

CB2A AUTHORISATION
VERSION 1.6.1
JANUARY 2021 BULLETIN

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CARD ON FILE TOKENISATION

Background:

Some new data elements are required in the data dictionary to be aligned with MPADS V6.3.1 for e.commerce transactions passing through a card-on-file tokenisation process managed by a Token Service Provider:

- Merchant Tokenisation Indicator: to allow the PSP to indicate he uses a card-on-file tokenisation process.
- Token Authentication verification value: contains data uniquely generated by the TSP to enable validation of the authorised use of the Payment Token.
- Token Requestor Id: identifies each unique combination of Token Requestor and Token Domain(s) for a given Token Service Provider.
- Four last digits of PAN.

Implementation:

Change in Volume 2 - Data Field Dictionary

2.3.1. Alphabetical list

...

Data element	Field/Sub-field
...	
Last four digits of PAN	119 type 9F25
Merchant tokenisation indicator	119 type 0001
Token authentication verification value	119 type 0015
Token Requestor ID	119 type 9F19

...

2.3.2. List by field number

...

N°	Type	Name	Format
119	0001	Merchant tokenisation indicator	an1
119	0015	Token authentication verification value	b4...40
119	9F19	Token Requestor ID	an11
119	9F25	Last four digits of PAN	n4

...

2.3.3. Definition of data fields used

...

Field 119

Reserved for national use

...

Data type _____ b2

Type	Description	Repeatability
...		
0001	Merchant tokenisation indicator	
0015	Token authentication verification value	
9F19	Token Requestor ID	
9F25	Last four digits of PAN	

TYPE = 0001: MERCHANT TOKENISATION INDICATOR

Data format: an1

Number of bytes transported: 1

Value	Description
1	Card-On-File tokenisation

TYPE = 0015: TOKEN AUTHENTICATION VERIFICATION VALUE

Data format: b4...40

Number of bytes transported: 4...40

Token cryptogram that contains uniquely generated data to enable validation of the authorised use of the Payment Token.

TYPE = 9F19: TOKEN REQUESTOR ID

Data format: an 11

Number of bytes transported: 11

Identifies each unique combination of Token Requestor and Token Domain(s) for a given Token Service Provider:

- Positions 1-3: Token Service Provider Code, unique to each Token Service Provider
- Positions 4-11: assigned by the Token Service Provider for each Token Requestor and Token Domain

TYPE = 9F25: LAST FOUR DIGITS OF PAN

Data format: n4

Number of bytes transported: 2

Last four digits of PAN

...

Change in Volume 3.3 – Remote payment secured electronic commerce

8. Messages description

A: Authorisation request : **0100**

B: Response to authorisation request : **0110**

N°	Definition	A	B
...			
119	Reserved for national data	C(2)	C(2)
0001	Merchant tokenisation indicator	C(3)	.
0015	Token authentication verification value	C(3)	.
9F19	Token Requestor ID	C(3)	.
9F25	Last four digits of PAN	.	C(3)

N°	COMMENTS
...	...
2	See list of types
3	Mandatory if available
...	...

...