field Name	Description
111-127	17	AN	Customer Reference Identifier	<p>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.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 0B, Customer Reference Number.</p> <p>If not present, this field is space-filled.</p>
128-129	2	AN	Non-Fuel Product Code 1	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F01, Non-Fuel Product Code 1.</p> <p>If not present, this field is space-filled.</p>
130-131	2	AN	Non-Fuel Product Code 2	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F02, Non-Fuel Product Code 2.</p> <p>If not present, this field is space-filled.</p>
132-133	2	AN	Non-Fuel Product Code 3	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F03, Non-Fuel Product Code 3.</p> <p>If not present, this field is space-filled.</p>
134-135	2	AN	Non-Fuel Product Code 4	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F04, Non-Fuel Product Code 4.</p> <p>If not present, this field is space-filled.</p>
136-137	2	AN	Non-Fuel Product Code 5	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F05, Non-Fuel Product Code 5.</p> <p>If not present, this field is space-filled.</p>
138-139	2	AN	Non-Fuel Product Code 6	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F06, Non-Fuel Product Code 6.</p> <p>If not present, this field is space-filled.</p>
140-141	2	AN	Non-Fuel Product Code 7	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F07, Non-Fuel Product Code 7.</p> <p>If not present, this field is space-filled.</p>

Table 499: TCR 3-Additional Line Item Detail Data Record Layout

Position	Length	Format	Field Name	Description
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.
156	6	UN	Issuing Identifier	The value of this field is taken from Field 104, Dataset 5E, Tag 01 (TC 50 Destination Identifier — Issuing Identifier). Dataset 5E is populated when the following conditions are met: <ul style="list-style-type: none"> • The transaction involves a commercial card. • The acquirer submitted a Y in the Additional Data Indicator field, which can be one of the following: <ul style="list-style-type: none"> – 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.

Payment Account Reference Report

The table in this section contain the optional TCR record layout for TC 33—Payment Account Reference Report

Table 500: TC 33, TCR 0-Payment Account Reference Report

Position	Length	Format	Contents	Description
1-2	2	UN	Transaction Code	Value = 33 .
3	1	UN	Transaction Code Qualifier	Value = 0 (zero).
4	1	UN	Transaction Component Sequence Number	Value = 0 (zero).
5-10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11-16	6	UN	Source Identifier	This field contains a valid acquiring or issuing identifier provided by Visa.
17-26	10	AN	Service Identifier	Contains one of the following values: PARDAY0001 = Daily Report PARWEK0001 = Weekly Report PARMON0001 = Monthly Report PARFUL0001 = Full Listing Report
27-34	8	AN	Report Line Sequence Number	Sequence of the line within the report that is assigned by Visa.
35	1	UN	Record Type	Value = 3 (Payment Account reference File Listing).
36-51	16	UN	Account Number	PAN.
52-54	3	UN	Account Number Extension	Account number extension.
55-83	29	AN	Payment Account Reference	Payment account reference assigned by Visa.
84-89	6	UN	Creation Date	Creation date in <i>yyymmdd</i> format.
90-101	12	UN	Last Update Date and Time	Date and time when the report was last updated in <i>yyymmddhhmmdd</i> format.
102-168	67	AN	Reserved	Reserved for future use.

UN = Unpacked numeric, *AN* = Alphanumeric

TC 45 Record Formats

The TC 45 record format is constant except for positions 17-148, which contain the requested report's text. Positions 150-157 identify the report type and number.

Table 501: 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 Identifier	5–10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the 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, 21xx, 22xx, 51xx, or 61xx for the APR reports).
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	Values: 0, 3, 4, 5, 6 .

Electronic Formats

Visa transmits report information to subscribers using these methods:

- Transaction records transmitted through the 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).

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

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 authorization only and full financial 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. To know about this file, including record layouts, see "Visa Point-of-Sale Authorization (POSA) File."

Table 502: V.I.P. Reports-Electronic Formats

Report Number	Report Title	Available Electronic Formats	Frequency
Point-of-Sale (POS) Reports			
Raw data format is available to authorization only acquirers only. The detail and summary reports are available to authorization only and full service acquirers.			
POS0110W	POS Detail Report	TC 45	Four times a month
POS0102M	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 Reports			
RPS7000	Downgrade Detail Report	TC 45	Four times a month
Authorization Profile Reports (APR)			
APR2100	Issuer and Stand-In Authorization Summary by Authorization Criteria (processor)	TC 45, TC 33	weekly or monthly
APR2200	Capacity Management Diversion to Stand-In (processor)	TC 45, TC 33	weekly or monthly
APR5100	Issuer and Stand-In Authorization Summary by Authorization Criteria (ISS ID)	TC 45, TC 33	weekly or monthly
APR6100	Issuer and Stand-In Authorization Summary by Authorization Criteria (risk level within ISS ID)	TC 45, TC 33	weekly or monthly
APR7100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Product-ID level within ISS ID)	TC 45	Monthly
APR8100	Issuer and Stand-In Authorization Summary by Authorization Criteria	TC 45	weekly or monthly
CDB Reports			

Table 502: V.I.P. Reports-Electronic Formats

Report Number	Report Title	Available Electronic Formats	Frequency
BIOSR112	Exception File Listing	TC 33	Monthly
BIOSR121	Exception File Update Activity via Visa Terminal/Services	TC 33	Weekly
BIOSR320	Advice File Listing	TC 33	Weekly
BIOSR450	Exception File Update Activity, Special Accounts	TC 33	Weekly
BIOSR460	Exception File Listing of Special Accounts	TC 33	Monthly
BIOSR600	Exception File Update Activity via Visa Terminal/Services (Consolidated Report)	TC 33	Weekly
BIOSR600.1	Exception File Update Activity via Visa Terminal/Services (Standard Accounts)	TC 33	Weekly
BIOSR600.2	Exception File Update Activity via Visa Terminal/Services (Special Accounts)	TC 33	Weekly
BIOSR600.3	Exception File Update Activity via Visa Terminal/Services (Originator Summary)	TC 33	Weekly
BIOSR610	Exception File Listing (Consolidated Report)	TC 33	Monthly
BIOSR610.1	Exception File Listing (Standard Accounts)	TC 33	Monthly
BIOSR610.2	Exception File Listing (Special Accounts)	TC 33	Monthly
BIOSR610.3	Exception File Listing (Summary)	TC 33	Monthly
BIOSRUP	Exception File Update File	TC 33	Weekly
BIOSRLP	Exception File Listing File	TC 33	Monthly

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

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:

- One file is provided with debit and credit transaction data.
- The file includes data elements contained in other POS reports to acquirers, along with additional transactions and fields to support recent service offerings.
- 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 dispute 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*

High-Level Requirements

To receive the POSA file, endpoints must:

1. Sign up to receive the POSA file
2. Implement Direct Exchange OFD or VFES as the file transfer medium. VFES transfers can not exceed 2GB
3. The POSA file type must be defined in the endpoint's OFD configuration
4. Follow file naming convention, which is provided by Visa during implementation and testing with each endpoint

Service Parameters

Endpoints receiving POSA file can specify file parameters as described in this table -

Table 503: POSA File - Service Parameters and Options

Parameters	Options
Reporting Levels	<p>File parameters allow each endpoint to receive data using combinations of acquiring identifiers and PCR settings as filter criteria.</p> <p>The setup of endpoint selections is done by Visa, not the endpoint.</p> <p>The endpoint selects the data it receives from Visa in the POSA File as follows:</p> <ul style="list-style-type: none"> • PCR: Data can be selected at the PCR level; that is, the data for acquiring identifiers under the PCR is included in one file. 12 CIB/NCNID entries per PCR are supported. • Acquiring identifiers: Data can be selected for acquiring identifiers under a PCR; that is, one acquiring identifier or multiple acquiring identifiers can be turned on for a given PCR. If this option is selected, the endpoint receives a file for each acquiring identifiers. 12 CIB/NCNID entries per acquiring identifiers are supported. • Acquiring Identifier Roll-Up ID: Data can be selected for multiple “Child acquiring identifiers” per endpoint. If this option is selected, the endpoint receives one file containing the data for the selected Child acquiring identifiers. A Roll-Up ID can be an acquiring identifier, CIB or NCNID. There is no entry limit for Child acquiring identifiers for a Roll-Up ID. <p>The choice of data is determined at the Source Identifier/PCR level, not at the CIB level. In the case of Acquiring Identifier Roll-Up ID files, the choice of data is the same for Child acquiring identifiers under that Roll-Up ID.</p>
Subscription Options	<p>When the subscriber is using an acquiring identifier or Roll-Up ID, the following sub-options may be used in combination to further define the data reported:</p> <ul style="list-style-type: none"> • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquirer PCR From/To <p>When the subscriber is an acquirer PCR, the following sub-selection ranges are available:</p> <ul style="list-style-type: none"> • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquiring Identifier From/To <p>For example:</p> <ul style="list-style-type: none"> • Acquiring identifier NNNNNN can select data PCR XXXX, Terminal ID 1000101099 and MCC 6011. In this case, the Acquirer PCR From/To is XXXX, Terminal ID From/To is 1000101099, and the MCC From/To is 6011. • Acquiring identifier NNNNNN wants data for PCPs

Table 503: POSA File - Service Parameters and Options

Parameters	Options
Acquiring Identifier Roll-Up ID File Size	<p>The endpoint should evaluate its telecommunications bandwidth relative to the estimated acquiring identifier Roll-Up ID POSA File size. If necessary, the endpoint may want to consider receiving multiple files (that is, using multiple acquiring identifier Roll-Up IDs) to ensure the potential file size does not impact their processing. Visa staff assists endpoints with this analysis.</p> <p>Connect:Direct Endpoints: Visa recommends that the file size not exceed 10 GB.</p> <p>FTP Endpoints: Visa recommends using smaller file sizes, because checkpoint/restart is not supported.</p>
Endpoint Delivery	Data can be sent to multiple endpoints and different CIBs, for each of the file options listed above: acquiring identifiers, PCR, or Acquiring Identifier Roll-Up ID file.

File Delivery and Availability

Table 504: 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	<p>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.</p> <p>Processing files larger than 10 GB, or with numerous child acquiring identifiers under a Roll-Up ID, may require additional processing time. Files are delivered as soon as they are available.</p>
Backup Files	Backups of the daily POSA files are available for a period of three months from the original creation date. "Recreate" requests can be met only if received by Visa within this period.

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.
VFES files can not exceed 2 GB.
3. The POSA File type must be defined in the endpoint's OFD configuration.
4. Follow the file naming convention, which is provided by Visa during implementation and testing with each endpoint.

Service Parameters

An endpoint receiving the POSA File can specify the file parameters described in this table.

Table 505: POSA File-Service Parameters and Options

Parameter	Options
Reporting Levels	<p>File parameters allow each endpoint to receive data using combinations of acquiring identifiers and PCR settings as filter criteria.</p> <p>The setup of endpoint selections is done by Visa, not the endpoint.</p> <p>The endpoint selects the data it receives from Visa in the POSA File as follows:</p> <ul style="list-style-type: none"> • PCR: Data can be selected at the PCR level; that is, the data for acquiring identifiers under the PCR is included in one file. 12 CIB/NCNID entries per PCR are supported. • Acquiring identifiers: Data can be selected for acquiring identifiers under a PCR; that is, one acquiring identifier or multiple acquiring identifiers can be turned on for a given PCR. If this option is selected, the endpoint receives a file for each acquiring identifiers. 12 CIB/NCNID entries per acquiring identifiers are supported. • Acquiring identifier Roll-Up ID: Data can be selected for multiple “Child acquiring identifiers” per endpoint. If this option is selected, the endpoint receives one file containing the data for the selected Child acquiring identifiers. A Roll-Up ID can be an acquiring identifier, CIB or NCNID. There is no entry limit for Child acquiring identifiers for a Roll-Up ID. <p>The choice of data is determined at the Source Identifier/PCR level, not at the CIB level. In the case of Acquiring Identifier Roll-Up ID files, the choice of data is the same for Child acquiring identifiers under that Roll-Up ID.</p>
Subscription Options	<p>When the subscriber is using an acquiring identifier or Roll-Up ID, the following sub-options may be used in combination to further define the data reported:</p> <ul style="list-style-type: none"> • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquirer PCR From/To <p>When the subscriber is an acquirer PCR, the following sub-selection ranges are available:</p> <ul style="list-style-type: none"> • MCC From/To • Terminal ID From/To (1st 10 bytes) • Acquiring Identifier From/To <p>For example:</p> <ul style="list-style-type: none"> • Acquiring identifier <i>NNNNNN</i> can select data PCR XXXX, Terminal ID 1000101099 and MCC 6011. In this case, the Acquirer PCR From/To is XXXX, Terminal ID From/To is 1000101099, and the MCC From/To is 6011. • Acquiring identifier <i>NNNNNN</i> wants data for PCRs, Terminal IDs and MCCs. In this case Acquirer PCR From/To, MCC From/To and Terminal ID From/To is blank.

Table 505: POSA File-Service Parameters and Options

Parameter	Options
Acquiring Identifier Roll-Up ID File Size	The endpoint should evaluate its telecommunications bandwidth relative to the estimated acquiring identifier Roll-Up ID POSA File size. If necessary, the endpoint may want to consider receiving multiple files (that is, using multiple acquiring identifier Roll-Up IDs) to ensure the potential file size does not impact their processing. Visa staff assists 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 multiple endpoints and different CIBs, for each of the file options listed above: acquiring identifiers, PCR, or Acquiring Identifier Roll-Up ID file.

File Delivery and Availability

Table 506: 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 acquiring identifiers under a Roll-Up ID, may require additional processing time. Files are 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. "Recreate" requests can be met only if received by Visa within this period.

POSA File Layout

The POSA File contains:

- POSA File-Header Record
- POSA File-Detail Record
- POSA File-Trailer Record

Each record is 600 bytes long, with no packed data fields.

Table 507: 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	Values: <ul style="list-style-type: none">• EXT = Extract Unsorted• EXS = Extract Sorted
File Create Date	27-32	6	N	POSA file creation date in YYMMDD format.
Process Start Date	33-38	6	N	Processing start date for the data contained in the POSA File, that is, the date when transactions were logged in YYMMDD format.
Process End Date	39-44	6	N	Processing end date for the data contained in the POSA File in YYMMDD format.; as POSA file is generated daily, this date duplicates the Process Start Date.
Filler	45-600	556	AN	Spaces

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
-	Record ID	1	1	AN	Detail Record Value = 1
-	Roll-Up Acquiring Identifier	2-12	11	AN	Acquiring identifier for all clients. Format: 1st 6 positions followed by spaces.

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
32	Acquiring Institution ID	13-23	11	AN	Format: 1st 6 positions followed by spaces.
42	Card Acceptor ID Code	24-38	15	AN	
41	Card Acceptor Terminal ID/ Store	39-42	4	AN	
41	Card Acceptor Terminal ID/ Terminal	43-46	4	AN	
7	Transmission Date	47-51	5	N	Format: YYDDD (Julian Date)
7	Transmission Time	52-57	6	N	Format: HHMMSS
	VIC Source	58	1	AN	<p>VIC source, where data was logged. Values are:</p> <ul style="list-style-type: none"> • A = OCW • B = OCE • C = OCC • D = OCB • E = OCJ • \$ = OCE Debit • % = OCE Interlink • @ = OCW Debit • # = OCW Interlink • & = OCC Debit <p>This list can change as and when installations are added to VisaNet.</p>
3	Processing Code	59-60	2	AN	

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
25	POS Condition Code	61-62	2	AN	
	Filler	63	1	AN	Space
2	Primary Account Number	64-91	28	AN	This field contains the PAN or token.
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	This field contains the PAN or token expiration date in MMYY
39	Response Code	110-111	2	AN	
38	Authorization Code	112-117	6	AN	
	Issuer Station ID	118-121	4	N	1st 4 positions of Issuer Station ID
	Acquirer Station ID	122-125	4	N	1st 4 positions of Acquirer Station ID
63.1	Network ID	126-129	4	N	
	Billing Tran Code ID	130-131	2	N	Visa use only
	Card Type	132-133	2	AN	Card types are listed in field 62.23.
	Response Date	134-138	5	N	Format: YYDDD Julian date
	Response Time	139-144	6	N	Format: HHMMSS
	Line Type	145-146	2	AN	The communication line type is populated from tables based on the source station value.

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
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	
	Report and Billing Indicator	154	1	AN	Report/Billing Indicator for Visa use
	Interlink Indicator	155	1	AN	Values: Y or N
62.1	Authorization Characteristics Indicator	156	1	AN	

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
62.2, 62.17, or 116	Gateway Transaction Identifier	157-171	15	N	<ul style="list-style-type: none"> • 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, it contains Mastercard reference data from field 62.17. • If the transaction is a Discover transaction, it contains data from field 116.
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

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
32	Acquiring Institution ID	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	
	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	Receiving Institution Country Code	262-264	3	N	Country code of the receiving (issuer) institution.

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
	Issuer Region Code	265	1	AN	Identifies issuer region: <ul style="list-style-type: none">• 1 = U.S.• 2 = CA• 3 = VE• 4 = AP• 5 = LAC• 6 = CEMEA
19	Acquiring Institution Country Code	266-268	3	N	
	Acquirer Region Code	269	1	AN	Identifies acquirer region: <ul style="list-style-type: none">• 1 = U.S.• 2 = CA• 3 = VE• 4 = AP• 5 = LAC• 6 = CEMEA
19	Merchant Country Code	270-272	3	AN	
	Merchant Region Code	273	1	AN	Identifies merchant region: <ul style="list-style-type: none">• 1 = U.S.• 2 = CA• 3 = VE• 4 = AP• 5 = LAC• 6 = CEMEA
7	Month	274-275	2	N	Format: <i>MM</i> , from GMT transaction date.
7	Date	276-277	2	N	Format: <i>DD</i> , from GMT transaction date.

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
7	Year	278-279	2	N	Format: YY, from GMT transaction date.
121	Issuer ID	280-290	11	AN	Format: 1st 6 positions of issuing identifier, 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, Position 2	CVV2 Authorization Request Data: Response Type	297	1	AN	
126.10, Position 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: YDDDDNNNNNNN, where NNNNN is from ISO Field 11.
	Filler	317	1	AN	Reserved
100	Receiving Institution ID Code	318-328	11	AN	
126.18	Enabler Verification Value	329-333	5	AN	Contains five-byte Enabler Verification Value. Valid values are 0-9 , A-Z , a combination of both, or all spaces .

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
111, Dataset ID 56, Tag 80	Account Funding Source	334	1	AN	Contains Account Funding Source value.
60.10	Estimated and Partial Authorization Indicator	335	1	N	Contains a code indicating if estimated amount or partial authorization is requested.
126.13	POS Environment Code	336	1	AN	Contains indicator for credential on file, installment, and recurring transactions.
	Filler	337-435	99	AN	Reserved
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	Extended STIP Reason Code	475	1	AN	n/a
44.8	Card Authentication Results Code	476	1	AN	
51	Currency Code, Cardholder Billing	477-479	3	N	
59, Positions 1-2	State Code	480-481	2	AN	
59, Positions 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	

Table 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
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. Values: 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 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 508: POSA File - Detail Record Layout

Field Number	Field Name	Position	Length (Bytes)	Type	
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. This value is mapped from the Mastercard DE-48, Sub-element 32.
116	Discover Transaction Qualifier	578-579	2	AN	This field contains the value from Dataset ID 68, Tag 02.
116	Mastercard AFD 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	Values: space or N
	Filler	592-600	9	AN	Reserved

Table 509: 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

Header Record

Table 510: 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	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 duplicates the Process Start Date.
Filler	45-600	556	AN	Spaces

Detail Records

For detailed information on the definition, usage, and values of ISO fields in these records, see the chapter on field descriptions. In this table, 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 use only" in the Comments column.

If there is no data for a field in the POSA File, the field contains spaces.

Table 511: 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 Acquiring Identifier	2-12	11	AN	Acquiring identifier for all clients. Format: 1st 6 positions followed by spaces.
32	Acquiring Institution ID	13-23	11	AN	Format: 1st 6 positions followed by spaces.
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	<p>VIC source, where data was logged.</p> <p>Values:</p> <ul style="list-style-type: none"> • A = OCW • B = OCE • C = OCC • D = OCB • E = OCJ • \$ = OCE Debit • % = OCE Interlink • @ = OCW Debit • # = OCW Interlink • & = OCC Debit • * = OCC Interlink <p>This list can change as installations are added to VisaNet.</p>
3	Processing Code	59-60	2	AN	
25	POS Condition Code	61-62	2	AN	
	Filler	63	1	AN	Space.

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
2	Primary Account Number	64-91	28	AN	This field contains the PAN or token.
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 This field contains the PAN or token expiration date.
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 use only
n/a	Card Type	132-133	2	AN	Card types are listed in field 62.23.
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	Values: Y or N

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
62.1	Authorization Characteristics Indicator	156	1	AN	
62.2, 62.17, 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, it contains Mastercard reference data from field 62.17. If the transaction is a Discover transaction, it contains data from field 116.
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	Acquiring Institution ID	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 .

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
MTI	Message Type Identifier (Acquirer Message Type)	243–246	4	N	
62.2	Transaction Identifier	247–261	15	AN	
68	Receiving Institution Country Code	262–264	3	N	Country code of the receiving (issuer) institution.
n/a	Issuer Region Code	265	1	AN	Identifies issuer region: <ul style="list-style-type: none">• 1 = US• 2 = CA• 3 = VE• 4 = AP• 5 = LAC• 6 = CEMEA
19	Acquiring Institution Country Code	266–268	3	N	
n/a	Acquirer Region Code	269	1	AN	Identifies acquirer region: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 1 = US• 2 = CA• 3 = VE• 4 = AP• 5 = LAC• 6 = CEMEA

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
7	Month	274–275	2	N	Format: <i>MM</i> , from GMT transaction date.
	Day	276–277	2	N	Format: <i>DD</i> , from GMT transaction date.
	Year	278–279	2	N	Format: <i>YY</i> , from GMT transaction date.
121	Issuer ID	280–290	11	AN	Format: 1st 6 positions of issuing identifier, 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: <i>YDDDN>NNNNNN</i> , where <i>NNNNNN</i> is from ISO Field 11.
	Filler	317	1	AN	Reserved
100	Receiving Institution ID Code	318–328	11	AN	
126.18	Enabler Verification Value	329–333	5	AN	Contains five-byte Enabler Verification Value. Valid values are 0-9, A-Z , a combination of both, or all spaces .
111, Dataset ID 56, Tag 80	Account Funding Source	334	1	AN	Contains Account Funding Source value.
60.10	Estimated and Partial Authorization Indicator	335	1	N	Contains a code indicating if estimated amount or partial authorization is requested.
126.13	POS Environment Code	336	1	AN	Contains indicator for credential on file, installment, and recurring transactions.

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
	Filler	337-435	99	AN	Reserved
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	Extended STIP Reason Code	475	1	AN	n/a
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. Values: 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 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.

Table 511: POSA File-Detail Record Layout

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
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.
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. This value is mapped from the Mastercard DE-48, Sub-element 32.
116	Discover Transaction Qualifier	578-579	2	AN	This field contains the value from Dataset ID 68, Tag 02.
116	Mastercard AFD 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	Values: space or N
	Filler	592-600	9	AN	Reserved

Trailer Record

Table 512: 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

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.

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 authorization only and full service 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. To know about this file, including record layouts, see "Visa Point-of-Sale Authorization (POSA) File."

POS0110W (POS Detail Report)

Produced four times a month, this report provides the acquirer with a list of authorization requests processed through a VisaNet connection and authorization requests from POS dial terminals. The acquirer can use this report for merchant billing and transaction research.

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.
- **POS0102M (Monthly POS Summary Report):** Produced monthly, this report is a summary of authorization requests from dial terminals that are directly attached to a Visa POS interface. POS0102M report can be used to analyze dial terminal traffic.

The reports are available by subscription only. Contact your Visa representative. Acquirers also can obtain raw data records of point-of-sale or point-of-service information through TC 33 records. This option is available only at Visa's discretion.

TC Record Electronic Distribution

With Visa concurrence, authorization only acquirers can receive POS raw data for transactions through a clearing transmission. For POS raw data, this general layout is used for the TC 33 record.

- Bytes 1 through 34 contain TC record transaction header information.
- Bytes 35 through 167 contain specific information related to POS raw data.
- Byte 168 contains the TC record reimbursement attribute.

Table 513: TC 33 Record Format for POS Raw Data

Field Name	Position	Attribute	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, 0 .
Destination Identifier	5-10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11-16	6 N	400083
Report Identifier	17-19	3 AN	POS
Julian Date	20-22	3 N	The day data was prepared. Format: <i>ddd</i>
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	2 AN	Spaces.
Acquiring Identifier	35-45	11 AN	This field contains the client's acquiring identifier. 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.

Table 513: TC 33 Record Format for POS Raw Data

Field Name	Position	Attribute	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 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: mmmy

Table 513: TC 33 Record Format for POS Raw Data

Field Name	Position	Attribute	Description
Response Code	119-120	2 AN	For 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.
Card Verification Value	133	1 AN	The Card Verification Value transaction code. For 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 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 codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.

Table 513: TC 33 Record Format for POS Raw Data

Field Name	Position	Attribute	Description
Additional POS Information	138-139	2 AN	The additional information about the terminal used in the transaction. For 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 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 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. See 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 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. See field 49 description in Data Field Descriptions. See also Country and Currency Codes.

Table 513: TC 33 Record Format for POS Raw Data

Field Name	Position	Attribute	Description
Authorization Characteristics Indicator	148	1 AN	The code that specifies whether the transaction qualified for CPS. For codes, see the field 62.1 description in the chapter titled Data Field Descriptions of this manual.
Transaction Identifier	149-163	15 N	The identification number assigned to CPS-qualified transactions only. For codes, see the field 62.2 description in the chapter titled Data Field Descriptions of this manual. 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 codes, see the field 62.3 description in the chapter titled Data Field Descriptions of this manual.
Reimbursement Attribute	168	1 AN	This is a constant, 0.

Table 514: 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 .

Table 514: TC 33 Record Format for POS Raw Data-Cashback Authorizations

Field Name	Position	Attributes	Description
Cashback Amount	5-16	12 N	The cashback amount in the authorization request. See 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	The first two positions of this field are the country code and the third character is a space.
Product ID	45-46	2 AN	This field contains the product ID in the authorization.
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 contains 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 is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.

Table 514: TC 33 Record Format for POS Raw Data-Cashback Authorizations

Field Name	Position	Attributes	Description
Mastercard Point-of-Service (POS) Entry Mode	69-71	3 N	<p>This field contains 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.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	72-73	2 N	<p>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, tag 02, which contains data from CIS DE 26 in Mastercard authorization request messages.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>

Table 514: TC 33 Record Format for POS Raw Data-Cashback Authorizations

Field Name	Position	Attributes	Description
Mastercard Point-of-Service (POS) Data	74-99	26 AN	<p>This field contains 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.</p> <p>When populated, this field contains between 1 and 26 bytes of data. Unused bytes are space-filled to the right.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
Filler	100-167	68 AN	
Reserved	168	1 AN	This field contains a zero.

Table 515: TC 33 Record Format for POS Raw Data-Full or Partial 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, 0 .
Destination Identifier	5-10	6 N	This field contains a valid acquiring identifier.
Source Identifier	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: <i>ddd</i>
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.

Table 515: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
Acquiring Identifier	35–45	11 AN	This field contains the client's acquiring identifier. 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: <i>mmddyy</i>
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: <i>hhmmss</i>
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.
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: right-justified, zero-filled

Table 515: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
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: <i>mmyy</i> .
Response Code	117-118	2 AN	For 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 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 codes, see the field 60 description in the chapter titled Data Field Descriptions of this manual.

Table 515: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
POS Condition Code	136-137	2 AN	The additional information about the type of customer transaction. For codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.
Currency Code	138-140	3 AN	The currency code for the transaction. See field 49 description in the chapter titled Data Field Descriptions of this manual. For currency codes, see 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. See field 62.4 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 codes, see field 62.2 description in the chapter titled Data Field Descriptions of this manual. On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = N or X .
Reserved	168	1 AN	This is a constant, 0 .

Table 516: 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. See field 61.1 description in the chapter titled Data Field Descriptions of this manual.
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.

POS0110W (POS Detail Report)

Produced four times a month, this report provides the acquirer with a list of authorization requests processed through a VisaNet connection and authorization requests from POS dial terminals. The acquirer can use this report for merchant billing and transaction research.

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.
- **POS0102M (Monthly POS Summary Report):** Produced monthly, this report is a summary of authorization requests from dial terminals that are directly attached to a Visa POS interface. POS0102M report can be used to analyze dial terminal traffic.

The reports are available by subscription only. Contact your Visa representative. Acquirers also can obtain raw data records of point-of-sale or point-of-service information through TC 33 records. This option is available only at Visa's discretion.

TC Record Electronic Distribution

With Visa concurrence, authorization only acquirers can receive POS raw data for transactions through a clearing transmission. For POS raw data, this general layout is used for the TC 33 record.

- Bytes 1 through 34 contain TC record transaction header information.
- Bytes 35 through 167 contain specific information related to POS raw data.
- Byte 168 contains the TC record reimbursement attribute.

Table 517: TC 33 Record Format for POS Raw Data

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5–10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11–16	6 N	400083
Report Identifier	17–19	3 AN	POS
Julian Date	20–22	3 N	The day data was prepared. Format: <i>ddd</i>
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.

Table 517: TC 33 Record Format for POS Raw Data

Field Name	Position	Attributes	Description
POS Data			
Acquiring Identifier	35–45	11 AN	This field contains the client's acquiring identifier. 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
Processor Code	81–82	2 N	The customer transaction type. For 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	For 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

Table 517: TC 33 Record Format for POS Raw Data

Field Name	Position	Attributes	Description
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.
Card Verification Value	133	1 AN	The Card Verification Value transaction code. For 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 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 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 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 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 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. See 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 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. See field 49 description in Data Field Descriptions. See also Country and Currency Codes.

Table 517: TC 33 Record Format for POS Raw Data

Field Name	Position	Attributes	Description
Authorization Characteristics Indicator	148	1 AN	The code that specifies whether the transaction qualified for CPS. For codes, see the field 62.1 description in the chapter titled Data Field Descriptions of this manual.
Transaction Identifier	149–163	15 N	The identification number assigned to CPS-qualified transactions only. For 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 codes, see the field 62.3 description in the chapter titled Data Field Descriptions of this manual.

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0.
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Table 518: 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. See 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	The first two positions of this field are the country code and the third character is a space.
Product ID	45–46	2 AN	This field contains the product ID in the authorization.

Table 518: TC 33 Record Format for POS Raw Data-Cashback Authorizations

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 contains 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 is 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 contains 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 is 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 contains 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 is 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 contains 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 contains between 1 and 26 bytes of data. Unused bytes are space-filled to the right. This field is 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.

Table 519: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring identifier.
Source Identifier	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: <i>ddd</i>
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			
Acquiring Identifier	35-45	11 AN	This field contains the client's acquiring identifier. 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: <i>mmddyy</i>
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: <i>hhmmss</i>
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.
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.

Table 519: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
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: right-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: <i>mmyy</i> .
Response Code	117-118	2 AN	For 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 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 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 codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.
Currency Code	138-140	3 AN	The currency code for the transaction. See field 49 description in the chapter titled Data Field Descriptions of this manual. For currency codes, see Country and Currency Codes.

Table 519: TC 33 Record Format for POS Raw Data-Full or Partial Reversals

Field Name	Position	Attributes	Description
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. See field 62.4 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 codes, see 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 .
TC Record Data			
Reserved Field	168	1 AN	This is a constant, 0 .

Table 520: 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. See field 61.1 description in the chapter titled Data Field Descriptions of this manual.
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	

Table 520: TC 33 Record Format for POS Raw Data-Cashback Authorization Reversals

Field Name	Position	Attributes	Description
Filler	100-167	68	
Reserved Field	168	1 AN	This field contains a zero.

Authorization Profile Reports

Issuers can subscribe to the Authorization Profile Reports. There are two basic reports:

- Issuer and Stand-In Authorization Summary by Authorization Criteria report
- Capacity Management Diversion to Stand-In report

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. Report versions are:

- Processor (APR2100)
- Issuing Identifier(APR5100)
- Risk level within Issuing Identifier (APR6100).
- Product ID level within Issuing Identifier (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 Clearing and VisaNet Settlement Service (VSS), using TC 45
- Raw data delivered monthly or four times a month through the Clearing and Settlement System, using TC 33

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 issuing identifier
- 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 reports - Record Type = P-Page Header
- One or more detail records, to report - Record Type = D-Detail Line
- A trailer record, used for reports - Record Type = T-Trailer

Table 521: Authorization Profile Raw Data Records by Report

Report Type	APR2120	APR5120	APR2220
Report transmission sequence and content	Page Header	Page Header	Page Header
	Detail Record	Detail Record	Detail Record–Page 1
	Trailer	Processing Controls and Options Record <ul style="list-style-type: none"> ● Type 1 ● Type 2 	Detail Record
		Trailer	Processor Tools
			Trailer

Each detail record contains clearing and Authorization Profile information. Bytes 35-167 contain the Authorization Profile information; the remainder of each is standard TC 33 data. Following tables provide each record's content and format. Numeric fields are right-justified with left zero-filled if necessary, and alphanumeric fields are left-justified with right space-filled if necessary.

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 issuing identifier.
- **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 reports. Record Type = P-Page Header.
- One or more detail records, to report. Record Type = D-Detail Line.
- A trailer record, used for reports. Record Type = T-Trailer.

Table 522: Authorization Profile Raw Data Records by Report

Report Type -	APR2120	APR5120	APR2220
Report transmission sequence and content	Page Header	Page Header	Page Header
	Detail Record	Detail Record	Detail Record–Page 1
	Trailer	Processing Controls and Options Record <ul style="list-style-type: none"> ● Type 1 ● Type 2 	Detail Record
		Trailer	Processor Totals
			Trailer

Each detail record contains clearing and Authorization Profile information. Bytes 35–167 contain the Authorization Profile information; the remainder of each is standard TC 33 data. The following ten tables provide each record's content and format. Numeric fields are right-justified with left zero-filled if necessary, and alphanumeric fields are left-justified with right space-filled if necessary.

Page Header Record Layout

Table 523: TC 33 for Authorization Profile Data-Page Header Record

Field Name	Position	Attributes	Description
TC Record Data			
Transaction Code	1-2	2 N	This is a constant, 33 .

Table 523: TC 33 for Authorization Profile Data-Page Header Record

Field Name	Position	Attributes	Description
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier 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

Issuing Identifier	35-45	11 AN	This field includes the issuing identifier 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
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.

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0 .
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Trailer Record Layout

Table 524: TC 33 for Authorization Profile Data-Trailer Record

Field Name	Position	Attributes	Description
TC Record Data			
Transaction Code	1-2	2 N	This is a constant, 33 .

Table 524: TC 33 for Authorization Profile Data-Trailer Record

Field Name	Position	Attributes	Description
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17-22	6 AN	The report number without the last zero: APR <i>nnn</i>
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

Issuing Identifier	35-45	11 AN	The issuing identifier 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.

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0 .
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First Detail Record Layout

This layout applies to:

- APR2120 Detail Record
- APR5120 Detail Record
- APR2220 Detail Record

Table 525: TC 33 for Authorization Profile Data-First Detail Record

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17-22	6 AN	The report number: APR <i>nnn</i>
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			
Issuing Identifier	35-45	11 AN	The issuing identifier 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
Filler	55-69	15 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

Table 525: TC 33 for Authorization Profile Data-First Detail Record

Field Name	Position	Attributes	Description
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
TC Record Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0 .

APR2220 Processor Totals Detail Record Layout

Table 526: TC 33 for Authorization Profile Data-Second Detail Record for APR2220 Processor Totals

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier 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.

**Table 526: TC 33 for Authorization Profile Data-Second Detail Record for APR2220
Processor Totals**

Field Name	Position	Attributes	Description
Report Section	56-57	2 N	See Report Section Field.
Line Description Code	58-60	3 AN	See Line Description Codes.
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 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 to and from traffic).
Debit Total	108-117	10 N	The number of debit transactions processed by the processing center (includes to and from traffic).
File Maintenance Total	118-127	10 N	The number of file maintenance transactions processed by the processing center (includes 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.
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.
TC Record Data			
Reimbursement Attribute	168	1 AN	This is a constant, 0 .

APR5120 Processing Controls and Options Record

Table 527: TC 33 for Authorization Profile Data-APR5120 Processing Controls and Options, Type 1

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier 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			
Issuing Identifier	35-45	11 AN	The issuing identifier 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
Filler	55-69	15 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.

Table 527: TC 33 for Authorization Profile Data-APR5120 Processing Controls and Options, Type 1

Field Name	Position	Attributes	Description
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.

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0 .
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APR5120 Processing Controls and Options Record-Type 2

Table 528: TC for Authorization Profile Data-APR5120 Processing Controls and Options, Type 2

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11-16	6 N	This field contains the Visa internal identifier of the VIC.

Table 528: TC for Authorization Profile Data-APR5120 Processing Controls and Options, Type 2

Field Name	Position	Attributes	Description
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

Issuing Identifier	35-45	11 AN	The issuing identifier 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
Filler	55-67	13 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.
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.

Table 528: TC for Authorization Profile Data-APR5120 Processing Controls and Options, Type 2

Field Name	Position	Attributes	Description
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	Values: Y = yes N = no
Advice Creation On	164	1 AN	Values: 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	Values: Y = yes N = no

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0 .
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APR2220 Detail Record Layout

Table 529: TC 33 for Authorization Profile Data-Third Detail Record for APR2220

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.

Table 529: TC 33 for Authorization Profile Data-Third Detail Record for APR2220

Field Name	Position	Attributes	Description
Source Identifier	11-16	6 N	This field contains the Visa internal identifier 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	See Report Section Field.
Line Description Code	58-60	3 AN	See Line Descriptor Code.
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.
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	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 1 GMT	122-123	2 AN	Values: 0 through 20 or the symbols., --, **

Table 529: TC 33 for Authorization Profile Data-Third Detail Record for APR2220

Field Name	Position	Attributes	Description
Highest Diversion Level for 2 GMT	124-125	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 3 GMT	126-127	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 4 GMT	128-129	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 5 GMT	130-131	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 6 GMT	132-133	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 7 GMT	134-135	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 8 GMT	136-137	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 9 GMT	138-139	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 10 GMT	140-141	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 11 GMT	142-143	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 12 GMT	144-145	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 13 GMT	146-147	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 14 GMT	148-149	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 15 GMT	150-151	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 16 GMT	152-153	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 17 GMT	154-155	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 18 GMT	156-157	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 19 GMT	158-159	2 AN	Values: 0 through 20 or the symbols., --, **

Table 529: TC 33 for Authorization Profile Data-Third Detail Record for APR2220

Field Name	Position	Attributes	Description
Highest Diversion Level for 20 GMT	160-161	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 21 GMT	162-163	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 22 GMT	164-165	2 AN	Values: 0 through 20 or the symbols., --, **
Highest Diversion Level for 23 GMT	166-167	2 AN	Values: 0 through 20 or the symbols., --, **

TC Record Data

Reimbursement Attribute	168	1 AN	This is a constant, 0 .
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Report Section Field

Table 530: Report Section Codes

Code	Description
01	Issuer responses
02	Stand-in responses
03	Year-to-Date totals
04	Reserved
05	Other Global Options
06	Diversion totals
07	Processor diversion totals
08	Processor diversion histogram
09	Processor diversion additional data

The accumulation of the issuer and STIP responses provides the total responses for the reporting period.

Line Description Code Field

Table 531: Line Description Codes

Code	Description
001	Commercial Travel
002	Lodging

Table 531: Line Description Codes

Code	Description
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

Table 531: Line Description Codes

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

Account Screen Authorization File (ASAF) Listings

Issuers can subscribe to these electronic Account Screen Authorization File (ASAF) listings:

- **BIOSRUP (ASAF Maintenance)**—This listing is a complete file of ASAF Maintenance submitted by the client (online and batch) and by the Visa services during the past week. (Processors should use BIOSRUP P.)
- **BIOSRLP (ASAF Listing)**—This listing is a complete file of ASAF records (VIP and non-VIP accounts) for the selected issuing identifiers. This file is produced monthly. (Processors should use BIOSRLP P.)

The reporting system transmits these files to the issuer through the Clearing and Settlement System, using TC 33 records.

OFD versions of the ASAF Maintenance and the ASAF Listing are also available.

TC 33 Record Format for ASAF Data

Visa uses TC 33 records to transmit the ASAF Maintenance and the ASAF Listing. There are three TC 33 record formats for ASAF data:

- A header record
- A detail record (one for each cardholder account number)
Due to the amount of data and its format, only one ASAF 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 = ASAF Maintenance

3 = ASAF Listing

4 = Trailer

Each record contains clearing and ASAF information. The next three tables provide each record's content and format.

Table 532: TC 33 for ASAF Data-Header Record

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	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. Values: 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.
ASAF Data			
Record Type	35	1 N	This field contains the code indicating type of record: 1 = Header
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.
Issuing Identifier	104-109	6 N	This field contains the issuing identifier. Format: NNNNNN
Filler	110-167	58 N	This field contains spaces .
TC Record Data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following values: A through Z , 0 (zero) , 3 , 6 , or 8 .

Table 533: TC 33 for ASAF Data-Detail Record

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	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. Values: 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.
ASAF Data			
Record Type	35	1 N	This field contains the code indicating type of record: 2 = ASAF Maintenance 3 = ASAF 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: <ul style="list-style-type: none"> • 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	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: yyyyymmdd
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.

Table 533: TC 33 for ASAF Data-Detail Record

Field Name	Position	Attributes	Description
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 Account Screen Authorization File (ASAF): 1 = Auto-CDB T = Global Customer Assistance Service (GCAS) B = Client batch update (MRB) M = Client 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 .
Issuing Identifier	104-109	6 N	This field contains the issuing identifier 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. Values: X = Update successful Z = Update unsuccessful
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 .

TC Record Data

Reimbursement Attribute	168	1 AN	This field must contain one of the following values: A through Z , 0 (zero) , 3 , 6 , or 8 .
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Table 534: TC 33 for ASAF Data-Trailer Record

Field Name	Position	Attributes	Description
TC Record 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 Identifier	5-10	6 N	This field contains the identification number of the destination.
Source Identifier	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. Values: 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.
ASAF 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 ASAF Maintenance records or ASAF listing records.
Filler	45-97	53 N	This field contains spaces .
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.
Issuing Identifier	104-109	6 N	This field contains the issuing identifier of the entity that issued the card.
Filler	110-167	58 AN	This field contains spaces .
TC Record Data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following values: A through Z , 0 (zero) , 3 , 6 , or 8 .

OFD Record Format for ASAFT Data

Visa uses the following records to transmit the ASAFT Maintenance and the ASAFT Listing using OFD. There are three data record formats for ASAFT 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 = ASAFT Maintenance
- 3 = ASAFT Listing
- 4 = Trailer

The next three tables provide each record's content and format.

Table 535: ASAFT 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
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.
Issuing Identifier	70-75	6 N	This field contains the issuing identifier. Format: NNNNNN
Filler	76-133	58 N	This field contains spaces .

Table 536: ASAF Data-Detail Record

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record: 2 = ASAF Maintenance 3 = ASAF 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: <ul style="list-style-type: none"> • 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: yyyyymmdd
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.
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 Account Screen Authorization File (ASAF): 1 = Auto-CDB T = Global Customer Assistance Service (GCAS) B = Client batch update (MRB) M = Client online update (MRO)

Table 536: ASA Data-Detail Record

Field Name	Position	Attributes	Description
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 .
Issuing Identifier	70-75	6 N	This field contains the issuing identifier 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.Values: 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 .

Table 537: ASA Data-Trailer Record

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record: 4 = Trailer
Record Count	2-10	9 N	The number of ASA Maintenance records or ASA 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 .
Issuing Identifier	70-75	6 N	This field contains the issuing identifier of the institution that issued the card.
Filler	76-133	58 AN	This field contains spaces .

Combined Visa Plus Routing Tables

The combined Visa/Plus routing table contains account ranges of 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 file must be loaded for processing within three (3) business days of file distribution.

Table 538: 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	41-49	9	AN	Spaces.
Unique Identifier	50-56	7	AN	Numeric identifier, unique for each week of a year.
Filler	57-120	64	AN	Spaces.
Table Identifier	121-133	13	AN	Constant VISAPLUS TBL

N = Numeric, AN = Alphanumeric

Table 539: 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	Equal to 1; allows for multiple records per account range.
Account Length	8-9	2	N	Length of account number.
Card Prefix Length	10-11	2	N	Number of digits used for routing.

Table 539: Combined Visa Plus Routing Table File Record Layout-Data Record

Field Name	Position	Length	Format	File Content
Card Prefix	12-23	12	N	Unique portion of the account number used for routing.
Issuer Country Code	24-26	3	AN	Issuing 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 = 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	Equal to 1; allows for multiple records per account range.
Account Length	48-49	2	N	Length of account number.
Card Prefix Length	50-51	2	N	Number of digits used for routing.
Card Prefix	52-63	12	N	Unique portion of the account number used for routing.
Issuer Country Code	64-66	3	AN	Issuing 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 = Visa and Plus
Filler	72-80	9	AN	Spaces.
Sequence Number	81-86	6	N	Consecutive number incremented by one from 000001.

Table 539: Combined Visa Plus Routing Table File Record Layout-Data Record

Field Name	Position	Length	Format	File Content
Segment Number	87	1	N	Equal to 1; allows for multiple records per account range.
Account Length	88-89	2	N	Length of account number.
Card Prefix Length	90-91	2	N	Number of digits used for routing.
Card Prefix	92-103	12	N	Unique portion of the account number used for routing.
Issuer Country Code	104-106	3	AN	Issuing 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 = Visa and Plus
Filler	112-120	9	AN	Spaces.
Table Identifier	121-133	13	AN	Constant 'VISAPLUS TBL'.

Table 540: Combined Visa Plus Routing Table File Record Layout-Trailer Record

Field Name	Position	Length	Format	File Content
Record type	1-11	11	AN	Constant 'TRAILER' 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'.

Appendix G

Visa Smart Debit/Smart Credit (VSDC) Fields - Additional Information

This appendix provides additional information about the VSDC content and values.

Field 55, Usage 1 - VSDC Chip Data

The format of field 55, Usage 1, 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.

Table 541: Example of Issuer Script Data Elements in Field 55

Byte 1	Bytes 2-x	Bytes x-256
Tag	Length	Value
71 or 72	L (Sum data, including Tag for Script ID, followed by the Issuer Script TLV data elements)	Issuer Script Data Elements

In the example above, byte number 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.

These two tables illustrate how the same issuer script bytes would map between field 142 and field 55. In this example, the issuer script = Tag 72.

Table 542: Example of Issuer Script in Field 142

Byte 1	Byte 2 Position 1	Byte 3 Position 2	Byte 4 - 40 Positions 3-39
Length	Tag	Length	Value
	72		Issuer Script Commands

Table 543: Example of Issuer Script in Field 55

Byte1	Byte 2 Position 1	Bytes 3-4 Positions 2-3	Bytes 5-45 Positions 4-44	Byte 46 Position 45	Byte 47 Position 46	Bytes 48-83 Positions 47-82
Length	Dataset ID	Length	Value	Tag	Length	Value
	01		Various Chip Card TLV Data Elements	72		Issuer Script Commands

Field 134 - Visa Discretionary Data

Format 1 (Standard Format)

Table 544: Field 134 - Examples by Card Type (VIS and CCD Data)

Card Type	Byte 1	Byte 2	Byte 3	Bytes 4-7 (for VIS) Bytes 4-8 (for CCD)	Bytes 8-16 (for VIS) Bytes 9-16 (for CCD)
Visa ICC Specifications (VIS) Card CVN 10 (Hex ' 0A ') or CVN 12 (Hex ' 0C ') or CVN 18 (Hex ' 12 ') or CVNs 50 - 59 (Hex ' 32 ' - ' 3B ')	Length Indicator	Derivation Key Index (DKI)	Cryptogram Version Number (CVN)	Card Verification Results (CVR) Bytes 4 - 7	Reserved Bytes 8 - 16
Common Core Definitions (CCD) - Compliant Card	Length Indicator	Common Core Identifier (CCI)	Derivation Key Index (DKI)	Card Verification Results (CVR) Bytes 4 - 8	Counters Bytes 9 - 16

Table 545: Visa Discretionary Data - Data Element Description

Data Element Name	VIS	Generic EMV	Common Core Definitions (CCD)	Description
Derivation Key Index	Byte 2		Byte 3	2 hexadecimal digits; 1 byte. For VIS and CCD cards, an index into the issuer's list of keys for use in Online Card Authentication, issuer authentication and validation of the clearing cryptogram.
Cryptogram Version Number (CVN)	Byte 3			2 hexadecimal digits; 1 byte. For Visa ICC Specifications (VIS) cards, identifies the method used to calculate the cryptogram contained in the message. It indicates which version of the cryptogram algorithm is used for application cryptogram generation; the format of the Issuer Application Data; and which method to use for Authorization Response Cryptogram (ARPC) generation.

Table 545: Visa Discretionary Data - Data Element Description

Data Element Name	VIS	Generic EMV	Common Core Definitions (CCD)	Description
Card Verification Results (CVR)	Bytes 4 - 7		Bytes 4-8	<p>For VIS cards, 1 byte binary length indicator + 3 bytes.</p> <p>For Common Core Definitions (CCD) cards, 5 bytes.</p> <p>For Visa ICC Specifications (VIS) and Common Core Definitions (CCD) cards, contains a series of indicators from the card perspective. The card records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to users in the online message and clearing transaction.</p>
Common Core Identifier (CCI)			Byte 2	<p>2 hexadecimal digits; 1 byte.</p> <p>For Common Core Definitions (CCD) cards, contains:</p> <ul style="list-style-type: none"> Format Indicator (first nibble): Identifies the format of the Issuer Application Data. Cryptogram Version (second nibble): indicates the version of the cryptogram algorithm used for application cryptogram (AC)generation and which method to use for Authorization Response Cryptogram (ARPC) generation.

Format 2 (Expanded Format)

Table 546: Field 134 – Visa Discretionary Data, Format 2 / Tag '9F10' – Issuer Application Data

Card Type	Length Indicator	Issuer Application Data Variable Bytes 2-33
Visa ICC Specifications (VIS) Card, without issuer discretionary data Cryptogram Version Number CVN 10 (Hex '0A') or CVN 12 (Hex '0C') or CVN 18 (Hex '12') or CVN 50 - 59 (Hex '32' - '3B')	Length = 7 bytes Value = Hex '07'	Length of Visa Discretionary Data (1 byte), value = Hex '06'. Visa Discretionary Data (6 bytes): <ul style="list-style-type: none"> • Derivation Key Index (DKI) - 1 byte • Cryptogram Version Number (CVN) - 1 byte • Card Verification Results (CVR) - 4 bytes
(VIS) Card with issuer discretionary data Cryptogram Version Number (CVN) 10 (Hex '0A') or CVN 12 (Hex '0C') or CVN 18 (Hex '12') or CVN '16' or CVN '1C' or CVN 50 - 59 (Hex '32' - '3B')	Length = 9-23 bytes Value = Hex '09'-Hex '17'	Length of Visa Discretionary Data (1 byte), value = Hex '06'. Visa Discretionary Data (6 bytes): <ul style="list-style-type: none"> • Derivation Key Index (DKI) - 1 byte • Cryptogram Version Number (CVN) - 1 byte • Card Verification Results (CVR) - 4 bytes Length of Issuer Discretionary Data (1 byte), value = Hex '01' - Hex '0F'. Issuer Discretionary Data (1 - 15 bytes): <ul style="list-style-type: none"> • Variable, up to 15 bytes of data.

Table 546: Field 134 – Visa Discretionary Data, Format 2 / Tag '9F10' – Issuer Application Data

Card Type	Length Indicator	Issuer Application Data Variable Bytes 2-33
Visa ICC Specifications (VIS) Card CVN '22' or CVN '26' or CVN '2C'	Length = 32 bytes Value = Hex '20'	<p>Length of Issuer Application Data (1 byte), value = Hex '1F'</p> <ul style="list-style-type: none"> • Cryptogram Version Number - 1 byte, left nibble = Issuer Application Data Format • Derivation Key Index (DKI) - 1 byte • Card Verification Results (CVR) - 5 bytes <p>Reserved for Future Use (RFU) - 4 bits</p> <p>Issuer Discretionary Data Options - 4 bits</p> <p>23 bytes of Issuer Discretionary Data</p>
Visa ICC Specifications (VIS) Card CVN '41' or CVN '42' CVN '4A'	Length = 32 bytes Value = Hex '20'	<p>Length of Issuer Application Data (1 byte), value = Hex '1F'</p> <ul style="list-style-type: none"> • Cryptogram Version Number - 1 byte, left nibble = Issuer Application Data Format • Derivation Key Index (DKI) - 1 byte • Card Verification Results (CVR) - 6 bytes <p>Digital Wallet Provider ID (4 bytes)</p> <p>Reserved for Future Use (RFU) - 4 bytes</p> <p>Issuer Discretionary Data Format - 1 byte</p> <p>14 bytes of Issuer Discretionary Data</p>

Table 546: Field 134 – Visa Discretionary Data, Format 2 / Tag '9F10' – Issuer Application Data

Card Type	Length Indicator	Issuer Application Data Variable Bytes 2-33
Visa ICC Specifications (VIS) Card CVN '43'	Length = 32 bytes Value = Hex '20'	Length of Issuer Application Data (1 byte), value = Hex '1F' <ul style="list-style-type: none"> • Cryptogram Version Number - 1 byte, left nibble = Issuer Application Data Format • Derivation Key Index (DKI) - 1 byte • Card Verification Results (CVR) - 6 bytes Digital Wallet Provider ID (4 bytes) Derivation Data (4 bytes) Issuer Discretionary Data Format (1 byte), right nibble = Issuer Discretionary Data Option ID (4 bits)
Visa ICC Specifications (VIS) Card CVN '44'	Length = 18-32 bytes Value = Hex '12'-Hex '20'	Length of Issuer Application Data (1 byte), length = 17 - 31 bytes, value = Hex '11' - Hex '1F'.
CCD-Compliant Card	Length = 32 bytes Value = Hex '20'	Length of Visa Discretionary Data (1 byte), length = 15 bytes, value = Hex '0F'. Visa Discretionary Data (15 bytes): <ul style="list-style-type: none"> • Common Core Identifier - 1 byte • Derivation Key Index - 1 byte • Card Verification Results - 5 bytes • Counters - 8 bytes Issuer Discretionary Data, length = 15 bytes, value = Hex '0F' <ul style="list-style-type: none"> • 15 bytes of Issuer Discretionary Data
Generic EMV Card	Length = 1-32 bytes Value = Hex '01' - Hex '20'	1 - 32 bytes of issuer-defined data

CVR Content by CVN

Table 547: Card Verification Results (CVR) Bit Coding - VIS Cards With IAD Format 0/1/3 (CVN10 or 12 or 18 or '16' or 50-59 or '1C')

Byte	Position	Value and Interpretation
Byte 1	1-8	03 = Length indicator in bytes
Byte 2	1-2	<p>Cryptogram type in second GENERATE AC:</p> <ul style="list-style-type: none"> • 00 = AAC returned in second GENERATE AC • 01 = TC returned in second GENERATE AC • 10 = Second GENERATE AC not requested • 11 = Reserved for future use
Byte 2	3-4	<p>Cryptogram type in first GENERATE AC/GPO:</p> <ul style="list-style-type: none"> • 00 = AAC returned in first GENERATE AC/GPO • 01 = TC returned in first GENERATE AC/GPO • 10 = ARQC returned in first GENERATE AC/GPO • 11 = RFU (for contact transactions) Application disabled (for contactless transactions)
Byte 2	5	1 = Issuer Authentication performed and failed
Byte 2	6	<p>1 = Offline Personal Identification Number (PIN) verification performed.</p> <p>For contactless transactions, this bit indicates that Cardholder Device CVM (CDCVM) was successfully performed.</p>
Byte 2	7	1 = Offline Personal Identification Number (PIN) verification failed
Byte 2	8	1 = Unable to go online.
Byte 3	1	1 = Last online transaction not completed.

**Table 547: Card Verification Results (CVR) Bit Coding - VIS Cards With IAD Format 0/1/3
 (CVN10 or 12 or 18 or '16' or 50-59 or '1C')**

Byte	Position	Value and Interpretation
Byte 3	2	1 = (Offline) Personal Identification Number (PIN) try limit exceeded. For contactless transactions, this bit indicates that the Consumer Device Cardholder Verification Method (CDCVM) try limit was exceeded.
Byte 3	3	1 = Exceeded velocity checking counters
Byte 3	4	1 = New card
Byte 3	5	1 = Issuer Authentication failure on last online transaction.
Byte 3	6	1 = Issuer Authentication not performed after online authorization.
Byte 3	7	1 = Application blocked by card because offline Personal Identification Number (PIN) Try Limit exceeded.
Byte 3	8	1 = Offline static data authentication failed on last transaction and transaction declined offline. Note: RFU in some versions of specs - VIS 1.6/VCPS 2.2 or later.
Byte 4	1-4	0000 or 1111 = Number of Issuer Script commands; treat as binary number.
Byte 4	5	1 = Issuer Script processing failed.
Byte 4	6	1 = Offline dynamic data authentication failed (Dynamic Data Authentication (DDA) failed or Combined DDA/Application Cryptogram Generation (CDA) failed) on last transaction and transaction declined offline.
Byte 4	7	1 = Offline dynamic data authentication performed.
Byte 4	8	1 = PIN verification command not received for a PIN-Expecting card.

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Table 548: Card Verification Results (CVR) Bit Coding - VIS Cards With IAD Format 2 (CVN '22' or '26' or '2C')

Byte	Position	Value and Interpretation
Byte 1	1-8	RFU = Reserved
Byte 2	1-2	Cryptogram type in second GENERATE AC: <ul style="list-style-type: none"> • 00 = AAC returned in second GENERATE AC • 01 = TC returned in second GENERATE AC • 10 = Second GENERATE AC not requested • 11 = Reserved for future use
Byte 2	3-4	Cryptogram type in first GENERATE AC/GPO: <ul style="list-style-type: none"> • 00 = AAC/GPO returned in first GENERATE AC/GPO • 01 = TC/GPO returned in first GENERATE /GPO • 10 = ARQC returned in first GENERATE AC/GPO • 11 = RFU (for contact transactions) Application disabled (for contactless transactions)
Byte 2	5	1 = Issuer Authentication performed and failed
Byte 2	6	1 = Offline PIN verification performed. For contactless transactions, this bit indicates that CDCVM was successfully performed.
Byte 2	7	1 = Offline PIN verification failed
Byte 2	8	1 = Unable to go online
Byte 3	1	1 = Last online transaction not completed
Byte 3	2	1 = (Offline) PIN try limit exceeded. For contactless transactions, this bit indicates that the CDCVM try limit was exceeded.
Byte 3	3	1 = Exceeded velocity checking counters.

Table 548: Card Verification Results (CVR) Bit Coding - VIS Cards With IAD Format 2 (CVN '22' or '26' or '2C')

Byte	Position	Value and Interpretation
Byte 3	4	1 = New card
Byte 3	5	1 = Issuer authentication failure on last online transaction.
Byte 3	6	1 = Issuer authentication not performed after online authorization.
Byte 3	7	1 = Application blocked by card because offline PIN try limit exceeded
Byte 3	8	1 = Offline static data authentication failed on last transaction and transaction declined offline. Note: RFU in some versions of specs - VIS 1.6/VCPS 2.2 or later.
Byte 4	1-4	0000 or 1111 = Number of issuer script commands; treat as binary number.
Byte 4	5	1 = Issuer script processing failed.
Byte 4	6	1 = Offline dynamic data authentication failed (DDA failed or Combined DDA/Application Cryptogram Generation (CDA) failed) on last transaction and transaction declined offline.
Byte 4	7	1 = Offline dynamic data authentication (DDA or CDA) performed.
Byte 4	8	1 = PIN verification command not received for a PIN-expecting card.
Byte 5	1	1 = Biometric try limit exceeded (biometric cards only, otherwise RFU)
Byte 5	2	1 = Offline biometric performed (biometric cards only, otherwise RFU)
Byte 5	3	1 = Offline biometric failed (biometric cards only, otherwise RFU)
Byte 5	4	RFU = Reserved for future use
Byte 5	5	1 = Cardholder verification required (for contactless transactions); RFU for VIS.

Table 548: Card Verification Results (CVR) Bit Coding - VIS Cards With IAD Format 2 (CVN '22' or '26' or '2C')

Byte	Position	Value and Interpretation
Byte 5	6	1 = Exceeded cardholder verification velocity checks for VIS 1.6.2 and VCPS 2.2.1 and later versions. RFU in earlier versions.
Byte 5	7	1 = CDCVM successfully performed.
Byte 5	8	1 = Secure messaging uses EMV® session key-based derivation.

I Table 549: Card Verification Results (CVR) Bit Coding—CCD-Compliant

Byte	Position	Value and Interpretation
Byte 1	1-2	Second cryptogram type: <ul style="list-style-type: none"> • 00 = AAC • 01 = TC • 10 = Second GENERATE AC not requested • 11 = Reserved future use
Byte 1	3-4	First cryptogram type: <ul style="list-style-type: none"> • 00 = AAC • 01 = TC • 10 = ARQC • 11 = Reserved future use
Byte 1	5	1 = CDA performed
Byte 1	6	1 = Offline DDA performed.
Byte 1	7	1 = Issuer authentication not performed.
Byte 1	8	1 = Issuer authentication failed.
Byte 2	1-4	1 = Lower order nibble of PIN try counter (treat as binary number)
Byte 2	5	1 = Offline PIN verification performed.
Byte 2	6	1 = PIN try limit exceeded.
Byte 2	8	1 = Last online transaction not completed.
Byte 3	1	1 = Lower offline transaction count limit exceeded

I Table 549: Card Verification Results (CVR) Bit Coding—CCD-Compliant

Byte	Position	Value and Interpretation
Byte 3	2	1 = Upper offline transaction count limit exceeded
Byte 3	3	1 = Lower cumulative offline amount limit exceeded
Byte 3	4	1 = Upper cumulative offline amount limit exceeded.
Byte 3	5	1 or 0 = Issuer discretionary bit 1.
Byte 3	6	1 or 0 = Issuer discretionary bit 2.
Byte 3	7	1 = Issuer discretionary bit 3 (CPA cards: Check failed)
Byte 3	8	1 = Issuer discretionary bit 4 (CPA cards: Match found in Additional Check Table).
Byte 4	1-4	0000 - 1111 = Number of script commands containing secure messaging successfully processed (treat as binary number)
Byte 4	5	1 = Issuer script processing failed
Byte 4	6	1 = Offline data authentication failed on previous transaction
Byte 4	7	1 = Go online on next transaction was set
Byte 4	8	1 = Unable to go online.
Byte 5	1-8	RFU = Reserved for future use

Table 550: Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44', and '4A')

Byte	Position	Value and Interpretation
Byte 1	1-4	<p>Cardholder Verification Method (CVM) verifying entity:</p> <ul style="list-style-type: none"> • 0000b = No CDCVM was verified • 0001b = Visa Mobile Payment Application (VMPA) • 0011b = Co-residing secure element application • 0100b = Trusted execution environment application • 0101b = Mobile application ("Mobile Wallet" in VQRPS, "Digital Wallet" in Visa Mobile Payment Application (VMPA) Visa Mobile Contactless Payment Specification (VMCPS)) • 0110b = Terminal • 0111b = Verified in the cloud • 1000b = Verified by the mobile device OS
Byte 1	1-2	RFU = Reserved for future use
Byte 2	3-4	<p>Application cryptogram type in GPO:</p> <ul style="list-style-type: none"> • 00b = AAC returned in GPO • 01b = TC returned in GPO • 10b = ARQC returned in GPO • 11b = Application disabled
Byte 2	5-8	RFU = Reserved for future use
Byte 3	1	RFU = Reserved for future use
Byte 3	2	1 = Passcode try limit exceeded
Byte 3	3	1 = Exceeded velocity checking counters
Byte 3	4	RFU = Reserved for future use
Byte 3	5	1 = Issuer Authentication Failed on last online transaction
Byte 3	6-8	RFU = Reserved for future use

Table 550: Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44', and '4A')

Byte	Position	Value and Interpretation
Byte 4	1-4	1 = Number of issuer script commands (cyclic) (Treat as binary number)
Byte 4	5-8	RFU = Reserved for future use
Byte 5	1	Debugger (Visa Cloud-Based Payments Contactless Specification (VCPCS) only): <ul style="list-style-type: none"> ● 0b = Consumer device is not in debug mode ● 1b = A debugger is attached while the mobile application is in use
Byte 5	2	Rooted device (VCPCS only): <ul style="list-style-type: none"> ● 0b = Consumer device is not a rooted device ● 1b = A device is attempting to use the mobile application after the device has been <i>rooted</i> (escalation of privileges)
Byte 5	3	Substrate (hooking) (VCPCS only): <ul style="list-style-type: none"> ● 0b = Mobile application is not hooked ● 1b = An attacker has overridden a called function that resides in the mobile application
Byte 5	4	Code modification (VCPCS only): <ul style="list-style-type: none"> ● 0b = Mobile application integrity intact ● 1b = Mobile application integrity failure
Byte 5	5	Data connectivity (VCPCS only): <ul style="list-style-type: none"> ● 0b = Consumer device has data connectivity ● 1b = Data connectivity is deliberately disabled on consumer device

Table 550: Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44', and '4A')

Byte	Position	Value and Interpretation
Byte 5	6	Emulator (VCPCS only): <ul style="list-style-type: none"> • 0b = Consumer device is genuine • 1b = Consumer device is an emulator
Byte 5	7-8	RFU = Reserved for future use
Byte 6	1-8	RFU = Reserved for future use

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 description explains 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, 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, the next 7 bits contain the number of subsequent bytes used for length.

Table 551: Field 142 Examples

Tag	Length	Value
XX	00001111 The first 0 means length is in the rest of the byte	15 bytes long (0001111 from the one-byte Length portion)
XX	10000001 10000001 The first 1 means next 7 bits contain number of subsequent bytes (that is, one byte of length follows.)	129 bytes long (10000001 from the second byte of Length portion)

Two bytes are necessary for lengths from 128 to 255, but some issuers may use two bytes for lengths that are less than 128 bytes.

Appendix H

VisaNet Terminology

This appendix describes VisaNet System and Business terminology.

VisaNet Terminologies

VisaNet System Terminology

VisaNet system names have been replaced with terms describing VisaNet transaction *functions*, focusing on processing and message terminology.

Table 552: Terminology History

System Name References	Primary VisaNet Transaction Function	Processing Method	Message Type/Naming Convention
BASE I System - Obsolete: designated as VisaNet Integrated Payment (V.I.P.) System	Authorization	Dual-Message	Authorization
Single Message System (SMS) - designated as VisaNet Integrated Payment (V.I.P.) System	Authorization and Clearing	Single-Message	SMS

Table 552: Terminology History

System Name References	Primary VisaNet Transaction Function	Processing Method	Message Type/Naming Convention
V.I.P. System	Authorization	Dual-Message	Authorization-Only
V.I.P. System	Authorization and Clearing	Single-Message	Full Financial
BASE II System	Clearing	Dual-Message	BASE II
VisaNet Settlement Service (VSS)	Settlement	Dual-Message	BASE II
VisaNet Settlement Service (VSS)	Settlement	Single-Message	Full Financial

Table 553: Accepted Terminology

Primary VisaNet Transaction Function	Processing Method	Message Type/Naming Convention
Authorization	Authorization-Only	Authorization-Only
Authorization and Clearing	Full Service	Full Financial
Clearing	Clearing	Clearing Transaction
Settlement	Settlement	Settlement Transaction

VisaNet Business Terminology

VisaNet business terms have been replaced to cater to present market requirements and future expansion plans.

Table 554: Visa Numeric Identifier Terms

New Term	Old Term/Terms	Description	Source
Issuing BIN (ISO defined)	Bank Identification Number (BIN) Issuer Identification Number (IIN) ISO BIN Card Prefix	This is a numeric value used to identify the issuing institution. This is always the same as the first six to eight digits of the PAN. The length and format are defined by ISO.	First digits of PAN
Acquiring Identifier	Bank Identification Number (BIN) Acquiring BIN Acquiring Institution Identification Code Affiliate ID Acquiring ID Acquiring RID	This is a numeric value used to identify the acquiring institution. It is not governed by ISO and can be any six-digit value. This includes currently assigned acquiring routing IDs (RIDs) related in the U.S. to Plus and Interlink.	V.I.P. Messages - Acquiring Institution Identification Code BASE II Draft Data - Acquirer Reference Number BASE II Non-Draft Data (TC 10/20/33) - Source/Destination Identifier SMS Reports: <ul style="list-style-type: none">• Acquirer Transaction Detail Reports - Affiliate ID• Issuer Transaction Detail Reports - Acquirer ID Edit Package BIN Table

Table 554: Visa Numeric Identifier Terms

New Term	Old Term/Terms	Description	Source
Issuing Identifier	Bank Identification Number (BIN) Processing Rule (also known as Proc Rule) Issuing RID RID	This is a numeric value used to define issuing processing. It is not governed by ISO. Multiple issuing BINs (defined previously) can be linked to the same Issuing Identifier within Visa systems, which allows processing/routing configurations to be mirrored. This can be any numeric value and does not have to start with a four.	V.I.P. Request Messages: <ul style="list-style-type: none">• Receiving Institution Identification Code• Issuing Institution Identification Code V.I.P. Response Messages - Forwarding Institution Identification Code BASE II Non-Draft Data (TC 10/20/33) - Source/Destination Identifier SMS Reports: <ul style="list-style-type: none">• Issuer Transaction Detail Reports - Issuer ID Edit Package: <ul style="list-style-type: none">• ARDEF• VID Table
VSS Processor	Bank Identification Number (BIN) Processor Settlement BIN	This is a numeric value used to define the settlement entity for V.I.P. Full Service endpoints. It can be any numeric value and does not have to start with a four.	Reports/Reference Tables: <ul style="list-style-type: none">• SMS Reports, Acquirer Transaction Detail Reports - Processor• SMS Reports, Issuer Transaction Detail Reports - Processor
BASE II Center Information Block (CIB)	Bank Identification Number (BIN) Processor BIN CIB	This is a numeric value used to define the processor/settlement entity for BASE II endpoints. It can be any numeric value and does not have to start with a four.	BASE II TC 90 header records Reports/Reference Tables: <ul style="list-style-type: none">• Edit Package BIN Table• Edit Package ARDEF

Table 554: Visa Numeric Identifier Terms

New Term	Old Term/Terms	Description	Source
Alternate Routing ID (RID)	Bank Identification Number (BIN) Routing ID	This is a numeric value used to define specialized processing or routing relationships. It can be any numeric value and does not have to start with a four. It may be used to split route ATM, POS, or exception transactions to an alternate destination.	Routing ID Request Client Information Questionnaire (CIQ)
Encryption Rule Identifier	Bank Identification Number (BIN) Encryption BIN Pseudo BIN Routing ID	This is a numeric value used as a Visa system locator to ensure correct keys are associated with a given entity. It can be any numeric value and does not have to start with a four.	Push Provisioning Requests Dynamic Key Exchanges
File Delivery Endpoint Identifier	Non-core numeric identifier (NCNID)	This is a numeric value used to identify a specific endpoint. It can be any numeric value and does not have to start with a four. It traditionally begins with a zero, but may vary depending on the purpose.	Reports/Reference Tables: <ul style="list-style-type: none"> • BIN Licensing agreement • Client Information Questionnaire (CIQ) • Visa Open File Delivery (Visa OFD) File Name • Endpoint Diagrams
Responder Identifier	Responder BIN	Created by Visa in the VisaNet Certification Management System (VCMS), for acquirer and issuer testing such as business enhancements testing, basic transaction testing, and regression testing.	Chapter 14 of the Global Technical Letter and Implementation Guide VisaNet Testing Guides

Table 554: Visa Numeric Identifier Terms

New Term	Old Term/Terms	Description	Source
Clearing Identifier	Bank Identification Number (BIN) Clearing BIN	Assigned by Visa and used to define issuing and/or acquiring BASE II processing.	Visa Test System-Clearing and Settlement (VTS-CS)
Visa Resolve Online (VROL) Identifier	Routing ID	This is a numeric value that can be used to identify various VROL organizations, which enables endpoint access to specific dispute transactions. It can be any numeric value and does not have to start with a four.	VROL service enablement Client Information Questionnaire (CIQ)

Table 555: Visa Financial Message Terms

New Message Terms	Old Message Terms	Description	Source
0220/0230 Dispute response financial	0220/0230 Representment	Used when a VROL dispute requires reallocation of funds.	Acquirer or, Visa on behalf of the acquirer
0220/0230 Dispute response financial reversal	0220/0230 Adjustment	Used when a VROL dispute requires reallocation of funds, or the reversal of a duplicate or erroneous dispute financial transaction.	Acquirer or, Visa on behalf of the acquirer
0282/0292 Dispute response financial status advice	0282/0292 Status advice	Optionally sent to the acquirer when either a dispute response financial or dispute response financial reversal message is created by Visa on behalf of the acquirer. Or when an acquirer initiates either a dispute response financial or dispute response financial reversal message, the 0282 Dispute response financial status advice is optionally sent to the acquirer after validation to notify the acquirer of the validation results.	Visa

Table 555: Visa Financial Message Terms

New Message Terms	Old Message Terms	Description	Source
0422/0432 Dispute financial	0422/0432 Chargeback	Used when a VROL dispute requires reallocation of funds.	Issuer or, Visa on behalf of the issuer
0422/0432 Dispute financial reversal	0422/0432 Chargeback reversal	Used when a VROL dispute requires reallocation of funds, or the reversal of a duplicate or erroneous dispute financial transaction.	Issuer or, Visa on behalf of the issuer
0480/0490 Dispute financial status advice	0480/0490 Status advice	Optionally sent to the issuer when either a dispute financial or dispute financial reversal message is created by Visa on behalf of the issuer. Or when an issuer initiates either a dispute financial or dispute financial reversal message, the 0480 Dispute financial status advice is optionally sent to the issuer after validation to notify the issuer of the validation results.	Visa