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SmartVista Clearing PROTOCOL

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For information regarding permissions, write to:

BPC Banking Technologies  
Neuhofstrasse 5a  
6340 Baar  
Switzerland

Phone: +41 43 508 4024

E-mail: [info@bpcbt.com](mailto:info@bpcbt.com)  
Web: [www.bpcbt.com](http://www.bpcbt.com)

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Scope

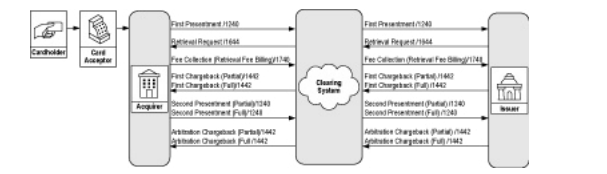
This document is the standard of the SmartVista Clearing Protocol (SVCP) and is intended for Interaction of the Participants with the SmartVista in the part of clearing transactions. The protocol can be used in organizations that already use SV. The protocol describes the format and requirements for SV messages received from the participant.

# 1. Clearing Introduction

Clearing by means of the SmartVista Clearing Protocol (SVCP) format is the movement of transaction information from the customer to the clearing system or from the clearing system to the customer. “Offline clearing” is the practice of sending transaction information in a clearing file after a previous authorization, if applicable.

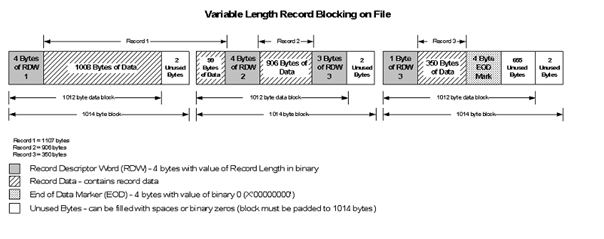
**Transaction Processing Flow through the Clearing System**

The following diagram depicts the transaction processing flow through the clearing system starting with the cardholder.



## SVCP Offline Message Structure

SVCP format is a variable-length format that facilitates the addition of new data elements while allowing the message receiver to manage the recognition and use of the new data through use of a bit map representation. It is based on the ISO 8583–1993 specification.



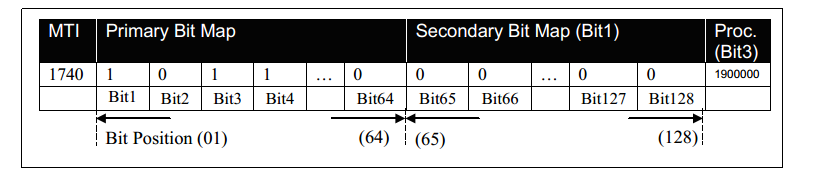
Each SVCP message contains the following data elements:

* RDW (Record Descriptor Word)
* Primary Bit Map indicates the presence or absence of DE 1 (Secondary Bit Map) through DE 64 (Message Authentication Code [MAC]).
* DE 1 (Secondary Bit Map) indicates the presence or absence of DE 65 (Reserved [ISO]) through Clearing DE 128 (Message Authentication Code [MAC]).
* DE 24 (Function Code) is a three-digit data element that indicates the specific purpose of a message in a message class.
* Message Type Identifier describes each message class and function.
  + 1. Record Descriptor Word (RDW)

Record Descriptor Word, RDW, is a 4 byte binary field which shows the length of the following interchange message, and should be set at just before Message Type Identifier (MTI) of each message. RDW shows the length of its following interchange message, excluding the RDW length itself, in binary.

1.1.2 Bit Maps structure

Each Bit Map consisting of 64 Bits numbered from the left, starting with Bit 1. Each Bit signifies the presence (1) or the absence (0) in the message of Data Element associated with particular Bit. The first Bit within the Primary Bit Map (Bits 1-64), when valued as ‘1’, denotes the presence of the Secondary Bit Map (Bits 65-128). Primary Bit Map always exists and the most frequently used Data Elements are indexed in Primary Bit Map.



1.1.3 Message Types and Associated Function Codes

Table 6. Message Types and Associated Function Codes

|  |  |  |
| --- | --- | --- |
| Message Type Identifier (MTI) | Function Code (DE24) | Description |
| 1644 | 697 | File Header |
| 695 | File Trailer |
| 696 | Financial Detail Addendum |
| 603 | Retrieval Request |
| 699 | File Reject |
| 691 | Message Exception |
| 1240 | 200 | First Presentment |
| 205 | Second Presentment (Full) |
| 282 | Second Presentment (Partial) |
| 1442 | 450 | First Chargeback (Full) |
| 451 | Arbitration Chargeback (Full) |
| 453 | First Chargeback (Partial) |
| 454 | Arbitration Chargeback (Partial) |
| 1740 | 700 | Fee Collection (from Participant) |
| 780 | Fee Collection Return (from Participant) |
| 783 | Fee Collection (from SV to Participant) |

Fee Collection (SV-generated)/1740 messages (DE 24 = 783) cannot be returned. Therefore, Function Code 780 apply only to Fee Collection (Customer-generated)/1740 messages (DE 24 = 700).

1.1.3 Annotation of Data Element Attributes

The following notation conventions are employed throughout this manual to describe the attributes of all data elements.

Table 1. Data Representation Attributes

|  |  |
| --- | --- |
| **Notation** | **Description** |
| a | alphabetic characters A–Z and a–z |
| n | numeric digits 0–9 |
| as | alphabetic characters (A–Z and a–z), and space character |
| ns | numeric digits 0–9 and special characters (including space) |
| an | alphabetic (A–Z and a–z) and numeric characters |
| ans | alphabetic (A–Z and a–z), numeric, and special characters (including space) |
| b | binary representation of data in eight-bit bytes |

Table 2. Date and Time Attributes

|  |  |
| --- | --- |
| **Notation** | **Description** |
| MM | month (two digits; 01–12) |
| DD | day (two digits; 01–31) |
| YY | year (last two digits of calendar year; 00–99) |
| hh | hour (two digits; 00–23) |
| mm | minute (two digits; 00–59) |
| ss | second (two digits; 00–59) |

Table 3. Data Length Attributes

|  |  |
| --- | --- |
| **Notation** | **Description** |
| -digit(s) | Fixed length in number of positions.  Example: “n-3” indicates a three-position numeric data element.  Example: “an-10” indicates a 10-position alphanumeric data element. |
| ...digit(s) | Variable length, with maximum number of positions specified.  Example: “n...11” indicates a variable-length numeric data element of 1–11 digits.  Example: “an...25” indicates a variable-length alphanumeric data element of 1 to 25 positions. |
| LLVAR | Present with a variable-length data element attribute, indicates that the data element contains two fields:  “LL” is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 01–99.  “VAR” is the variable-length data field.  Example: “an…25; LLVAR” represents a variable-length alphanumeric data element with a length of 1 to 25 positions. |
| LLLVAR | Present with a variable-length data element attribute, indicates that the data element contains two fields:  “LLL” is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 001–999.  “VAR” is the variable-length data field.  Example: “an…500; LLLVAR” indicates a variable-length alphanumeric data element having a length of 1 to 500 positions. |

1.1.4 Conventions for Data Representation

This specification is independent of the specific data-encoding format (such as EBCDIC or ASCII). The following data encoding conventions are standard for all messages.

* All message data elements are aligned on byte boundaries; for example, a data element cannot begin with the low order “nibble” or any bit other than the high order bit of any byte.
* All binary (attribute b) data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte).
* All track 2 or track 3 (attribute ans) data elements are encoded as EBCDIC representations of the hexadecimal data specified in the ISO 7811 and 7812 specifications. Thus, a hexadecimal D (binary 1101) is encoded as an EBCDIC D character, and so forth. The LL or LLL length specification associated with these data elements specifies the data element length in number of bytes.
* All length fields are encoded as numeric, right-justified with leading ZEROS:
  + 1. Data elements with LL attributes have length fields with values in the range 01–99.
    2. Data elements with LLL attributes have length fields with values in the range 001–999.

## SVCP Data Element Information

Several entities may insert or modify the data elements in an SVCP message as it flows from the message origin to the clearing system and from the clearing system to the message destination. Data element flow entities typically include the customer or processor at the origin, the clearing system, and the customer or processor at the destination.

1.2.1 Message Format Data Element Requirements

In the message format layouts, the following three columns provide information to the originator, clearing system, and destination related to the data element requirements. Notations appear in the Org, SV, and Dst columns.

Table 4. Message Format Data Element Requirements

|  |  |
| --- | --- |
| **Usage Code** | **Description** |
| M | **Mandatory**. The data element is required in the message |
| C | **Conditional**. The data element is required in the message if the conditions described in the accompanying text are applicable |
| O | **Optional**. The data element is not required but may be included in the message at the message originator’s option. |
| X | SV System. The SV may (or will) insert or overwrite the data element |
| N/A | **Not Required or Not Applicable**. The data element is not required or not applicable, and the transaction originator should not include it if this symbol is present in the "Org" column |

1.2.2 Data Element Usage in Messages

The layouts in this chapter describe how data elements are used in each message.

The following table shows all the possible usage combinations.

Table 5. Data Element Usage in Messages

|  |  |  |  |
| --- | --- | --- | --- |
| **Org** | **SV** | **Dst** | **Description** |
| M | N/A | M | Mandatory; originator must provide the data element. |
| M | X | M | Mandatory; originator must provide the data element; clearing system  adjusts/appends data. |
| C | N/A | C | Conditionally required; conditions are described in Comments column. |
| C | N/A | M | Conditionally required; clearing system does not modify the data if provided  by the sender; clearing system provides the data if not provided by the sender. |
| C | X | M | Conditionally required; clearing system may adjust/append data and always  provides the data element. |
| C | X | C | Conditionally required; clearing system adjusts/appends data. |
| N/A | X | C | Clearing system provides the data element conditionally. |
| N/A | X | M | Clearing system always provides the data element. |
| O | N/A | C | Optional; originator may provide the data element. |
| O | X | C | Optional; originator may provide the data element; clearing system adjusts/  appends data. |
| M | N/A | N/A | Mandatory; originator must provide the data element; clearing system does  not forward data. |
| C | N/A | N/A | Conditionally required; clearing system does not forward data. |

## SVCP file structure

1.3.1 Offline file and offline transmission

An offline file (also referred to as a “logical file”) contains a single File Header/1644, followed by various SVCP messages, followed by a single File Trailer/1644. An offline file’s Private Data Sub element (PDS) 0105 (File ID) uniquely identifies each file.

An offline transmission (also referred to as a “physical file”) is a single dataset or bulk file that contains one or more logical files. A File Header/1644 and a File Trailer/1644 define each logical file.

**Structure of a Customer-Generated Offline Transmission Containing One Logical File**

File Header/1644: File ID 1, Transmission ID 1

• (individual clearing messages)

• (individual clearing messages)

• (individual clearing messages)

• File Trailer/1644: File ID 1

**Structure of a Customer-Generated Offline Transmission Containing More than One Logical File**

File Header/1644: File ID 1, Transmission ID 1

• (individual clearing messages)

• (individual clearing messages)

• (individual clearing messages)

• File Trailer/1644: File ID 1

File Header/1644: File ID 2, Transmission ID 1

• (individual clearing messages)

• (individual clearing messages)

• (individual clearing messages)

• File Trailer/1644: File ID 2

File Header/1644–697: File ID 3, Transmission ID 1

• (individual clearing messages)

• (individual clearing messages)

• (individual clearing messages)

• File Trailer/1644: File ID 3

1.3.2 Requirements to Customer-Generated Offline File Structure

* Each offline file (logical file) must begin with one File Header/1644 and end with one File Trailer/1644.
* The File Header/1644 and File Trailer/1644 for each logical file must contain the same value in PDS 0105.
* The file must contain at least one message in addition to the File Header/1644 and File Trailer/1644.
* Multiple logical files may be present in a transmission (physical file). Each logical file within a physical transmission is processed independently.
* DE 71 (Message Number) must always contain 00000001 in the File Header/1644. For each subsequent message in the logical file, the value in DE 71 must be greater than the value in the previous message.
* All other clearing messages (such as First Presentment/1240, First Chargeback/1442, and Retrieval Request/1644 messages) must follow the File Header/1644 and precede the corresponding File Trailer/1644.
* Financial Detail Addendum/1644 messages must immediately follow their related First Presentment/1240 messages.
* No other requirements exist for the sequencing of messages within a logical file. Customers may choose to submit messages from several different sending customer IDs in the same logical file

1.3.3 File ID

File originators must create a unique PDS 0105 (File ID) value for each logical file. PDS 0105 includes the following:

* File Type—Indicates whether SV or the customers generate the file.
* File Reference Date—Indicates the date the originator processed or created the file.
* Processor ID—For customer-generated files, indicates the customer ID of the customer or processor sending the file. For files generated by SV, the Processor ID indicates the customer ID of the customer or processor receiving the file.
* File Sequence Number—A five-digit number the file originator assigns that must be unique within each File Reference Date for each File Type and Processor ID for files sent to SV.

1.3.4 Processing Mode

File originators must indicate each logical file’s PDS 0122 (Processing Mode) value. PDS 0122 indicates the following.

* Production file
* Test file

The PDS 0122 value in the File Header/1644 applies to all transactions in the logical file.

1.3.5 Trailer Total Reconciliation

Offline file receivers may use trailer totals to verify that all financial and non-financial messages the sender intended to include in a logical file actually were received.

Each File Trailer/1644 contains logical file totals as follows:

* PDS 0301 (File Amount, Checksum) provides a hash total or checksum of DE 4 (Amount, Transaction) for all messages in the file that contain DE 4.
* PDS 0306 (File Message Counts) in the File Trailer/1644 contains the total number of messages (financial and non-financial) in the logical file, including the File Header/1644 and File Trailer/1644.

Offline file receivers can accumulate a count and checksum as they process each file. These accumulated totals can be used for reconciliation with the File Trailer/1644 totals.

1.3.6 Sequence of the Files Generated by SV

The SV has one clearing cutoffs per processing day. SV forms data for the Participants at the end of each clearing cycle.

All types of clearing messages are ordered first by the identifier Participant-recipient a given SV (Participant's ID in the field of DE 93), and then by message type (MTI-Function Code).

Table 7. Sequence of Files Generated by SV:

|  |  |
| --- | --- |
| **MTI-Function Code** | **Message Type** |
| 1644-697 | File Header |
| 1644-699 | File Reject |
| 1644-691 | Message Exception |
| 1240-200 | First Presentments |
| 1644-696 | Financial Detail Addendum (if required) |
| 1644-603 | Retrieval Requests |
| 1740-700, 1740-780,  1740-783 | Fee Collections |
| 1442-450, 1442-453 | First Chargebacks, Full and Partial |
| 1240-205, 1240-282 | Second Presentments, Full and Partial |
| 1442-451, 1442-454 | Arbitration Chargebacks, Full and Partial |
| 1644-695 | File Trailer |

# File Header and Trailer Messages

This chapter describes the formats for all file header and trailer messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.

## File Header/1644 Messages

A File Header/1644 is each file’s first message.

A File Header/1644 message provides information such as the following.

* Originating customer ID or processor ID
* File ID
* Transmission ID (optionally provided by customers, processors, or both)
* File direction (incoming [generated by MasterCard] or outgoing [Customer-generated])
* Processing Mode (production or test)
* Reversal Indicator
* Originating Message Format

The message must contain 1644 in the Message Type Identifier (MTI) and 697 in Data Element

(DE) 24 (Function Code) to identify it as a File Header/1644.

Table 8. File Header (Customer-generated)/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | N/A |
|  | Bit Map, Primary | M | N/A | N/A |
| 1 | Bit Map, Secondary | M | N/A | N/A |
| 24 | Function Code | M | N/A | N/A |
| 48 | Additional Data | M | N/A | N/A |
| p0026 | File Reversal Indicator | C | N/A | N/A |
| p0105 | File ID | M | N/A | N/A |
| p0110 | Transmission ID | O | N/A | N/A |
| p0122 | Processing Mode | M | N/A | N/A |
| 71 | Message Number | M | N/A | N/A |

Table 9. File Header (Generated by MasterCard)/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | N/A | X | M |
|  | Bit Map, Primary | N/A | X | M |
| 1 | Bit Map, Secondary | N/A | X | M |
| 24 | Function Code | N/A | X | M |
| 48 | Additional Data | N/A | X | M |
| p0105 | File ID | N/A | X | M |
| p0122 | Processing Mode | N/A | X | M |
| 71 | Message Number | N/A | X | M |

## File Trailer/1644 Messages

A File Trailer/1644 is each file’s last message.

A File Trailer/1644 message provides information such as the following.

* The File ID that links the File Trailer/1644 with the File Header/1644
* Totals used to validate the file’s integrity

The message must contain 1644 in the MTI and 695 in DE 24 to identify it as a File Trailer/

1644.

Table 10. File Trailer (Customer-generated)/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | N/A |
|  | Bit Map, Primary | M | N/A | N/A |
| 1 | Bit Map, Secondary | M | N/A | N/A |
| 24 | Function Code | M | N/A | N/A |
| 48 | Additional Data | M | N/A | N/A |
| p0105 | File ID | M | N/A | N/A |
| p0301 | File Amount, Checksum | M | N/A | N/A |
| p0306 | File Message Counts | M | N/A | N/A |
| 71 | Message Number | M | N/A | N/A |

Table 11. File Trailer (Generated by MasterCard)/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | N/A | X | M |
|  | Bit Map, Primary | N/A | X | M |
| 1 | Bit Map, Secondary | N/A | X | M |
| 24 | Function Code | N/A | X | M |
| 48 | Additional Data | N/A | X | M |
| p0105 | File ID | N/A | X | M |
| p0301 | File Amount, Checksum | N/A | X | C |
| p0306 | File Message Counts | N/A | X | M |
| 71 | Message Number | N/A | X | M |

# Presentment, Addendum, and Chargeback Messages

This chapter describes the formats for all presentment, addendum, and chargeback messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.

## Message Type Identifiers and Associated Function Codes of Presentment, Addendum, and Chargeback Messages

Table 12. Message Type Identifier - Function code of Presentments, Addendums, and Chargebacks

|  |  |  |
| --- | --- | --- |
| **Message Type Identifier** | **Function Code** | **Description** |
| 1240 | 200 | First Presentment |
| 1644 | 696 | Financial Detail Addendum |
| 1442 | 450 | First Chargeback (Full) |
|  | 451 | Arbitration Chargeback (Full) |
|  | 453 | First Chargeback (Partial) |
|  | 454 | Arbitration Chargeback (Partial) |
| 1240 | 205 | Second Presentment (Full) |
|  | 282 | Second Presentment (Partial) |

The Data Element (DE) 24 (Function Code) in each message indicates the transaction’s primary type or function, and the DE 25 (Message Reason Code) indicates the primary reason for the transaction.

## First Presentment/1240 Messages

An acquirer may initiate a First Presentment/1240 to advise the issuer or its agent that a financial transaction was completed on its behalf. The First Presentment/1240 message must contain 1240 in the Message Type Identifier (MTI) and 200 in DE 24 to identify it as a First Presentment/1240.

Table 13. First Presentment/1240 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | M |
|  | Bit Map, Primary | M | X | M |
| 1 | Bit Map, Secondary | M | X | M |
| 2 | Primary Account Number (PAN) | M | N/A | M |
| 3 | Processing Code | M | N/A | M |
| 4 | Amount, Transaction | M | N/A | M |
| 5 | Amount, Reconciliation | N/A | X | M |
| 9 | Conversion Rate, Reconciliation | N/A | X | M |
| 12 | Date and Time, Local Transaction | M | N/A | M |
| 14 | Date, Expiration | C | N/A | C |
| 22 | Point of Service Data Code | M | N/A | M |
| 23 | Card Sequence Number | C | N/A | C |
| 24 | Function Code | M | N/A | M |
| 26 | Card Acceptor Business Code | M | N/A | M |
| 30 | Amounts, Original | O | N/A | C |
| 31 | Acquirer Reference Data | M | N/A | M |
| 32 | Acquiring Institution ID Code | O | N/A | C |
| 33 | Forwarding Institution ID Code | M | X | M |
| 37 | Retrieval Reference Number | C | N/A | C |
| 38 | Approval Code | C | N/A | C |
| 40 | Service Code | C | N/A | C |
| 41 | Card Acceptor Terminal ID | C | N/A | C |
| 42 | Card Acceptor ID Code | M | N/A | M |
| 43 | Card Acceptor Name/Location | M | N/A | M |
| 48 | Additional Data | M | X | M |
| 49 | Currency Code, Transaction | M | N/A | M |
| 50 | Currency Code, Reconciliation | N/A | X | M |
| 54 | Amounts, Additional | C | N/A | C |
| 55 | Integrated Circuit Card (ICC) System Related Data | C | N/A | C |
| 62 | Additional Data 2 | C | X | C |
| 63 | Transaction Life Cycle ID | C | N/A | C |
| 71 | Message Number | M | X | M |
| 93 | Transaction Destination Institution ID Code | N/A | X | M |
| 94 | Transaction Originator Institution ID Code | M | X | M |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0023 | Terminal type | M | N/A | M |
| p0025 | Message Reversal Indicator | C | N/A | C |
| p0146 | Amounts, Transaction Fee | N/A | X | C |
| p0148 | Currency Exponents | M | X | M |
| p0149 | Currency Codes, Amounts, Original | C | N/A | C |
| p0165 | Settlement Indicator | M | X | M |
| p1002 | Transaction type | M | N/A | M |
| p2002 | Payment Transaction Primary Account Number | C | N/A | C |
| p2063 | Funding Transaction Reference Number | C | N/A | C |

## Financial Detail Addendum/1644 Messages

A Financial Detail Addendum/1644 is **reserved for future use**. A Financial Detail Addendum/1644 provides additional program, service, or industry data to supplement the First Presentment/1240. This message must contain 1644 in the MTI and 696 in DE 24 to identify it as a Financial Detail Addendum/1644. Addendum must follow the First Presentment which it describes.

## First Chargeback/1442 and Arbitration Chargeback/1442 Messages

An issuer initiates First Chargeback/1442 and Arbitration Chargeback/1442 messages to return partially or completely a previous First Presentment/1240. Depending on program and service rules, an issuer may charge back a First Presentment/1240 or a subsequent Second Presentment/1240 that the acquirer submitted. These messages must contain 1442 in the MTI and one of the following values in DE 24 (Function Code):

* 450 to indicate that the message is a First Chargeback (Full)/1442 for the full First Presentment/1240 amount
* 453 to indicate that the message is a First Chargeback (Partial)/1442 for part of the First Presentment/1240 amount
* 451 to indicate that the message is an Arbitration Chargeback (Full)/1442 for the full First Presentment/1240 amount
* 454 to indicate that the message is an Arbitration Chargeback (Partial)/1442 for part of the First Presentment/1240 or Second Presentment/1240 amount

The specific reason for the First Chargeback/1442 or Arbitration Chargeback/1442 is in DE 25 (Message Reason Code).

Table 14. First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | M |
|  | Bit Map, Primary | M | X | M |
| 1 | Bit Map, Secondary | M | X | M |
| 2 | Primary Account Number (PAN) | M | N/A | M |
| 3 | Processing Code | M | N/A | M |
| 4 | Amount, Transaction | M | N/A | M |
| 5 | Amount, Reconciliation | N/A | X | M |
| 9 | Conversion Rate, Reconciliation | N/A | X | M |
| 12 | Date and Time, Local Transaction | M | N/A | M |
| 14 | Date, Expiration | C | N/A | C |
| 22 | Point of Service Data Code | M | N/A | M |
| 23 | Card Sequence Number | O | N/A | C |
| 24 | Function Code | M | N/A | M |
| 25 | Message Reason Code | M | N/A | M |
| 26 | Card Acceptor Business Code | M | N/A | M |
| 30 | Amounts, Original | M | N/A | M |
| 31 | Acquirer Reference Data | M | N/A | M |
| 32 | Acquiring Institution ID Code | O | N/A | C |
| 33 | Forwarding Institution ID Code | M | X | M |
| 37 | Retrieval Reference Number | O | N/A | C |
| 38 | Approval Code | C | N/A | C |
| 40 | Service Code | C | N/A | C |
| 41 | Card Acceptor Terminal ID | O | N/A | C |
| 42 | Card Acceptor ID Code | M | N/A | M |
| 43 | Card Acceptor Name/Location | M | N/A | M |
| 48 | Additional Data | M | X | M |
| 49 | Currency Code, Transaction | M | N/A | M |
| 50 | Currency Code, Reconciliation | N/A | X | M |
| 54 | Amounts, Additional | C | N/A | C |
| 55 | Integrated Circuit Card (ICC) System Related Data | O | N/A | C |
| 62 | Additional Data 2 | C | X | C |
| 63 | Transaction Life Cycle ID | C | N/A | C |
| 71 | Message Number | M | X | M |
| 72 | Data Record | C | N/A | C |
| 93 | Transaction Destination Institution ID Code | N/A | X | M |
| 94 | Transaction Originator Institution ID Code | M | X | M |
| 95 | Card Issuer Reference Data | M | N/A | M |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0023 | Terminal type | M | N/A | M |
| p0025 | Message Reversal Indicator | C | X | C |
| p0146 | Amounts, Transaction Fee | N/A | X | C |
| p0148 | Currency Exponents | M | X | M |
| p0149 | Currency Codes, Amounts, Original | M | N/A | M |
| p0165 | Settlement Indicator | M | X | M |
| p0262 | Documentation Indicator | M | N/A | M |
| p0268 | Amount, Partial Transaction | O | N/A | C |
| p1002 | Transaction type | M | N/A | M |
| p2002 | Payment Transaction Primary Account Number | C | N/A | C |
| p2063 | Funding Transaction Reference Number | C | N/A | C |

## Second Presentment/1240 Messages

An acquirer initiates Second Presentment/1240 messages to remedy a previous First Chargeback/1442. These messages must contain 1240 in the MTI and one of the following values in DE 24 (Function Code):

* 205 to indicate that the Second Presentment (Full)/1240 is for the full First Presentment/1240 amount
* 282 to indicate that the message is a Second Presentment (Partial)/1240 for part of the First Presentment/1240 or First Chargeback/1442 amount

The specific reason for the Second Presentment/1240 is in DE 25 (Message Reason Code).

Table 15. Second Presentment/1240 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | M |
|  | Bit Map, Primary | M | X | M |
| 1 | Bit Map, Secondary | M | X | M |
| 2 | Primary Account Number (PAN) | M | N/A | M |
| 3 | Processing Code | M | N/A | M |
| 4 | Amount, Transaction | M | N/A | M |
| 5 | Amount, Reconciliation | N/A | X | M |
| 9 | Conversion Rate, Reconciliation | N/A | X | M |
| 12 | Date and Time, Local Transaction | M | N/A | M |
| 14 | Date, Expiration | C | N/A | C |
| 22 | Point of Service Data Code | M | N/A | M |
| 23 | Card Sequence Number | O | N/A | C |
| 24 | Function Code | M | N/A | M |
| 25 | Message Reason Code | M | N/A | M |
| 26 | Card Acceptor Business Code | M | N/A | M |
| 30 | Amounts, Original | M | N/A | M |
| 31 | Acquirer Reference Data | M | N/A | M |
| 32 | Acquiring Institution ID Code | O | N/A | C |
| 33 | Forwarding Institution ID Code | M | X | M |
| 37 | Retrieval Reference Number | O | N/A | C |
| 38 | Approval Code | C | N/A | C |
| 40 | Service Code | C | N/A | C |
| 41 | Card Acceptor Terminal ID | O | N/A | C |
| 42 | Card Acceptor ID Code | M | N/A | M |
| 43 | Card Acceptor Name/Location | M | N/A | M |
| 48 | Additional Data | M | X | M |
| 49 | Currency Code, Transaction | M | N/A | M |
| 50 | Currency Code, Reconciliation | N/A | X | M |
| 54 | Amounts, Additional | C | N/A | C |
| 55 | Integrated Circuit Card (ICC) System Related Data | O | N/A | C |
| 62 | Additional Data 2 | C | X | C |
| 63 | Transaction Life Cycle ID | C | N/A | C |
| 71 | Message Number | M | X | M |
| 72 | Data Record | C | N/A | C |
| 93 | Transaction Destination Institution ID Code | N/A | X | M |
| 94 | Transaction Originator Institution ID Code | M | X | M |
| 95 | Card Issuer Reference Data | M | N/A | M |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0023 | Terminal type | M | N/A | M |
| p0025 | Message Reversal Indicator | C | X | C |
| p0146 | Amounts, Transaction Fee | N/A | X | C |
| p0148 | Currency Exponents | M | X | M |
| p0149 | Currency Codes, Amounts, Original | M | N/A | M |
| p0165 | Settlement Indicator | M | X | M |
| p0262 | Documentation Indicator | M | N/A | M |
| p0268 | Amount, Partial Transaction | O | N/A | C |
| p1002 | Transaction type | M | N/A | M |
| p2002 | Payment Transaction Primary Account Number | C | N/A | C |
| p2063 | Funding Transaction Reference Number | C | N/A | C |

# Retrieval and Fee Collection Messages

This chapter describes the formats for all retrieval and fee collection messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.

## Retrieval Request/1644 Messages

An issuer sends a Retrieval Request/1644 to an acquirer when it is determined that the transaction information document needs to be examined for issuer or cardholder needs. The message must contain 1644 in the Message Type Identifier (MTI) and 603 in Data Element (DE) 24 (Function Code) to identify it as a Retrieval Request/1644.

Table 16. Retrieval Request/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | M |
|  | Bit Map, Primary | M | X | M |
| 1 | Bit Map, Secondary | M | X | M |
| 2 | Primary Account Number (PAN) | M | N/A | M |
| 3 | Processing Code | M | N/A | M |
| 12 | Date and Time, Local Transaction | M | N/A | M |
| 14 | Date, Expiration | C | N/A | C |
| 22 | Point of Service Data Code | M | N/A | M |
| 23 | Card Sequence Number | O | N/A | C |
| 24 | Function Code | M | N/A | M |
| 25 | Message Reason Code | M | N/A | M |
| 26 | Card Acceptor Business Code | M | N/A | M |
| 30 | Amounts, Original | M | N/A | M |
| 31 | Acquirer Reference Data | M | N/A | M |
| 32 | Acquiring Institution ID Code | O | N/A | C |
| 33 | Forwarding Institution ID Code | M | X | M |
| 37 | Retrieval Reference Number | O | N/A | C |
| 38 | Approval Code | O | N/A | C |
| 40 | Service Code | O | N/A | C |
| 41 | Card Acceptor Terminal ID | O | N/A | C |
| 42 | Card Acceptor ID Code | O | N/A | C |
| 43 | Card Acceptor Name/Location | O | N/A | C |
| 48 | Additional Data | M | X | M |
| 62 | Additional Data 2 | C | X | C |
| 63 | Transaction Life Cycle ID | C | N/A | C |
| 71 | Message Number | M | X | M |
| 93 | Transaction Destination Institution ID Code | N/A | X | M |
| 94 | Transaction Originator Institution ID Code | M | X | M |
| 95 | Card Issuer Reference Data | O | N/A | C |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0025 | Message Reversal Indicator | C | X | C |
| p0148 | Currency Exponents | M | N/A | M |
| p0149 | Currency Codes, Amounts, Original | M | N/A | M |
| p0165 | Settlement Indicator | M | X | M |
| p0228 | Retrieval Document Code | M | N/A | M |
| p1002 | Transaction type | M | N/A | M |
| p2002 | Payment Transaction Primary Account Number | C | N/A | C |
| p2063 | Funding Transaction Reference Number | C | N/A | C |

## Fee Collection Messages

Fee Collection messages are used for the collection or disbursement of fees that require funds settlement between various clearing system participants. Fee Collection messages may include fees generated between pairs of customers, and fees generated between the Corporation and customers.

These messages must contain 1740 in the MTI and one of the following values in DE 24:

* 700 = Fee Collection (Customer-generated)
* 780 = Fee Collection Return (Customer-generated)
* 783 = Fee Collection (Clearing System-generated)

Fee Collection (Clearing System-generated)/1740 messages (DE 24 = 783) cannot be returned. Therefore, Function Code 780 apply only to Fee Collection (Customer-generated)/1740 messages (DE 24 = 700).

Table 17. Fee Collection/1740 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | M | N/A | M |
|  | Bit Map, Primary | M | X | M |
| 1 | Bit Map, Secondary | M | X | M |
| 2 | Primary Account Number (PAN) | C | N/A | C |
| 3 | Processing Code | M | N/A | M |
| 4 | Amount, Transaction | M | N/A | M |
| 5 | Amount, Reconciliation | N/A | X | M |
| 9 | Conversion Rate, Reconciliation | N/A | X | M |
| 23 | Card Sequence Number | O | N/A | C |
| 24 | Function Code | M | N/A | M |
| 25 | Message Reason Code | M | N/A | M |
| 26 | Card Acceptor Business Code | O | N/A | C |
| 30 | Amounts, Original | O | N/A | C |
| 31 | Acquirer Reference Data | O | N/A | C |
| 32 | Acquiring Institution ID Code | O | N/A | C |
| 33 | Forwarding Institution ID Code | M | X | M |
| 38 | Approval Code | O | N/A | C |
| 41 | Card Acceptor Terminal ID | O | N/A | C |
| 42 | Card Acceptor ID Code | O | N/A | C |
| 43 | Card Acceptor Name/Location | O | N/A | C |
| 48 | Additional Data | M | X | M |
| 49 | Currency Code, Transaction | M | N/A | M |
| 50 | Currency Code, Reconciliation | N/A | X | M |
| 62 | Additional Data 2 | C | X | C |
| 63 | Transaction Life Cycle ID | C | N/A | C |
| 71 | Message Number | M | X | M |
| 72 | Data Record | C | N/A | C |
| 73 | Date, Action | C | N/A | C |
| 93 | Transaction Destination Institution ID Code | M | X | M |
| 94 | Transaction Originator Institution ID Code | M | X | M |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0025 | Message Reversal Indicator | C | X | C |
| p0137 | Fee Collection Control Number | M | N/A | M |
| p0148 | Currency Exponents | M | X | M |
| p0149 | Currency Codes, Amounts, Original | C | N/A | C |
| p0165 | Settlement Indicator | M | X | M |
| p0262 | Documentation Indicator | O | N/A | C |
| p1002 | Transaction type | M | N/A | M |
| p2002 | Payment Transaction Primary Account Number | C | N/A | C |
| p2063 | Funding Transaction Reference Number | C | N/A | C |

# Administrative Messages

This chapter describes the formats for all administrative messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.

## File Reject/1644 Messages

The clearing system generates Message Exception/1644 messages when it encounters an exception condition while processing an individual message. The clearing system generates File Reject/1644 messages to indicate that it has rejected an entire file. No warning or adjustment conditions are in File Reject/1644 messages—only errors.

Table 18. Message Exception and File Reject/1644 Message Layout

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Data Element Name** | **Org** | **SV** | **Dst** |
|  | Message Type Identifier | N/A | X | M |
|  | Bit Map, Primary | N/A | X | M |
| 1 | Bit Map, Secondary | N/A | X | M |
| 24 | Function Code | N/A | X | M |
| 48 | Additional Data | N/A | X | M |
| 71 | Message Number | N/A | X | M |
| 72 | Data Record | N/A | X | M |
| 93 | Transaction Destination Institution ID Code | N/A | X | M |
| 94 | Transaction Originator Institution ID Code | N/A | X | M |
| 100 | Receiving Institution ID Code | N/A | X | M |
| p0005 | Message Error Indicator. This PDS may contain 1–10 occurrences of message exception data. | N/A | X | M |
| p0025 | Message Reversal Indicator | N/A | X | C |
| p0026 | File Reversal Indicator | N/A | X | C |
| p0138 | Source Message Number ID | N/A | X | C |
| p0165 | Settlement Indicator | N/A | X | C |
| p0280 | Source File ID | N/A | X | C |

# Data Element Definitions

This chapter provides a detailed definition of all data elements used in SVCP format.

## DE 2—Primary Account Number (PAN)

DE 2 (Primary Account Number [PAN]) is a series of digits that identify a customer account or relationship.

|  |  |
| --- | --- |
| **Format** | n...19; LLVAR |
| **Length Field** | 2 positions, value = 13–19 |
| **Data Field** | Variable length, 13–19 positions |
| **Subfields** | None |
| **Justification** | None |

This data element identifies the cardholder’s PAN. It contains an account number of up to 19 digits that is encoded on magnetic stripe track 1 and track 2 of a payment card or embossed on a bankcard’s face.

This data element is required for payment card-originated authorization, financial, and related transactions.

The PAN used in a First Presentment/1240 must remain the same in all subsequent life cycle messages related to it (such as subsequent Retrieval Request/1644, Chargeback/1442, and Second Presentment/1240 messages).

This data element is used for all numeric PANs up to 19 digits long.

## DE 3— Processing Code

DE 3 (Processing Code) is a series of digits that describe the effect of a transaction on a customer account and the type of accounts affected.

|  |  |
| --- | --- |
| **Format** | n-6 |
| **Length Field** | None |
| **Data Field** | Fixed length, 6 positions |
| **Subfields** | 3 |
| **Justification** | See “Subfields” |

The Processing Code describes in First Presentment/1240 messages the cardholder transaction type at the point of interaction. It also indicates whether DE 4 (Amount, Transaction) is to be applied as a credit or a debit to the cardholder’s account.

It is also used in the following transaction life cycle messages related to a First Presentment/

1240 to properly identify the original cardholder transaction type and ensure proper application of funds:

* Retrieval Request/1644
* First Chargeback/1442
* Second Presentment/1240
* Arbitration Chargeback/1442

For all life cycle messages related to a First Presentment/1240, the DE 3 value must remain the same.

The Processing Code is also used in Fee Collection messages to indicate funds movement direction.

**DE 3 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Cardholder Transaction Type | 1-2 | n-2 | 00 = Purchase (Goods and Services) or Transfer from card (MCC 6538)  01 = ATM Cash Withdrawal  12 = Cash Disbursement  19 = Fee Collection (Credit to Transaction Originator)  20 = Purchase return (Credit)  26 = Cash-In  28 = Payment Transaction (MCC 6536)  29 = Fee Collection (Debit to Transaction Originator) |
| 2 | Cardholder “From” Account Type Code | 3-4 | n-2 | 00 = Default Account. For all clearing messages |
| 3 | Cardholder “To” Account Type Code | 5-6 | n-2 | 00 = Default Account. For all clearing messages |

## DE 4—Amount, Transaction

The field DE-4 is filled with the value of the transaction amount in the currency, the code of which is indicated in the field DE-49.

|  |  |
| --- | --- |
| **Format** | n-12 |
| **Length Field** | None |
| **Data Field** | Fixed length, 12 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 5— Amount, Reconciliation

DE 5 (Amount, Reconciliation) is the DE 4 (Amount, Transaction) value converted to the customer’s reconciliation (that is, the customer’s payment or settlement) currency.

|  |  |
| --- | --- |
| **Format** | n-12 |
| **Length Field** | None |
| **Data Field** | Fixed length, 12 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 9— Conversion Rate, Reconciliation

DE 9 (Conversion Rate, Reconciliation) is the factor used in converting transaction amount to reconciliation amount.

|  |  |
| --- | --- |
| **Format** | n-11 |
| **Length Field** | None |
| **Data Field** | Fixed length, 11 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**DE 9 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Position of the decimal point | 1 | n-1 | The left-most digit denotes the number of positions that the decimal separator shall be moved from the right. The left-most digit is in the range 0–9. |
| 2 | Conversion Rate | 2-11 | n-10 | Conversion Rate Value |

## DE 12— Date and Time, Local Transaction

DE 12 (Date and Time, Local Transaction) is the local year, month, day, and time at which the transaction takes place at the card acceptor location.

|  |  |
| --- | --- |
| **Format** | n-12; YYMMDDhhmmss |
| **Length Field** | None |
| **Data Field** | Fixed length, 12 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**DE 10 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Justification** |
| 1 | Date | 1-6 | n6; YYMMDD | None |
| 2 | Time | 2-11 | n6; hhmmss | None |

## DE 14— Date, Card Expiration

DE 14 (Date, Expiration) specifies the year and month after which a card expires.

|  |  |
| --- | --- |
| **Format** | n-4; YYMM |
| **Length Field** | None |
| **Data Field** | Fixed length, 4 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 22— Point of Service Data Code

DE 22 (Point of Service [POS] Entry Mode) is a series of codes that identify terminal capability, terminal environment, and point-of-interaction (POI) security data. DE 22 indicates specific conditions that are (or were) present at the time a transaction occurred at the point of interaction.

|  |  |
| --- | --- |
| **Format** | an-12 |
| **Length Field** | None |
| **Data Field** | Fixed length, 12 positions |
| **Subfields** | 12 |
| **Justification** | See “Subfields” |

Structure of the POS Data code field

|  |  |  |  |
| --- | --- | --- | --- |
| **№** | **Field** | **Positions** | **Attribute** |
| 1 | Card data input capability | 1 | an-1 |
| 2 | Cardholder authorization capability | 2 | n-1 |
| 3 | Card capture capability | 3 | n-1 |
| 4 | Terminal operating environment | 4 | an-1 |
| 5 | Cardholder present data | 5 | n-1 |
| 6 | Card present data | 6 | n-1 |
| 7 | Card data input mode | 7 | an-1 |
| 8 | Cardholder authorization method | 8 | an-1 |
| 9 | Cardholder authorization entity | 9 | n-1 |
| 10 | Card data output capability | 10 | an-1 |
| 11 | Terminal data output capability | 11 | n-1 |
| 12 | PIN capture capability | 12 | an-1 |

Card data input capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Unknown; data not available |
| 1 | Manual; no terminal |
| 2 | Magnetic stripe reader capability |
| 3 | Barcode reader |
| 4 | Optical character reader (OCR) capability |
| 5 | Integrated circuit card (ICC) capability |
| 6 | Key entry-only capability |
| A | PAN auto-entry via contactless magnetic stripe |
| B | Magnetic stripe reader and key entry capability |
| C | Magnetic stripe reader, ICC, and key entry capability |
| D | Magnetic stripe reader and ICC capability |
| E | ICC and key entry capability |
| M | PAN auto-entry via contactless M/Chip |
| V | Other capability |

Cardholder authorization capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | No electronic authentication capability |
| 1 | PIN entry capability |
| 2 | Electronic signature analysis capability |
| 5 | Electronic authentication capability is inoperative |
| 6 | Other |
| 8 | PIN entry capability with PIN pad |
| 9 | Unknown; data unavailable |

Card capture capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | No capture capability |
| 1 | Card capture capability |
| 2 | Unknown; data unavailable |

Terminal operating environment

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | No terminal used |
| 1 | On card acceptor premises; attended terminal |
| 2 | On card acceptor premises; unattended terminal |
| 3 | Off card acceptor premises; attended |
| 4 | Off card acceptor premises; unattended |
| 5 | On cardholder premises; unattended |
| 6 | Off cardholder premises; unattended |
| 7 | Private use (Future use) |
| 9 | Unknown; data unavailable |
| A | Attended cardholder terminal on card acceptor premises |
| B | Unattended cardholder terminal on card acceptor premises |

Cardholder present data

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Cardholder present |
| 1 | Cardholder not present (unspecified) |
| 2 | Cardholder not present (mail/facsimile transaction) |
| 3 | Cardholder not present (phone order or from automated response unit [ARU]) |
| 4 | Cardholder not present (standing order/recurring transaction) |
| 5 | Cardholder not present (electronic order [PC, Internet, mobile phone or PDA]) |
| 9 | Unknown; data unavailable |

Card present data

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Card present |
| 1 | Card not present |
| 9 | Unknown; data unavailable |

Card data input mode

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Unspecified; data unavailable |
| 1 | Manual input; no terminal |
| 2 | Magnetic stripe reader input |
| 3 | Barcode reader |
| 5 | Secured electronic commerce, 3D-security |
| 6 | Key entered input |
| 7 | Electronic commerce, channel encryption |
| 8 | Master Pass channel encrypted |
| 9 | Electronic commerce, cardholder does not participate in security program |
| A | PAN auto-entry via contactless magnetic stripe |
| B | Magnetic stripe reader input; track data captured and passed unaltered |
| C | Online chip |
| D | Master Digital Secure Remote Payment |
| E | Credential on file |
| F | Offline chip |
| M | PAN auto-entry via contactless M/Chip |
| N | Contactless input, PayPass mapping service applied |
| P | PAN entry via contactless magstripe, with PayPass Mapping service applied |
| R | PAN entry via electronic commerce, including remote chip |
| S | Electronic commerce |
| W | Automatic. PAN Auto Entry via Server (issuer, acquirer, or third party vendor system) |

Cardholder authorization method

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Not authenticated |
| 1 | PIN |
| 2 | Electronic signature analysis |
| 5 | Manual signature verification |
| 6 | Other manual verification (such as driver's license number) |
| 9 | Unknown; data unavailable |
| S | Other systematic verification |

Cardholder authorization entity

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Not authenticated |
| 1 | ICC - offline PIN |
| 2 | Card acceptance device (CAD) |
| 3 | Authorizing agent - online PIN |
| 4 | Merchant/card acceptor - signature |
| 5 | Other |
| 6 | Merchant is suspicious |
| 9 | Unknown; data unavailable |

Card data output capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Unknown; data unavailable |
| 1 | None |
| 2 | Magnetic stripe write |
| 3 | ICC |
| S | Other |

Terminal data output capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Unknown; data unavailable |
| 1 | None |
| 2 | Printing capability only |
| 3 | Display capability only |
| 4 | Printing and display capability |

PIN capture capability

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | No PIN capture capability |
| 1 | Unknown; data unavailable |
| 2 | Reserved |
| 3 | Reserved |
| 4 | PIN capture capability 4 characters maximum |
| 5 | PIN capture capability 5 characters maximum |
| 6 | PIN capture capability 6 characters maximum |
| 7 | PIN capture capability 7 characters maximum |
| 8 | PIN capture capability 8 characters maximum |
| 9 | PIN capture capability 9 characters maximum |
| A | PIN capture capability 10 characters maximum |
| B | PIN capture capability 11 characters maximum |
| C | PIN capture capability 12 characters maximum |

## DE 23— Card Sequence Number

DE 23 (Card Sequence Number) distinguishes among separate cards having the same DE 2

(Primary Account Number [PAN]).

|  |  |
| --- | --- |
| **Format** | n-3 |
| **Length Field** | None |
| **Data Field** | Fixed length, 3 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 24— Function Code

DE 24 (Function Code) indicates a message’s specific purpose.

|  |  |
| --- | --- |
| **Format** | n-3 |
| **Length Field** | None |
| **Data Field** | Fixed length, 3 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 25— Message Reason Code

DE 25 (Message Reason Code) provides the message receiver with the reason for sending the message. See appendix A.

|  |  |
| --- | --- |
| **Format** | n-4 |
| **Length Field** | None |
| **Data Field** | Fixed length, 4 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 26— Card Acceptor Business Code (MCC)

DE 26 (Card Acceptor Business Code [MCC]) classifies the type of business applicable to the card acceptor.

|  |  |
| --- | --- |
| **Format** | n-4 |
| **Length Field** | None |
| **Data Field** | Fixed length, 4 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 30— Amounts, Original

DE 30 (Amounts, Original) contains the “amount” data element values from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

|  |  |
| --- | --- |
| **Format** | n-24 |
| **Length Field** | None |
| **Data Field** | Fixed length, 24 positions |
| **Subfields** | None |
| **Justification** | See “Subfields” |

**DE 30 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Justification** |
| 1 | Original Amount, Transaction | 1-12 | n-12 | Right |
| 2 | Original Amount, Reconciliation | 13-24 | n-12 | Right |

## DE 31— Acquirer Reference Data (ARN)

DE 31 (Acquirer Reference Data) is data an acquirer supplies in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.

|  |  |
| --- | --- |
| **Format** | n-23; LLVAR |
| **Length Field** | 2 positions, value = 23 |
| **Data Field** | Fixed length, 23 positions |
| **Subfields** | 5 |
| **Justification** | See “Subfields” |

**DE 31 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Justification** |
| 1 | Mixed Use; any numeric value | 1 | n-1 | None |
| 2 | Acquirer’s BIN must contain the six-digit  acquirer’s BIN | 2-6 | n-6 | None |
| 3 | Julian Processing Date YDDD contains  the Julian processing date the acquirer  assigned to the First Presentment/1240 | 8-11 | n-4 | None |
| 4 | Acquirer’s Sequence Number contains  the sequence number that the acquirer  assigned to the First Presentment/1240;  numeric. | 12-22 | n-11 | Right |
| 5 | Check Digit Numeric; Luhn Formula  Modulus-10 algorithm determines value  on the previous 22 positions. | 23 | n-1 | None |

## DE 32— Acquiring Institution ID Code

DE 32 (Acquiring Institution ID Code) identifies a transaction acquirer.

|  |  |
| --- | --- |
| **Format** | n...11; LLVAR |
| **Length Field** | 2 positions, value 06-11 |
| **Data Field** | Variable length, 6–11 |
| **Subfields** | None |
| **Justification** | Right |

## DE 33— Forwarding Institution ID Code

DE 33 (Forwarding Institution ID Code) identifies a message’s forwarding institution. A forwarding institution is the institution in a transaction flow that sends a message forward from the originating institution.

|  |  |
| --- | --- |
| **Format** | n...11; LLVAR |
| **Length Field** | 2 positions, value 06-11 |
| **Data Field** | Variable length, 6–11 |
| **Subfields** | None |
| **Justification** | Right |

## DE 37— Retrieval Reference Number (RRN)

DE 37 (Retrieval Reference Number) is a transaction information document reference number the card acceptor’s or designated agent’s system supplies. DE 37 retains the transaction’s original source information. This reference number assists in locating that source information (or a copy).

|  |  |
| --- | --- |
| **Format** | ans-12 |
| **Length Field** | None |
| **Data Field** | Fixed length, 12 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 38— Approval Code

DE 38 (Approval Code) is a code the authorizing institution assigns indicating approval.

|  |  |
| --- | --- |
| **Format** | ans-6 |
| **Length Field** | None |
| **Data Field** | Fixed length, 6 positions |
| **Subfields** | None |
| **Justification** | Left |

## DE 40— Service Code

DE 40 (Service Code) provides codes that increase issuers’ flexibility in defining card acceptance parameters.

|  |  |
| --- | --- |
| **Format** | n-3 |
| **Length Field** | None |
| **Data Field** | Fixed length, 3 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 41— Card Acceptor Terminal ID

DE 41 (Card Acceptor Terminal ID) is a unique code identifying a terminal at the card acceptor

location.

|  |  |
| --- | --- |
| **Format** | ans-8 |
| **Length Field** | None |
| **Data Field** | Fixed length, 8 positions |
| **Subfields** | None |
| **Justification** | Left |

## DE 42— Card Acceptor ID Code

DE 42 (Card Acceptor ID Code) identifies the card acceptor ID assigned by the acquirer.

|  |  |
| --- | --- |
| **Format** | ans-15 |
| **Length Field** | None |
| **Data Field** | Fixed length, 15 positions |
| **Subfields** | None |
| **Justification** | Left |

## DE 43— Card Acceptor Name/Location

DE 43 (Card Acceptor Name/Location) contains the card acceptor’s name and location as known to the cardholder.

|  |  |
| --- | --- |
| **Format** | ans...99; LLVAR |
| **Length Field** | 2 positions, value = 20–99 |
| **Data Field** | Variable length, 20–99 positions |
| **Subfields** | 6 |
| **Justification** | See “Subfields” |

**DE 43 Subfields**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Name** | **Attribute** | **Justification** |
| 1, 2, 3 | Card Acceptor Name\Street Address\City\ | ans...83 | Left |
| 4 | Card Acceptor Postal (ZIP) Code | ans-10 | Left |
| 5 | Card Acceptor State, Province, or Region Code | ans-3 | Left |
| 6 | Card Acceptor Country Code | ans-3 | Left |

## DE 48— Additional Data

DE 48 (Additional Data) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service data for which a specific ISO data element is unavailable.

|  |  |
| --- | --- |
| **Format** | an...999; LLLVAR |
| **Length Field** | 3 positions, value = 008–999 |
| **Data Field** | Variable length, 8–999 positions |
| **Subfields** | See “Values” |
| **Justification** | Left |

**DE 48 Values**

|  |  |  |
| --- | --- | --- |
| **No.** | **Position** | **Description** |
| 1 | 1–4 | First PDS tag (ID) |
| 2 | 5–7 | First PDS data length |
| 3 | 8–999 | First PDS data |

## DE 49— Currency Code, Transaction

DE 49 (Currency Code, Transaction) defines the DE 4 (Amount, Transaction) currency.

|  |  |
| --- | --- |
| **Format** | n-3 |
| **Length Field** | None |
| **Data Field** | Fixed length, 3 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 50— Currency Code, Reconciliation

DE 50 (Currency Code, Reconciliation) defines the DE 5 (Amount, Reconciliation) currency.

|  |  |
| --- | --- |
| **Format** | n-3 |
| **Length Field** | None |
| **Data Field** | Fixed length, 3 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 54— Amounts, Additional

DE 54 (Amounts, Additional) are additional amounts and related account data for which specific data elements have not been defined. For example Surcharge Amount.

|  |  |
| --- | --- |
| **Format** | ans-20; LLLVAR |
| **Length Field** | 3 positions, value = 020–120 in increments of 20 |
| **Data Field** | Variable length, 20–120 positions |
| **Subfields** | 5 subfields for each additional amount occurrence |
| **Occurrences** | 1-6 |
| **Justification** | See “Subfields” |

**DE 54 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Additional Amount, Account Type | 1-2 | n-2 | None |
| 2 | Additional Amount, Amount Type | 3-4 | n-2 | None |
| 3 | Additional Amount, Currency Code | 5-7 | n-3 | None |
| 4 | Additional Amount, Amount Sign | 8 | a-1, value of  D or C | None |
| 5 | Additional Amount, Amount | 9-20 | n-12 | Right |

## DE 55— ICC System-Related Data

DE 55 (Integrated Circuit Card [ICC] System-Related Data) contains data related to ICC systems.

|  |  |
| --- | --- |
| **Format** | b…255; LLLVAR |
| **Length Field** | 3 positions, value = 001–255 |
| **Data Field** | Variable length, 1–255 positions |
| **Subfields** | See “Values” |
| **Justification** | None |

**DE 55 Values**

|  |  |  |
| --- | --- | --- |
| **No.** | **Position** | **Description** |
| 1 | 1 or 1–2 | First chip subelement tag (ID) |
| 2 | 2 or 3 | First chip subelement data length |
| 3 | 3-xxx or 4–xxx | First chip subelement data (variable length) |

**Mandatory and Conditional Subelements**

When customers send DE 55 in clearing messages related to a chip transaction, the following data elements must be present.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Subelement Description** | **Tag Value** | **Format** | **Component** | **Each Com-ponent Length** | **Total Sub-element Length** |
| Application Cryptogram (AC) | 9F26 | b8 | tag | 2 | 11 |
|  |  | length | 1 |  |
|  |  | data | 8 |  |
| Cryptogram Information Data | 9F27 | b1 | tag | 2 | 4 |
|  |  | length | 1 |  |
|  |  | data | 1 |  |
| Issuer Application Data (IAD) (Must be provided by the acquirer if the corresponding data object is provided by the ICC to the terminal) | 9F10 | b1..32, VAR | tag | 2 | 4-35 |
|  |  | length | 1 |  |
|  |  | data | 1-32 |  |
| Unpredictable Number | 9F37 | b4 | tag | 2 | 7 |
|  |  | length | 1 |  |
|  |  | data | 4 |  |
| Application Transaction Counter | 9F36 | b2 | tag | 2 | 5 |
|  |  | length | 1 |  |
|  |  | data | 2 |  |
| Terminal Verification Result | 95 | b5 | tag | 1 | 7 |
|  |  | length | 1 |  |
|  |  | data | 5 |  |
| Transaction Date | 9A | b3 (n6) | tag | 1 | 5 |
|  |  | length | 1 |  |
|  |  | data | 3 |  |
| Transaction Type | 9C | b1 (n2) | tag | 1 | 3 |
|  |  | length | 1 |  |
|  |  | data | 1 |  |
| Amount Authorized (numeric) | 9F02 | b6 (n12) | tag | 2 | 9 |
|  |  | length | 1 |  |
|  |  | data | 6 |  |
| Transaction Currency Code | 5F2A | b2 (n3) | tag | 2 | 5 |
|  |  | length | 1 |  |
|  |  | data | 2 |  |
| Application Interchange Profile | 82 | b2 | tag | 1 | 4 |
|  |  | length | 1 |  |
|  |  | data | 2 |  |
| Terminal Country Code | 9F1A | b2 (n3) | tag | 2 | 5 |
|  |  | length | 1 |  |
|  |  | data | 2 |  |
| Amount, Other (numeric) | 9F03 | b6 (n12) | tag | 2 | 9 |
|  |  | length | 1 |  |
|  |  | data | 6 |  |

The value of 9F03 should be zero.

**Conditional Subelements**

Customers may send the following subelements.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Subelement Description** | **Tag Value** | **Format** | **Component** | **Each Com-ponent Length** | **Total Sub-element Length** |
| Cardholder Verification Method (CVM) Results | 9F34 | b3 | tag | 2 | 6 |
|  |  | length | 1 |  |
|  |  | data | 3 |  |
| Terminal Capabilities | 9F33 | b3 | tag | 2 | 6 |
|  |  | length | 1 |  |
|  |  | data | 3 |  |
| Terminal Type | 9F35 | b1(n2) | tag | 2 | 4 |
|  |  | length | 1 |  |
|  |  | data | 1 |  |
| Interface Device Serial Number | 9F1E | b8 (an8) | tag | 2 | 11 |
|  |  | length | 1 |  |
|  |  | data | 8 |  |
| Transaction Category Code | 9F53 | b1 (an1) | tag | 2 | 4 |
|  |  | length | 1 |  |
|  |  | data | 1 |  |
| Dedicated File Name | 84 | b5..16 | tag | 1 | 7-18 |
|  |  | length | 1 |  |
|  |  | data | 5-16 |  |
| Terminal Application version Number | 9F09 | b2 | tag | 2 | 5 |
|  |  | length | 1 |  |
|  |  | data | 2 |  |
| Transaction Sequence Counter | 9F41 | b2 (n..8) | tag | 2 | 5-7 |
|  |  | length | 1 |  |
|  |  | data | 2-4 |  |
| ICC Dynamic Number | 9F4C | b8 | tag | 2 | 11 |
|  |  | length | 1 |  |
|  |  | data | 8 |  |

## DE 62— Additional Data 2

DE 62 (Additional Data 2) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is unavailable.

|  |  |
| --- | --- |
| **Format** | an...999; LLLVAR |
| **Length Field** | 3 positions, value = 008–999 |
| **Data Field** | Variable length, 8–999 positions |
| **Subfields** | See “Values” |
| **Justification** | Left |

**DE 62 Values**

|  |  |  |
| --- | --- | --- |
| **No.** | **Position** | **Description** |
| 1 | 1–4 | First PDS tag (ID) |
| 2 | 5–7 | First PDS data length |
| 3 | 8–999 | First PDS data |

## DE 63— Transaction Life Cycle ID

DE 63 (Transaction Life Cycle ID) contains subfields that allow for transaction life cycle control.

|  |  |
| --- | --- |
| **Format** | ans-16 ; LLLVAR |
| **Length Field** | 3 positions, value = 016 |
| **Data Field** | Fixed length, 16 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 71— Message Number

DE 63 (Transaction Life Cycle ID) contains subfields that allow for transaction life cycle control.

|  |  |
| --- | --- |
| **Format** | n-8 |
| **Length Field** | None |
| **Data Field** | Fixed length, 8 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 72— Data Record

DE 72 (Data Record) contains message text data, file update data, or other information as specified in individual SVCP messages.

|  |  |
| --- | --- |
| **Format** | ans...999; LLLVAR |
| **Length Field** | 3 positions, value = 001–999 |
| **Data Field** | Variable length, 1–999 positions |
| **Subfields** | None |
| **Justification** | Left |

## DE 73— Date, Action

DE 73 (Date, Action) specifies a future action date or a specific date such as a transaction date.

|  |  |
| --- | --- |
| **Format** | n-6; YYMMDD |
| **Length Field** | None |
| **Data Field** | Fixed length, 6 positions |
| **Subfields** | None |
| **Justification** | None |

## DE 93— Transaction Destination Institution ID Code

The clearing system accepts a DE 93 length of 6 to 11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

|  |  |
| --- | --- |
| **Format** | n…11; LLVAR |
| **Length Field** | 2 positions, value 06–11 |
| **Data Field** | Variable length, 6–11 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 94— Transaction Originator Institution ID Code

DE 94 (Transaction Originator Institution ID Code) identifies the transaction originator institution.

|  |  |
| --- | --- |
| **Format** | n…11; LLVAR |
| **Length Field** | 2 positions, value 06–11 |
| **Data Field** | Variable length, 6–11 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 95— Card Issuer Reference Data

The issuer provides DE 95 (Card Issuer Reference Data) when processing retrieval or chargeback messages.

|  |  |
| --- | --- |
| **Format** | n-10; LLVAR |
| **Length Field** | 2 positions, value 10 |
| **Data Field** | Fixed length, 10 positions |
| **Subfields** | None |
| **Justification** | Right |

## DE 100— Card Issuer Reference Data

The issuer provides DE 95 (Card Issuer Reference Data) when processing retrieval or chargeback messages.

|  |  |
| --- | --- |
| **Format** | n…11; LLVAR |
| **Length Field** | 2 positions, value 06–11 |
| **Data Field** | Variable length, 6–11 positions |
| **Subfields** | None |
| **Justification** | Right |

# Private Data Subelement Definitions

This section provides a detailed definition of private data subelements (PDSs) used in SVCP format.

The following ISO private-use data elements are designated to contain PDS-encoded data:

* DE 48 (Additional Data)
* DE 62 (Additional Data 2)
* DE 123 (Additional Data 3)
* DE 124 (Additional Data 4)
* DE 125 (Additional Data 5)

PDSs in DE 48, DE 62, DE 123, DE 124, and DE 125 primarily support individual program and service requirements. PDSs placed in these data elements are considered a permanent part of this specification. Originators must populate DE 48 first, then DE 62, then DE 123, then DE 124, and finally DE 125.

## PDS 0005—Message Error Indicator

PDS 0005 (Message Error Indicator) identifies the location, severity, and general description of data element errors in a message. See appendix B.

|  |  |
| --- | --- |
| **Format** | ans...140; TAGLLLVAR |
| **Tag field** | 0005 |
| **Length Field** | 3 positions, value = 014–140 |
| **Data Field** | Variable length, 14–140 positions in increments of 14 |
| **Subfields** | 4 fixed-length subfields for each error occurrence |
| **Occurrences** | 1–10 |
| **Justification** | See “Subfields” |

**PDS 0005 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Data Element ID | 1-5 | ans-5 | Left |
| 2 | Error Severity Code | 6-7 | n-2 | None |
| 3 | Error Message Code | 8-11 | an-4 | None |
| 4 | Subfield ID | 12-14 | n-3 | None |

## PDS 0023— Terminal Type

PDS 0023 (Terminal Type) identifies the type of terminal used at the point of interaction.

|  |  |
| --- | --- |
| **Format** | an-1;TAGLLL |
| **Tag field** | 0023 |
| **Length Field** | 3 positions, value = 001 |
| **Data Field** | Fixed length, 1 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 0023 Values**

|  |  |
| --- | --- |
| **Value** | **Description** |
| 1 | Imprinter |
| 2 | ATM |
| 3 | POS |
| 4 | ePOS |
| 5 | Mobile |
| 6 | Internet |
| 7 | Mobile POS |
| 8 | Info-kiosk |

## PDS 0025— Message Reversal Indicator

PDS 0025 (Message Reversal Indicator) identifies a message as a reversal of a previous message.

|  |  |
| --- | --- |
| **Format** | an...7; TAGLLLVAR |
| **Tag field** | 0025 |
| **Length Field** | 3 positions, value = 001–007 |
| **Data Field** | Variable length, 1–7 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**PDS 0025 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Message Reversal Indicator | 1 | a-1; R | None |
| 2 | Central Site Processing Date of  Original Message | 2-7 | n-6; YYMMDD | None |

## PDS 0026— File Reversal Indicator

PDS 0026 (File Reversal Indicator) identifies the entire file as a reversal of a previous file.

|  |  |
| --- | --- |
| **Format** | an...7; TAGLLLVAR |
| **Tag field** | 0026 |
| **Length Field** | 3 positions, value = 001–007 |
| **Data Field** | Variable length, 1–7 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**PDS 0026 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Message Reversal Indicator | 1 | a-1; R | None |
| 2 | Central Site Processing Date of  Original File | 2-7 | n-6; YYMMDD | None |

## PDS 0052— Electronic Commerce Indicator

|  |  |
| --- | --- |
| **Format** | ans-1;TAGLLL |
| **Tag field** | 0052 |
| **Length Field** | 3 positions, value = 001 |
| **Data Field** | Fixed length, 1 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 0052 Values**

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Not a e-commerce transaction |
| 1 | E-commerce, attempted |
| 2 | E-commerce, secure |
| 3 | E-commerce, non-secure |

## PDS 0105— File ID

PDS 0105 (File ID) uniquely identifies a logical data file to be exchanged between a customer or processor and the clearing system.

|  |  |
| --- | --- |
| **Format** | n-25; TAGLLL |
| **Tag field** | 0105 |
| **Length Field** | 3 positions, value = 025 |
| **Data Field** | Fixed length, 25 positions |
| **Subfields** | 4 |
| **Justification** | See “Subfields” |

**PDS 0105 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | File Type | 1-3 | n-3 | None |
| 2 | File Reference Date | 4-9 | n-6; YYMMDD | None |
| 3 | Processor ID | 10-20 | n-11 | Right |
| 4 | File Sequence Number | 21-25 | n-5 | Right |

**Subfield 1: File Type**

Subfield 1 (File Type) is a three-digit code that indicates the type of logical data file being

transmitted. Values are listed in the following table.

|  |  |
| --- | --- |
| **Value** | **Description** |
| 101 | Clearing file: Generated by SVCP |
| 102 | Clearing file: Member-generated |

## PDS 0110— Transmission ID

PDS 0105 (File ID) uniquely identifies a logical data file to be exchanged between a customer or processor and the clearing system.

|  |  |
| --- | --- |
| **Format** | n-25; TAGLLL |
| **Tag field** | 0110 |
| **Length Field** | 3 positions, value = 025 |
| **Data Field** | Fixed length, 25 positions |
| **Subfields** | 4 |
| **Justification** | See “Subfields” |

**PDS 0110 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Transmission Type | 1-3 | n-3 | None |
| 2 | Transmission Reference Date | 4-9 | n-6 | None |
| 3 | Processor ID | 10-20 | n-11 | Right |
| 4 | Transmission Sequence Number | 21-25 | n-5 | Right |

**Subfield 1: Transmission Type**

Subfield 1 (Transmission Type) is a three-digit code that indicates the transmission type as follows.

|  |  |
| --- | --- |
| **Value** | **Description** |
| 002 | Clearing transmission: member-generated |

## PDS 0122— Processing Mode

PDS 0122 (Processing Mode) indicates the type of processing to be performed on transaction messages.

|  |  |
| --- | --- |
| **Format** | ans-1;TAGLLL |
| **Tag field** | 0122 |
| **Length Field** | 3 positions, value = 001 |
| **Data Field** | Fixed length, 1 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 0122 Values**

|  |  |
| --- | --- |
| **Value** | **Description** |
| P | Production |
| T | Test |

## PDS 0137— Fee Collection Control Number

PDS 0137 (Fee Collection Control Number) contains a financial control number (“reference number”) a Fee Collection message originator assigns.

|  |  |
| --- | --- |
| **Format** | n…20; TAGLLLVAR |
| **Tag field** | 0137 |
| **Length Field** | 3 positions, value = 017–020 |
| **Data Field** | Variable length, 17–20 positions |
| **Subfields** | None |
| **Justification** | Right |

## PDS 0138— Source Message Number ID

PDS 0138 (Source Message Number ID) contains the message sequence number from a previously submitted file’s message.

|  |  |
| --- | --- |
| **Format** | n-8; TAGLLL |
| **Tag field** | 0138 |
| **Length Field** | 3 positions, value = 008 |
| **Data Field** | Fixed length, 8 positions |
| **Subfields** | None |
| **Justification** | Right |

## PDS 0146— Amounts, Transaction Fee

PDS 0146 (Amounts, Transaction Fee) presents all fee amounts associated with a transaction.

This PDS may accommodate 1 to 12 different fee types.

|  |  |
| --- | --- |
| **Format** | n…432; TAGLLLVAR |
| **Tag field** | 0146 |
| **Length Field** | 3 positions, value = 036–432 in increments of 36 |
| **Data Field** | Variable length, 36–432 positions |
| **Subfields** | 7 subfields for each transaction fee occurrence |
| **Occurrences** | 1-12 |
| **Justification** | See “Subfields” |

**PDS 0146 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Fee Type Code A, code in the range 00–99 to indicate the fee type. | 1-2 | n-2 | None |
| 2 | Fee Processing Code A, code that indicates the entity to be debited and the entity to be credited for this fee amount. | 3-4 | n-2 | None |
| 3 | Fee Settlement Indicator identifies the PDS location of the settlement service information applicable to this fee. | 5-6 | n-2 | None |
| 4 | Currency Code, Fee The ISO numeric currency code for the Amount, Fee (subfield 5) | 7-9 | n-3 | None |
| 5 | Amount, Fee The transaction fee amount in the calculated currency of the fee. | 10-21 | n-12 | None |
| 6 | Currency Code, Fee, Reconciliation. The ISO numeric currency code for the Amount, Fee, Reconciliation (subfield 7). | 22-24 | n-3 | None |
| 7 | Amount, Fee, Reconciliation. Fee amount in the reconciliation currency (payment currency). | 25-36 | n-12 | None |

**Subfield 1: Fee Type Code**

Fee Type Codes the clearing system assigns are in the following table. Customer processing systems must be able to accommodate new fee types that may be added at any time.

|  |  |
| --- | --- |
| **Value** | **Description** |
| 00 | Transaction interchange fee (fixed plus variable fee amount) |

**Subfield 2: Fee Processing Code**

Subfield 2 (Fee Processing Code) identifies the entity to be debited and the entity to be credited for the fee amount. Valid values are listed in the following table.

|  |  |
| --- | --- |
| **Value** | **Description** |
| 19 | Debit transaction destination |
| 29 | Credit transaction destination |

**Subfield 3: Fee Settlement Indicator**

Values are listed in the following table

|  |  |
| --- | --- |
| **Value** | **Description** |
| 01 | Fee is included in the settlement position |

## PDS 0148— Currency Exponents

PDS 0148 (Currency Exponents) explicitly identifies the implicit decimal point locations associated with each ISO standard currency code used in a message.

|  |  |
| --- | --- |
| **Format** | ans...60; TAGLLLVAR |
| **Tag field** | 0148 |
| **Length Field** | 3 positions, value = 004–060 in increments of 4 |
| **Data Field** | Variable length, 4–60 positions |
| **Subfields** | 2 subfields for each currency exponent data occurrence |
| **Occurrences** | 1-15 |
| **Justification** | See “Subfields” |

**PDS 0148 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Currency Code | 1-3 | n-3 | None |
| 2 | Currency Exponent | 4 | an-1 | None |

## PDS 0149— Currency Codes, Amounts, Original

PDS 0149 (Currency Codes, Amounts, Original) defines the DE 30 (Amounts, Original) currencies.

|  |  |
| --- | --- |
| **Format** | n-6; TAGLLL |
| **Tag field** | 0149 |
| **Length Field** | 3 positions, value = 006 |
| **Data Field** | Fixed length, 6 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**PDS 0149 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Currency Code, Original Transaction Amount | 1-3 | n-3 | None |
| 2 | Currency Code, Original Reconciliation Amount | 4-6 | n-3 | None |

## PDS 0165— Settlement Indicator

PDS 0165 (Settlement Indicator) indicates the settlement impact of amounts in an SVCP message.

|  |  |
| --- | --- |
| **Format** | ans...30; TAGLLLVAR |
| **Tag field** | 0165 |
| **Length Field** | 3 positions, value = 001–030 |
| **Data Field** | Variable length, 1–30 positions |
| **Subfields** | 2; subfield 1 is mandatory; subfield 2 is optional |
| **Justification** | See “Subfields” |

**PDS 0165 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Settlement Indicator | 1 | an-1 | None |
| 2 | Settlement Agreement Information | 2-30 | ans...29 | Left |

Subfield 1: Settlement Indicator

|  |  |
| --- | --- |
| **Value** | **Description** |
| B | A bilateral settlement agreement between participants on Interbank commissions on reports of the type of the First and Second Presentment [1240], as well as the First and Arbitration Chargeback [1442] |
| C | Collection Only; the transaction is On-Us or intraprocessor and was cleared and settled outside the clearing system |
| M | SV clearing and net settlement; the clearing system should clear and settle the transaction |

## PDS 0228— Retrieval Document Code

PDS 0228 (Retrieval Document Code) indicates the document type requested to be provided in a Retrieval Request/1644.

|  |  |
| --- | --- |
| **Format** | n-1; TAGLLL |
| **Tag field** | 0228 |
| **Length Field** | 3 positions, value = 001 |
| **Data Field** | Fixed length, 1 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 0228 Values**

|  |  |
| --- | --- |
| **Value** | **Description** |
| 1 | Hard copy original document |
| 2 | Copy or image (photocopy, microfilm, fax) of original document |
| 4 | Substitute draft |

## PDS 0262— Documentation Indicator

PDS 0262 (Documentation Indicator) indicates whether supporting documentation will be provided for the current chargeback or fee collection cycle.

|  |  |
| --- | --- |
| **Format** | n-1; TAGLLL |
| **Tag field** | 0262 |
| **Length Field** | 3 positions, value = 001 |
| **Data Field** | Fixed length, 1 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 0262 Values**

|  |  |
| --- | --- |
| **Value** | **Description** |
| 0 | Supporting documentation is not required |
| 1 | Supporting documentation will follow |

## PDS 0268— Amount, Partial Transaction

PDS 0268 (Amount, Partial Transaction) provides the partial transaction amount in the First Presentment/1240 currency.

|  |  |
| --- | --- |
| **Format** | n-15; TAGLLL |
| **Tag field** | 0268 |
| **Length Field** | 3 positions, value = 015 |
| **Data Field** | Fixed length, 15 positions |
| **Subfields** | 2 |
| **Justification** | See “Subfields” |

**PDS 0268 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | Amount, Partial Transaction | 1-12 | n-12 | Right |
| 2 | Currency Code, Partial Transaction | 13-15 | n-3 | None |

## PDS 0280— Source File ID

PDS 0280 (Source File ID) provides the File ID of a referenced data file.

|  |  |
| --- | --- |
| **Format** | n-25; TAGLLL |
| **Tag field** | 0280 |
| **Length Field** | 3 positions, value = 025 |
| **Data Field** | Fixed length, 25 positions |
| **Subfields** | 4 |
| **Justification** | See “Subfields” |

**PDS 0280 Subfields**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **Name** | **Positions** | **Attribute** | **Description** |
| 1 | File Type | 1-3 | n-3 | None |
| 2 | File Reference Date | 4-9 | n-6 | None |
| 3 | Processor ID | 10-20 | n-11 | Right |
| 4 | File Sequence Number | 21-25 | n-4 | Right |

## PDS 0301— File Amount, Checksum

PDS 0301 (File Amount, Checksum) provides a preliminary “quick check” for the file recipient to indicate or to determine that it received all messages in a file.

|  |  |
| --- | --- |
| **Format** | n-16; TAGLLL |
| **Tag field** | 0301 |
| **Length Field** | 3 positions, value = 016 |
| **Data Field** | Fixed length, 16 positions |
| **Subfields** | None |
| **Justification** | Right |

## PDS 0306— File Message Counts

PDS 0306 (File Message Counts) provides a preliminary “quick check” for the file recipient to indicate that all records in a file have been received.

It contains the total number of messages in the file.

|  |  |
| --- | --- |
| **Format** | n-8; TAGLLL |
| **Tag field** | 0306 |
| **Length Field** | 3 positions, value = 008 |
| **Data Field** | Fixed length, 8 positions |
| **Subfields** | None |
| **Justification** | Right |

## PDS 1002— Transaction type

|  |  |
| --- | --- |
| **Format** | n-4;TAGLLL |
| **Tag field** | 1002 |
| **Length Field** | 4 positions, value = 0004 |
| **Data Field** | Fixed length, 4 position |
| **Subfields** | None |
| **Justification** | None |

**PDS 1002 Values**

|  |  |  |
| --- | --- | --- |
| **SV Transaction Type (PDS1002)** | **Cardholder Transaction Type (DE3.1)** | **Transactions description** |
| 0000 | 00 | Purchase or Funds transfer (MCC 6538) |
| 0001 | 01 | ATM Cash withdrawal |
| 0009 | 09 | Purchase with casback |
| 0012 | 12 | POS Cash advance |
| 0019 | 19 | Fee collection (credit to originator) |
| 0020 | 20 | Purchase return (Credit) |
| 0022 | 26 | P2P Credit |
| 0028 | 28 | Payment transaction |
| 0029 | 29 | Fee collection (debit to originator) |

## PDS 2002— Payment Transaction Primary Account Number

|  |  |
| --- | --- |
| **Format** | n…19; TAGLLLVAR |
| **Tag field** | 2002 |
| **Length Field** | 3 positions, value = 13-19 |
| **Data Field** | Variable length, 13–19 positions |
| **Subfields** | None |
| **Justification** | None |

## PDS 2063— Funding Transaction Reference Number

PDS 2063 for Payment Transaction contains DE 63 from linked Funding Transaction

|  |  |
| --- | --- |
| **Format** | ans-16; TAGLLL |
| **Tag field** | 2063 |
| **Length Field** | 3 positions, value = 16 |
| **Data Field** | Fixed length, 16 positions |
| **Subfields** | None |
| **Justification** | None |

# Appendix A Reason Codes

|  |  |  |  |
| --- | --- | --- | --- |
| 1240 | 205 | 2001 | The Original Operation was never processed by Acquirer |
| 1240 | 282 | 2001 | The Original Operation was never processed by Acquirer |
| 1240 | 282 | 2002 | The required documentation is not provided on time |
| 1240 | 205 | 2002 | The required documentation is not provided on time |
| 1240 | 282 | 2003 | The acquirer processed the Operation, indicating an incorrect date |
| 1240 | 205 | 2003 | The acquirer processed the Operation, indicating an incorrect date |
| 1240 | 205 | 2008 | Authorization was done and the authorization request was approved |
| 1240 | 282 | 2008 | Authorization was done and the authorization request was approved |
| 1240 | 205 | 2011 | The amount of the original Transaction was returned to the Issuer |
| 1240 | 282 | 2011 | The amount of the original Transaction was returned to the Issuer |
| 1240 | 282 | 2013 | The conditions were violated or not met |
| 1240 | 205 | 2013 | The conditions were violated or not met |
| 1240 | 282 | 2014 | On the initial Operation, the Issuer was already processing Chargeback |
| 1240 | 205 | 2014 | On the initial Operation, the Issuer was already processing Chargeback |
| 1240 | 205 | 2015 | The issuer violated the deadline for processing Chargeback |
| 1240 | 282 | 2015 | The issuer violated the deadline for processing Chargeback |
| 1240 | 205 | 2017 | The required text message was not generated |
| 1240 | 282 | 2017 | The required text message was not formed |
| 1442 | 454 | 4501 | Retrieval Request not executed / executed incorrectly |
| 1442 | 450 | 4501 | Retrieval Request not executed / executed incorrectly |
| 1442 | 453 | 4501 | Retrieval Request not executed / executed incorrectly |
| 1442 | 451 | 4501 | Retrieval Request not executed / executed incorrectly |
| 1442 | 454 | 4508 | Violation of authorization procedures |
| 1442 | 453 | 4508 | Violation of authorization procedures |
| 1442 | 450 | 4508 | Violation of authorization procedures |
| 1442 | 451 | 4508 | Violation of authorization procedures |
| 1442 | 451 | 4537 | Unauthorized operation |
| 1442 | 454 | 4537 | Unauthorized operation |
| 1442 | 453 | 4537 | Unauthorized operation |
| 1442 | 450 | 4537 | Unauthorized operation |
| 1442 | 451 | 4554 | Purchased goods / works / services were paid for in another way |
| 1442 | 450 | 4554 | Purchased goods / works / services were paid for in another way |
| 1442 | 453 | 4554 | Purchased goods / works / services were paid for in another way |
| 1442 | 454 | 4554 | Purchased goods / works / services were paid for in another way |
| 1442 | 454 | 4555 | Purchased goods were not delivered / services were not rendered |
| 1442 | 451 | 4555 | Purchased goods were not delivered / services were not rendered |
| 1442 | 450 | 4555 | Purchased goods were not delivered / services were not rendered |
| 1442 | 453 | 4555 | Purchased goods were not delivered / services were not rendered |
| 1442 | 453 | 4560 | Credit Operation was not processed |
| 1442 | 451 | 4560 | Credit Operation was not processed |
| 1442 | 450 | 4560 | Credit Operation was not processed |
| 1442 | 454 | 4560 | Credit Operation was not processed |
| 1442 | 453 | 4580 | Violation of procedures of processing of Operation |
| 1442 | 451 | 4580 | Violation of procedures of processing of Operation |
| 1442 | 450 | 4580 | Violation of procedures of processing of Operation |
| 1442 | 454 | 4580 | Violation of procedures of processing of Operation |
| 1442 | 450 | 4590 | Cash was not given out |
| 1442 | 453 | 4590 | Cash was not given out |
| 1442 | 451 | 4590 | Cash was not given out |
| 1442 | 454 | 4590 | Cash was not given out |
| 1740 | 700 | 7300 | Settlements on the dispute, independently settled by the Participants |
| 1740 | 780 | 7300 | Settlements on the dispute, independently settled by the Participants |

# Appendix B Error Codes

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Message** | **DE/PDS** | **Description** |
| 0001 | All | - | MESSAGE TYPE INDICATOR (MTI) INCORRECT OR CANNOT EXPAND RECORD IN FILE |
| 0004 | File Header  File Trailer | - | HEADER OR TRAILER RECORD MISSING |
| 0005 | File Trailer | p0105 | DOES NOT MATCH HEADER |
| 0006 | File Trailer | p0301 | DOES NOT EQUAL TOTAL OF DETAIL AMOUNT  TRANSACTION |
| 0007 | File Trailer | p0306 | DOES NOT EQUAL NUMBER OF DETAIL RECORDS |
| 0008 | File Header | p0105 | MUST BE VALID DATE IN YYMMDD FORMAT; YYMMDD |
| 0009 | File Header | DE 71 | MUST BE '00000001' |
| 0010 | Presentment | MTI | INVALID MESSAGE TYPE INDICATOR (MTI) AND FUNCTION CODE COMBINATION |
| 0011 | Presentment  Representment  1st Chargeback  2nd Chargeback  Retrieval Request  Fee Collection | - | INVALID LENGTH |
| 0012 | Presentment  Representment  1st Chargeback  2nd Chargeback  Retrieval Request  Fee Collection | DE 71 | DUPLICATE MESSAGE NUMBER IN INTERCHANGE FILE |
| 0013 | Presentment  Representment  1st Chargeback  2nd Chargeback  Retrieval Request  Fee Collection | - | MANDATORY FIELD(S) MISSING |
| 0014 | Presentment | DE 2 | INVALID PAN |
| 0015 | Presentment | DE 14 | MUST BE VALID EXPIRATION DATE IN YYMM FORMAT OR SPACES |
| 0016 | Presentment | DE 22 | POSITION 1 IS INCORRECT |
| 0017 | Presentment | DE 22 | POSITION 2 IS INCORRECT |
| 0018 | Presentment | DE 22 | POSITION 3 IS INCORRECT |
| 0019 | Presentment | DE 22 | POSITION 4 IS INCORRECT |
| 0020 | Presentment | DE 22 | POSITION 5 IS INCORRECT |
| 0021 | Presentment | DE 22 | POSITION 6 IS INCORRECT |
| 0022 | Presentment | DE 22 | POSITION 7 IS INCORRECT |
| 0023 | Presentment | DE 22 | POSITION 8 IS INCORRECT |
| 0024 | Presentment | DE 22 | POSITION 9 IS INCORRECT |
| 0025 | Presentment | DE 22 | POSITION 10 IS INCORRECT |
| 0026 | Presentment | DE 22 | POSITION 11 IS INCORRECT |
| 0027 | Presentment | DE 22 | POSITION 12 IS INCORRECT |