



**2AP Authorisation**  
Acceptor to Acquirer Protocol  
(CB2A)

**ADDENDUM - FUNDS TRANSFER**

Version 1.6.6 - September 2025



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## 1 OVERVIEW OF DOCUMENT

This documentation contains Data Fields Dictionary and Description of messages for specific data used in funds transfer.

This addendum applies to CB2A Authorisation version 1.6.6 - September 2025.



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## 2 CHANGE SHEETS APPLICABLE TO CB2A/2AP 1.6.5

- [1993 - V1.0 - New data elements for AFT](#)
- [1994 - V1.0 - Funds transfer back-to-back](#)
- [2008 - V1.0 - Funds transfer data reversal](#)



## 1993 - V1.0 - NEW DATA ELEMENTS FOR AFT

### Context

Visa references:

- Changes to support new data requirements in Visa Direct transaction GTLIG October 2024 - §3.2
- AFT data elements and processing rules

Visa requires additional information and the payment facilitator address in funds transfer authorization requests.

### Implementation

#### Addendum - Funds Transfer, section 3.3: Definition of data fields used

#### 113: Payment Facilitator address

LL2VAR b...999

☐ **Data type** \_\_\_\_\_ **b2**

Value	Description
0019	Payment Facilitator name
0028	Payment Facilitator street address
0029	Payment Facilitator city name
0030	Payment Facilitator state/province code
0031	Payment Facilitator postal code
0032	Payment Facilitator country code

☐ **Data element length** \_\_\_\_\_ **b2**

☐ **Data element value** \_\_\_\_\_

⇒ **0019: PAYMENT FACILITATOR NAME**

ans...25

Contains the payment facilitator name.

⇒ **0028: PAYMENT FACILITATOR STREET ADDRESS**

ans...99

Contains the payment facilitator street address.

⇒ **0029: PAYMENT FACILITATOR CITY NAME**

ans...50

Contains the payment facilitator city name.

⇒ **0030: PAYMENT FACILITATOR STATE/PROVINCE CODE**

ans3



Contains the payment facilitator state/province code.

⇒ **0031: PAYMENT FACILITATOR POSTAL CODE** *ans...10*

Contains the payment facilitator postal code.

⇒ **0032: PAYMENT FACILITATOR COUNTRY CODE** *ans3*

Contains the payment facilitator country code.

## Field 118: Industry-specific data

*LL2VAR b...999*

...

☐ **Data type** \_\_\_\_\_ **b2**

Value	Description
0018	Acceptor legal business name
0019	Visa risk assessment data risk score
0201	National POS geographical data
4012	Account owner nationality
4013	Account owner country of birth
4014	Account owner occupation
4015	Account owner date of birth
4016	Account owner email address personal
4017	Account Owner Address Line 1
4018	Account Owner Address Line 2
4019	Account Owner Street Name
4020	Account Owner Postal Code
4021	Account Owner City Name
4022	Account Owner Country Subdivision Code, Major
4023	Account Owner Country
4024	Account owner building
4025	Account Owner Country Subdivision Code, Minor

⇒ **0018: ACCEPTOR LEGAL BUSINESS NAME** *ans...25*

⇒ **0019: VISA RISK ASSESSMENT DATA RISK SCORE** *an2*

⇒ **0201: NATIONAL POS GEOGRAPHICAL DATA** *ans14*



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⇒ <b>4012: ACCOUNT OWNER NATIONALITY</b>	<b>ans3</b>
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Contains the account owner nationality as an alpha country code.

⇒ <b>4013: ACCOUNT OWNER COUNTRY OF BIRTH</b>	<b>ans3</b>
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Contains the account owner country of birth as an alpha country code.

⇒ <b>4014: ACCOUNT OWNER OCCUPATION</b>	<b>ans...35</b>
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Contains the account owner occupation.

⇒ <b>4015: ACCOUNT OWNER DATE OF BIRTH</b>	<b>n8</b>
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Contains the account owner date of birth.

⇒ <b>4016: ACCOUNT OWNER EMAIL ADDRESS PERSONAL</b>	<b>ans...99</b>
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Contains the account owner personal email address.

⇒ <b>4017: ACCOUNT OWNER ADDRESS LINE 1</b>	<b>ans...99</b>
---	-----------------

Contains the first line of the recipient address.

⇒ <b>4018: ACCOUNT OWNER ADDRESS LINE 2</b>	<b>ans...99</b>
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Contains the second line of the recipient address.

⇒ <b>4019: ACCOUNT OWNER STREET NAME</b>	<b>ans...99</b>
--	-----------------

Contains the street name of the recipient address.

⇒ <b>4020: ACCOUNT OWNER POSTAL CODE</b>	<b>ans...16</b>
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Contains the postal code of the recipient address.

⇒ <b>4021: ACCOUNT OWNER CITY NAME</b>	<b>ans...25</b>
--	-----------------

Contains the city name of the recipient address.

⇒ <b>4022: ACCOUNT OWNER COUNTRY SUBDIVISION CODE, MAJOR</b>	<b>ans3</b>
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Contains the state or province ISO subdivision code of the recipient address.

⇒ <b>4023: ACCOUNT OWNER COUNTRY</b>	<b>a3</b>
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Contains the fixed length alpha-3 ISO country code of the recipient address.



⇒ **4024: ACCOUNT OWNER BUILDING**

ans...16

⇒ **4025: ACCOUNT OWNER COUNTRY SUBDIVISION CODE, MINOR**

ans...16

### Addendum - Funds Transfer, section 4.1: Authorisation request and response

**X:** Mandatory **C:** Conditional **F:** Optional **.**: Non-processed field **S:** Message specific value **Q:** Same value as in the request **QI:** Same value as in the initial request **RI:** Same value as in the initial response

**A:** Authorisation request: **0100**

**B:** Authorisation response: **0110**

N°	Definition	A	B
113	Payment Facilitator address	C (2)	C (2)
113 type 0019	Payment Facilitator name	C (177)	.
113 type 0028	Payment Facilitator street address	C (177)	.
113 type 0029	Payment Facilitator city name	C (177)	.
113 type 0030	Payment Facilitator state/province code	C (177)	.
113 type 0031	Payment Facilitator postal code	C (177)	.
113 type 0032	Payment Facilitator country code	C (177)	.
118	Industry-specific data	C (2)	C (2)
118-type-1007	Agreement ID	.	C (108)
118 type 0019	Visa risk assessment data risk score	.	C (177)
118-type-0004	Nomenclature	C (108)	.
118-type-1000	Unique Transfer Reference	C (108)	.
118-type-1004	Application Type Identifier	C (108)	.
118-type-1002	Source of the funds	C (108)	.
118-type-1003	Transfer reason	C (108)	.
118-type-1004	Label or message	C (108)	.
118-type-1005	Customer language	C (108)	.
118-type-1006	Customer language message	C (108)	.
118-type-2000	Payer/Participant identifier	C (108)	.
118-type-2001	Payer/PAN	C (108)	.
118-type-2002	Payer/First name	C (108)	.
118-type-2003	Payer/Middle name	C (108)	.
118-type-2004	Payer/Last name	C (108)	.
118-type-2005	Payer/Address	C (108)	.
118-type-2006	Payer/Postcode	C (108)	.
118-type-2007	Payer/City	C (108)	.
118-type-2008	Payer/State or province	C (108)	.
118-type-2009	Payer/Country	C (108)	.
118-type-2010	Payer/Phone	C (108)	.
118-type-2011	Payer/Birth date	C (108)	.





N°	Definition	A	B
118-type-2012	Payer/BIC	C (108)	.
118-type-2013	Payer/IBAN	C (108)	.
118-type-2015	Payer/Identity document	C (108)	.
118-type-2016	Payer/ID-number	C (108)	.
118-type-2017	Payer/ID-country-code	C (108)	.
118-type-2018	Payer/Nationality	C (108)	.
118-type-2019	Payer/Account-Number-Type	C (108)	.
118-type-2020	Payer/Identity-Sub-Type	C (108)	.
118-type-2021	Payer/Account-Identifier-value	C (108)	.
118-type-2022	Payer/Account-Identifier-type-code	C (108)	.
118-type-3001	Payee/PAN	C (108)	.
118-type-3002	Payee/First-name	C (108)	.
118-type-3003	Payee/Middle-name	C (108)	.
118-type-3004	Payee/Last-name	C (108)	.
118-type-3005	Payee/Address	C (108)	.
118-type-3006	Payee/Postcode	C (108)	.
118-type-3007	Payee/City	C (108)	.
118-type-3008	Payee/State-or-province	C (108)	.
118-type-3009	Payee/Country	C (108)	.
118-type-3010	Payee/Phone	C (108)	.
118-type-3011	Payee/Birth-date	C (108)	.
118-type-3012	Payee/BIC	C (108)	.
118-type-3014	Payee/Account-number	C (108)	.
118-type-3015	Payee/Identity document	C (108)	.
118-type-3016	Payee/ID-number	C (108)	.
118-type-3017	Payee/ID-country-code	C (108)	.
118-type-3018	Payee/Nationality	C (108)	.
118-type-3019	Payee/Account-Number-Type	C (108)	.
118-type-3020	Payee/Identity-Sub-Type	C (108)	.
118-type-3021	Payee/Account-Identifier-value	C (108)	.
118-type-3022	Payee/Account-Identifier-type-code	C (108)	.
118-type-3023	Payee/Token-authentication-factor-A	C (108)	.
118-type-2014	Payer/Account-Number	C (108)	.
118 type 0018	Acceptor legal business name	C (108)	.
118 type 0201	National POS geographical data	C (108)	.
118 type 4012	Account owner nationality	C (177)	.
118 type 4013	Account owner country of birth	C (177)	.
118 type 4014	Account owner occupation	C (177)	.
118 type 4015	Account owner date of birth	C (177)	.
118 type 4016	Account owner email address personal	C (177)	.
118 type 4017	Account Owner Address Line 1	C (177)	.



N°	Definition	A	B
118 type 4018	Account Owner Address Line 2	C (177)	.
118 type 4019	Account Owner Street Name	C (177)	.
118 type 4020	Account Owner Postal Code	C (177)	.
118 type 4021	Account Owner City Name	C (177)	.
118 type 4022	Account Owner Country Subdivision Code, Major	C (177)	.
118 type 4023	Account Owner Country	C (177)	.
118 type 4024	Account owner building	C (177)	.
118 type 4025	Account Owner Country Subdivision Code, Minor	C (177)	.

#### Addendum - Funds Transfer, section 4.3: comments

N°	Comments
2	See list of types
108	May be present. Presence conditions are specific to each scheme.
177	May be set for Visa funds transfer



## 1994 - V1.0 - FUNDS TRANSFER BACK-TO-BACK

### Context

Visa references: Visa reference: changes to support back-to-back account funding transactions GTLIG October 2024 - § 9.3.2

Visa has created a data element to identify back-to-back funds transfer. It's added in CB2A.

### Implementation

#### Addendum - Funds Transfer, section 3.3: Definition of data fields used

#### Field 118: Industry-specific data

LL2VAR b...999

...

☐ Data type \_\_\_\_\_ b2

Value	Description
0039	Service processing type transactions

⇒ **0039: SERVICE PROCESSING TYPE TRANSACTIONS**

an2

This subfield indicates the service processing type of a funds transfer.

#### Addendum - Funds Transfer, section 4.1: Authorisation request and response

**X:** Mandatory **C:** Conditional **F:** Optional **.**: Non-processed field **S:** Message specific value **Q:** Same value as in the request **QI:** Same value as in the initial request **RI:** Same value as in the initial response

**A:** Authorisation request: **0100**

**B:** Authorisation response: **0110**

N°	Definition	A	B
118 type 0039	Service processing type transactions	C (177)	.

#### Addendum - Funds Transfer, section 4.3: comments

N°	Comments
177	May be set for Visa funds transfer

## 2008 - V1.0 - FUNDS TRANSFER DATA REVERSAL

### Context

Some data elements present in authorisation request may be present in reversal request.

### Implementation

#### Addendum - Funds Transfer, section 4.2: Reversal request and response

**X:** Mandatory **C:** Conditional **F:** Optional **.**: Non-processed field **S:** Message specific value **Q:** Same value as in the request **QI:** Same value as in the initial request **RI:** Same value as in the initial response

**A:** Payment reversal request: **0400/0401**

**B:** Response to payment reversal request: **0410**

N°	Definition	A	B
113	Payment Facilitator address	C (2)	.
113 type 0019	Payment Facilitator name	CQI (104)	.
113 type 0028	Payment Facilitator street address	CQI (104)	.
113 type 0029	Payment Facilitator city name	CQI (104)	.
113 type 0030	Payment Facilitator state/province code	CQI (104)	.
113 type 0031	Payment Facilitator postal code	CQI (104)	.
113 type 0032	Payment Facilitator country code	CQI (104)	.
118	Industry-specific data	C (2)	.
118-type-0001	Nomenclature	CQI (177)	.
118-type-1000	Unique-Transfer-Reference	CQI (177)	.
118-type-1001	Application-Type-Identifier	CQI (177)	.
118-type-1002	Source-of-the-funds	CQI (177)	.
118-type-1003	Transfer-reason	CQI (177)	.
118-type-1004	Label-or-message	CQI (177)	.
118-type-1005	Customer-language	CQI (177)	.
118-type-1006	Customer-language-message	CQI (177)	.
118-type-1007	Agreement-ID	CQI (177)	.
118-type-2000	Payer/Participant-identifier	CQI (177)	.
118-type-2001	Payer/PAN	CQI (177)	.
118-type-2002	Payer/First-name	CQI (177)	.
118-type-2003	Payer/Middle-name	CQI (177)	.
118-type-2004	Payer/Last-name	CQI (177)	.
118-type-2005	Payer/Address	CQI (177)	.
118-type-2006	Payer/Postcode	CQI (177)	.
118-type-2007	Payer/City	CQI (177)	.
118-type-2008	Payer/State-or-province	CQI (177)	.
118-type-2009	Payer/Country	CQI (177)	.
118-type-2010	Payer/Phone	CQI (177)	.
118-type-2011	Payer/Birth-date	CQI (177)	.
118-type-2012	Payer/BIC	CQI (177)	.



N°	Definition	A	B
118-type-2013	Payer/IBAN	CQI (177)	.
118-type-2015	Payer/Identity document	CQI (177)	.
118-type-2016	Payer/ID-number	CQI (177)	.
118-type-2017	Payer/ID-country-code	CQI (177)	.
118-type-2018	Payer/Nationality	CQI (177)	.
118-type-2019	Payer/Account-Number-Type	CQI (177)	.
118-type-2020	Payer/Identity-Sub-Type	CQI (177)	.
118-type-2021	Payer/Account-Identifier-value	CQI (177)	.
118-type-2022	Payer/Account-Identifier-type-code	CQI (177)	.
118-type-3001	Payee/PAN	CQI (177)	.
118-type-3002	Payee/First-name	CQI (177)	.
118-type-3003	Payee/Middle-name	CQI (177)	.
118-type-3004	Payee/Last-name	CQI (177)	.
118-type-3005	Payee/Address	CQI (177)	.
118-type-3006	Payee/Postcode	CQI (177)	.
118-type-3007	Payee/City	CQI (177)	.
118-type-3008	Payee/State-or-province	CQI (177)	.
118-type-3009	Payee/Country	CQI (177)	.
118-type-3010	Payee/Phone	CQI (177)	.
118-type-3011	Payee/Birth-date	CQI (177)	.
118-type-3012	Payee/BIC	CQI (177)	.
118-type-3014	Payee/Account-number	CQI (177)	.
118-type-3015	Payee/Identity-document	CQI (177)	.
118-type-3016	Payee/ID-number	CQI (177)	.
118-type-3017	Payee/ID-country-code	CQI (177)	.
118-type-3018	Payee/Nationality	CQI (177)	.
118-type-3019	Payee/Account-Number-Type	CQI (177)	.
118-type-3020	Payee/Identity-Sub-Type	CQI (177)	.
118-type-3024	Payee/Account-Identifier-value	CQI (177)	.
118-type-3022	Payee/Account-Identifier-type-code	CQI (177)	.
118-type-3023	Payee/Token-authentication-factor-A	CQI (177)	.
118-type-2014	Payer/Account-Number	CQI (177)	.
118 type 0018	Acceptor legal business name	CQI (177)	.
118 type 0019	Visa risk assessment data risk score	CQI (177)	.
118 type 0201	National POS geographical data	CQI (177)	.
118 type 4012	Account owner nationality	CQI (177)	.
118 type 4013	Account owner country of birth	CQI (177)	.
118 type 4014	Account owner occupation	CQI (177)	.
118 type 4015	Account owner date of birth	CQI (177)	.
118 type 4016	Account owner email address personal	CQI (177)	.
118 type 4017	Account Owner Address Line 1	CQI (177)	.



N°	Definition	A	B
118 type 4018	Account Owner Address Line 2	CQI (177)	.
118 type 4019	Account Owner Street Name	CQI (177)	.
118 type 4020	Account Owner Postal Code	CQI (177)	.
118 type 4021	Account Owner City Name	CQI (177)	.
118 type 4022	Account Owner Country Subdivision Code, Major	CQI (177)	.
118 type 4023	Account Owner Country	CQI (177)	.
118 type 4024	Account owner building	CQI (177)	.
118 type 4025	Account Owner Country Subdivision Code, Minor	CQI (177)	.
118 type 0039	Service processing type transactions	CQI (177)	.
118 type 0001	Nomenclature	CQI (177)	.

#### Addendum - Funds Transfer, section 4.3: comments

N°	Comments
2	See list of types
104	Mandatory if present in the initial request
177	May be set for Visa funds transfer



### 3 DATA FIELDS DICTIONARY FOR FUNDS TRANSFER FOR INTERNATIONAL SCHEMES

#### 3.1 ALPHABETICAL LIST

Data element	Field/Sub-field
Acceptor legal business name	118 type 0018
Account Owner Address Line 1	118 type 4017
Account Owner Address Line 2	118 type 4018
Account owner building	118 type 4024
Account Owner City Name	118 type 4021
Account Owner Country	118 type 4023
Account owner country of birth	118 type 4013
Account Owner Country Subdivision Code, Major	118 type 4022
Account Owner Country Subdivision Code, Minor	118 type 4025
Account owner date of birth	118 type 4015
Account owner email address personal	118 type 4016
Account owner nationality	118 type 4012
Account owner occupation	118 type 4014
Account Owner Postal Code	118 type 4020
Account Owner Street Name	118 type 4019
Agreement ID	118 type 1007
Application Type Identifier	118 type 1001
Customer language	118 type 1005
Customer language message	118 type 1006
Industry-specific data	118
Label or message	118 type 1004
National POS geographical data	118 type 0201
Nomenclature	118 type 0001
Payee/Account Identifier type code	118 type 3022
Payee/Account Identifier value	118 type 3021
Payee/Account number	118 type 3014
Payee/Account Number Type	118 type 3019
Payee/Address	118 type 3005
Payee/BIC	118 type 3012
Payee/Birth date	118 type 3011
Payee/City	118 type 3007
Payee/Country	118 type 3009
Payee/First name	118 type 3002
Payee/ID country code	118 type 3017



Data element	Field/Sub-field
Payee/ID number	118 type 3016
Payee/Identity document	118 type 3015
Payee/Identity Sub Type	118 type 3020
Payee/Last name	118 type 3004
Payee/Middle name	118 type 3003
Payee/Nationality	118 type 3018
Payee/PAN	118 type 3001
Payee/Phone	118 type 3010
Payee/Postcode	118 type 3006
Payee/State or province	118 type 3008
Payee/Token authentication factor A	118 type 3023
Payer/Account Identifier type code	118 type 2022
Payer/Account Identifier value	118 type 2021
Payer/Account Number	118 type 2014
Payer/Account Number Type	118 type 2019
Payer/Address	118 type 2005
Payer/BIC	118 type 2012
Payer/Birth date	118 type 2011
Payer/City	118 type 2007
Payer/Country	118 type 2009
Payer/First name	118 type 2002
Payer/IBAN	118 type 2013
Payer/ID country code	118 type 2017
Payer/ID number	118 type 2016
Payer/Identity document	118 type 2015
Payer/Identity Sub Type	118 type 2020
Payer/Last name	118 type 2004
Payer/Middle name	118 type 2003
Payer/Nationality	118 type 2018
Payer/PAN	118 type 2001
Payer/Participant identifier	118 type 2000
Payer/Phone	118 type 2010
Payer/Postcode	118 type 2006
Payer/State or province	118 type 2008
Payment Facilitator address	113
Payment Facilitator city name	113 type 0029
Payment Facilitator country code	113 type 0032
Payment Facilitator name	113 type 0019





Data element	Field/Sub-field
Payment Facilitator postal code	113 type 0031
Payment Facilitator state/province code	113 type 0030
Payment Facilitator street address	113 type 0028
Service processing type transactions	118 type 0039
Source of the funds	118 type 1002
Transfer reason	118 type 1003
Unique Transfer Reference	118 type 1000
Visa risk assessment data risk score	118 type 0019

### 3.2 LIST BY FIELD NUMBER

Nr	Type	Name	Format
113		Payment Facilitator address	LL2VAR b...999
	0019	Payment Facilitator name	ans...25
	0028	Payment Facilitator street address	ans...99
	0029	Payment Facilitator city name	ans...50
	0030	Payment Facilitator state/province code	ans3
	0031	Payment Facilitator postal code	ans...10
	0032	Payment Facilitator country code	ans3
118		Industry-specific data	LL2VAR b...999
	0001	Nomenclature	an 1
	0018	Acceptor legal business name	ans...25
	0019	Visa risk assessment data risk score	an2
	0039	Service processing type transactions	an2
	0201	National POS geographical data	ans14
	1000	Unique Transfer Reference	ans 1...35
	1001	Application Type Identifier	an 1...3
	1002	Source of the funds	n 2
	1003	Transfer reason	ans 1...35
	1004	Label or message	ans 1...65
	1005	Customer language	ans 2...3
	1006	Customer language message	b 1...50
	1007	Agreement ID	ans4
	2000	Payer/Participant identifier	ans 1...35
	2001	Payer/PAN	n...19
	2002	Payer/First name	ans 1...35
	2003	Payer/Middle name	ans 1...35
	2004	Payer/Last name	ans 1...35
	2005	Payer/Address	ans 1...50



Nr	Type	Name	Format
2006	Payer	Postcode	ans 1...10
2007	Payer	City	ans 1...25
2008	Payer	State or province	ans 2...3
2009	Payer	Country	ans 3
2010	Payer	Phone	ans 1...20
2011	Payer	Birth date	n 8
2012	Payer	BIC	ans 1...11
2013	Payer	IBAN	an...34
2014	Payer	Account Number	an 1...35
2015	Payer	Identity document	ans...4
2016	Payer	ID number	ans...35
2017	Payer	ID country code	ans 3
2018	Payer	Nationality	ans 3
2019	Payer	Account Number Type	n2
2020	Payer	Identity Sub Type	an 2
2021	Payer	Account Identifier value	ans34
2022	Payer	Account Identifier type code	an2
3001	Payee	PAN	n...19
3002	Payee	First name	ans 1...35
3003	Payee	Middle name	ans 1...35
3004	Payee	Last name	ans 1...35
3005	Payee	Address	ans 1...50
3006	Payee	Postcode	ans 1...10
3007	Payee	City	ans 1...25
3008	Payee	State or province	ans 2...3
3009	Payee	Country	ans 3
3010	Payee	Phone	ans 1...20
3011	Payee	Birth date	n 8
3012	Payee	BIC	ans 1...11
3014	Payee	Account number	an 1.35
3015	Payee	Identity document	ans...4
3016	Payee	ID number	ans...35
3017	Payee	ID country code	ans 3
3018	Payee	Nationality	ans 3
3019	Payee	Account Number Type	n2
3020	Payee	Identity Sub Type	an 2
3021	Payee	Account Identifier value	ans34
3022	Payee	Account Identifier type code	an2



Nr	Type	Name	Format
3023		Payee/Token authentication factor A	b1
4012		Account owner nationality	ans3
4013		Account owner country of birth	ans3
4014		Account owner occupation	ans...35
4015		Account owner date of birth	n8
4016		Account owner email address personal	ans...99
4017		Account Owner Address Line 1	ans...99
4018		Account Owner Address Line 2	ans...99
4019		Account Owner Street Name	ans...99
4020		Account Owner Postal Code	ans...16
4021		Account Owner City Name	ans...25
4022		Account Owner Country Subdivision Code, Major	ans3
4023		Account Owner Country	a3
4024		Account owner building	ans...16
4025		Account Owner Country Subdivision Code, Minor	ans...16

### 3.3 DEFINITION OF DATA FIELDS USED



### Field 113: Payment Facilitator address

Format: LL2VAR b...999

☐ Data type \_\_\_\_\_ b2

Value	Description
0019	Payment Facilitator name
0028	Payment Facilitator street address
0029	Payment Facilitator city name
0030	Payment Facilitator state/province code
0031	Payment Facilitator postal code
0032	Payment Facilitator country code

☐ Data element length \_\_\_\_\_ b2

☐ Data element value \_\_\_\_\_

⇒ TYPE = 0019: PAYMENT FACILITATOR NAME

Format: ans...25

Contains the payment facilitator name.

⇒ TYPE = 0028: PAYMENT FACILITATOR STREET ADDRESS

Format: ans...99

Contains the payment facilitator street address.

⇒ TYPE = 0029: PAYMENT FACILITATOR CITY NAME

Format: ans...50

Contains the payment facilitator city name.

⇒ TYPE = 0030: PAYMENT FACILITATOR STATE/PROVINCE CODE

Format: ans3

Contains the payment facilitator state/province code.

⇒ TYPE = 0031: PAYMENT FACILITATOR POSTAL CODE

Format: ans...10

Contains the payment facilitator postal code.

⇒ TYPE = 0032: PAYMENT FACILITATOR COUNTRY CODE

Format: ans3

Contains the payment facilitator country code.

### Field 118: Industry-specific data

Format: LL2VAR b...999

☐ Data type \_\_\_\_\_ b2



Value	Description
0001	AFT - Nomenclature
0018	Acceptor legal business name
0019	Visa risk assessment data risk score
0039	Service processing type transactions
0201	National POS geographical data
1000	Unique transfer reference
1001	AFT - Application type identifier
1002	Funding source
1003	Transfer reason
1004	Label or message
1005	Customer language
1006	Customer language message
1007	Agreement ID
2000	Payer/Participant identifier
2001	Payer/PAN
2002	Payer/First name
2003	Payer/Middle name
2004	Payer/Last name
2005	Payer/Address
2006	Payer/Postcode
2007	Payer/City
2008	Payer/State or province
2009	Payer/Country
2010	Payer/Phone
2011	Payer/Birth date
2012	Payer/BIC
2013	Payer/IBAN
2014	Payer/Account number
2015	Payer/Identity document
2016	Payer/ID number
2017	Payer/ID country code
2018	Payer/Nationality
2019	Payer/Account number type
2020	Payer/Identity Sub Type
2021	Payer/Account identifier value
2022	Payer/Account identifier type code
3001	Payee/PAN
3002	Payee/First name



Value	Description
3003	Payee/Middle name
3004	Payee/Last name
3005	Payee/Address
3006	Payee/Postcode
3007	Payee/City
3008	Payee/State or province
3009	Payee/Country
3010	Payee/Phone
3011	Payee/Birth date
3012	Payee/BIC
3014	Payee/Account number
3015	Payee/Identity document
3016	Payee/ID number
3017	Payee/ID country code
3018	Payee/Nationality
3019	Payee/Account number type
3020	Payee/Identity Sub Type
3021	Payee/Account identifier value
3022	Payee/Account identifier type code
3023	Payee/Token authentication factor A
4012	Account owner nationality
4013	Account owner country of birth
4014	Account owner occupation
4015	Account owner date of birth
4016	Account owner email address personal
4017	Account Owner Address Line 1
4018	Account Owner Address Line 2
4019	Account Owner Street Name
4020	Account Owner Postal Code
4021	Account Owner City Name
4022	Account Owner Country Subdivision Code, Major
4023	Account Owner Country
4024	Account owner building
4025	Account Owner Country Subdivision Code, Minor

⇒ **TYPE = 0001: NOMENCLATURE**

*Format: an 1*

Indicates the network involved in the coding of data in the field.



Value	Description
1	CB
2	Visa
3	MasterCard

⇒ **TYPE = 0018: ACCEPTOR LEGAL BUSINESS NAME**

Format: ans...25

⇒ **TYPE = 0019: VISA RISK ASSESSMENT DATA RISK SCORE**

Format: an2

⇒ **TYPE = 0039: SERVICE PROCESSING TYPE TRANSACTIONS**

Format: an2

This subfield indicates the service processing type of a funds transfer.

⇒ **TYPE = 0201: NATIONAL POS GEOGRAPHICAL DATA**

Format: ans14

⇒ **TYPE = 1000: UNIQUE TRANSFER REFERENCE**

Format: ans 1...35

Contains a unique reference to identify the funds transfer transaction.

⇒ **TYPE = 1001: APPLICATION TYPE IDENTIFIER**

Format: an 1...3

Identifies the type of application that initiated the transaction. Refer to each scheme rules.

⇒ **TYPE = 1002: SOURCE OF THE FUNDS**

Format: n 2

Source of the funds.

⇒ **TYPE = 1003: TRANSFER REASON**

Format: ans 1...35

Reason for the transfer.

⇒ **TYPE = 1004: LABEL OR MESSAGE**

Format: ans 1...65

Text or a message.

⇒ **TYPE = 1005: CUSTOMER LANGUAGE**

Format: ans 2...3

Language used by the customer.

⇒ **TYPE = 1006: CUSTOMER LANGUAGE MESSAGE**

Format: b 1...50

Message in the customer's language.

⇒ **TYPE = 1007: AGREEMENT ID**

Format: ans4



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⇒ **TYPE = 2000: PAYER/PARTICIPANT IDENTIFIER**

*Format: ans 1...35*

Payer's participant identifier at the Payer side.

⇒ **TYPE = 2001: PAYER/PAN**

*Format: n...19*

Payer's PAN. Note : When the PAN has an odd number of positions, the first position is equal to 0 and that the first useful position is the second one.

⇒ **TYPE = 2002: PAYER/FIRST NAME**

*Format: ans 1...35*

Payer's first name.

⇒ **TYPE = 2003: PAYER/MIDDLE NAME**

*Format: ans 1...35*

Payer's middle name.

⇒ **TYPE = 2004: PAYER/LAST NAME**

*Format: ans 1...35*

Payer's last name.

⇒ **TYPE = 2005: PAYER/ADDRESS**

*Format: ans 1...50*

Payer's address.

⇒ **TYPE = 2006: PAYER/POSTCODE**

*Format: ans 1...10*

Payer's postal code.

⇒ **TYPE = 2007: PAYER/CITY**

*Format: ans 1...25*

Payer's city.

⇒ **TYPE = 2008: PAYER/STATE OR PROVINCE**

*Format: ans 2...3*

Payer's state or province.

⇒ **TYPE = 2009: PAYER/COUNTRY**

*Format: ans 3*

Payer's country.

⇒ **TYPE = 2010: PAYER/PHONE**

*Format: ans 1...20*

Payer's phone number.

⇒ **TYPE = 2011: PAYER/BIRTH DATE**

*Format: n 8*

Payer's birth date (MMDDYYYY format).

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⇒ **TYPE = 2012: PAYER/BIC**

Format: ans 1...11

International Bank Identifier Code for the Payer's bank account.

⇒ **TYPE = 2013: PAYER/IBAN**

Format: an...34

International Bank Account Number for the Payer's bank account.

⇒ **TYPE = 2014: PAYER/ACCOUNT NUMBER**

Format: an 1...35

Payer's account number.

⇒ **TYPE = 2015: PAYER/IDENTITY DOCUMENT**

Format: ans...4

Type of identity document used to identify the Payer.

⇒ **TYPE = 2016: PAYER/ID NUMBER**

Format: ans...35

Number of the identity document used to identify the Payer.

⇒ **TYPE = 2017: PAYER/ID COUNTRY CODE**

Format: ans 3

Issuing country code of the identity document used to identify the Payer.

⇒ **TYPE = 2018: PAYER/NATIONALITY**

Format: ans 3

Nationality of the Payer.

⇒ **TYPE = 2019: PAYER/ACCOUNT NUMBER TYPE**

Format: n2

Account number type of the payer.

⇒ **TYPE = 2020: PAYER/IDENTITY SUB TYPE**

Format: an 2

⇒ **TYPE = 2021: PAYER/ACCOUNT IDENTIFIER VALUE**

Format: ans34

⇒ **TYPE = 2022: PAYER/ACCOUNT IDENTIFIER TYPE CODE**

Format: an2

⇒ **TYPE = 3001: PAYEE/PAN**

Format: n...19

Payee's PAN. Note : When the PAN has an odd number of positions, the first position is equal to 0 and that the first useful position is the second one.

⇒ **TYPE = 3002: PAYEE/FIRST NAME**

Format: ans 1...35

Payee's first name.



⇒ **TYPE = 3003: PAYEE/MIDDLE NAME**

*Format: ans 1...35*

Payee's middle name.

⇒ **TYPE = 3004: PAYEE/LAST NAME**

*Format: ans 1...35*

Payee's last name.

⇒ **TYPE = 3005: PAYEE/ADDRESS**

*Format: ans 1...50*

Payee's address.

⇒ **TYPE = 3006: PAYEE/POSTCODE**

*Format: ans 1...10*

Payee's postal code.

⇒ **TYPE = 3007: PAYEE/CITY**

*Format: ans 1...25*

Payee's city.

⇒ **TYPE = 3008: PAYEE/STATE OR PROVINCE**

*Format: ans 2...3*

Payee's state or province.

⇒ **TYPE = 3009: PAYEE/COUNTRY**

*Format: ans 3*

Payee's country.

⇒ **TYPE = 3010: PAYEE/PHONE**

*Format: ans 1...20*

Payee's phone number.

⇒ **TYPE = 3011: PAYEE/BIRTH DATE**

*Format: n 8*

Payee's birth date (MMDDYYYY format).

⇒ **TYPE = 3012: PAYEE/BIC**

*Format: ans 1...11*

International Bank Identifier Code for the payee's bank account.

⇒ **TYPE = 3014: PAYEE/ACCOUNT NUMBER**

*Format: an 1.35*

Payee's account number.

⇒ **TYPE = 3015: PAYEE/IDENTITY DOCUMENT**

*Format: ans...4*

Type of identity document used to identify the payee.



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⇒ **TYPE = 3016: PAYEE/ID NUMBER**

*Format: ans...35*

Number of the identity document used to identify the payee.

⇒ **TYPE = 3017: PAYEE/ID COUNTRY CODE**

*Format: ans 3*

Issuing country code of the identity document used to identify the payee.

⇒ **TYPE = 3018: PAYEE/NATIONALITY**

*Format: ans 3*

Nationality of the payee.

⇒ **TYPE = 3019: PAYEE/ACCOUNT NUMBER TYPE**

*Format: n2*

Account number type of the payee.

⇒ **TYPE = 3020: PAYEE/IDENTITY SUB TYPE**

*Format: an 2*

⇒ **TYPE = 3021: PAYEE/ACCOUNT IDENTIFIER VALUE**

*Format: ans34*

⇒ **TYPE = 3022: PAYEE/ACCOUNT IDENTIFIER TYPE CODE**

*Format: an2*

⇒ **TYPE = 3023: PAYEE/TOKEN AUTHENTICATION FACTOR A**

*Format: b1*

⇒ **TYPE = 4012: ACCOUNT OWNER NATIONALITY**

*Format: ans3*

Contains the account owner nationality as an alpha country code.

⇒ **TYPE = 4013: ACCOUNT OWNER COUNTRY OF BIRTH**

*Format: ans3*

Contains the account owner country of birth as an alpha country code.

⇒ **TYPE = 4014: ACCOUNT OWNER OCCUPATION**

*Format: ans...35*

Contains the account owner occupation.

⇒ **TYPE = 4015: ACCOUNT OWNER DATE OF BIRTH**

*Format: n8*

Contains the account owner date of birth.

⇒ **TYPE = 4016: ACCOUNT OWNER EMAIL ADDRESS PERSONAL**

*Format: ans...99*

Contains the account owner personal email address.

⇒ **TYPE = 4017: ACCOUNT OWNER ADDRESS LINE 1**

*Format: ans...99*

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Contains the first line of the recipient address.

⇒ **TYPE = 4018: ACCOUNT OWNER ADDRESS LINE 2**

*Format: ans...99*

Contains the second line of the recipient address.

⇒ **TYPE = 4019: ACCOUNT OWNER STREET NAME**

*Format: ans...99*

Contains the street name of the recipient address.

⇒ **TYPE = 4020: ACCOUNT OWNER POSTAL CODE**

*Format: ans...16*

Contains the postal code of the recipient address.

⇒ **TYPE = 4021: ACCOUNT OWNER CITY NAME**

*Format: ans...25*

Contains the city name of the recipient address.

⇒ **TYPE = 4022: ACCOUNT OWNER COUNTRY SUBDIVISION CODE, MAJOR**

*Format: ans3*

Contains the state or province ISO subdivision code of the recipient address.

⇒ **TYPE = 4023: ACCOUNT OWNER COUNTRY**

*Format: a3*

Contains the fixed length alpha-3 ISO country code of the recipient address.

⇒ **TYPE = 4024: ACCOUNT OWNER BUILDING**

*Format: ans...16*

⇒ **TYPE = 4025: ACCOUNT OWNER COUNTRY SUBDIVISION CODE, MINOR**

*Format: ans...16*



## 4 MESSAGES DESCRIPTION OF REMOTE FUNDS TRANSFERS

### How to read the tables

The term "transaction" refers to a set of "requests/responses".

The term "message" refers either to a request or to a response.

### Data field presence conditions

- **X** Mandatory
- **C** Conditional: the condition making this field mandatory is stated in a note (nn); in all other cases, the field is optional
- **F** Optional
- **.** The field may be present, but it is not processed by the receiving system.
- **Non-applicable** - Field is not defined in the standard.

### Field values

- **S** Message-specific value
- **Q** Value is equal to request value
- **QI** Value is equal to initial request value
- **RI** Value is equal to initial response value

### Note

- All fields undefined in the 2AP Authorisation protocol, but which comply with ISO 8583 (v87) can be used.
- The condition "mandatory if available" means that the data element must be transported by the protocol when provided by the application

### 4.1 AUTHORISATION REQUEST AND RESPONSE

**X**: Mandatory **C**: Conditional **F**: Optional **.**: Non-processed field **S**: Message specific value **Q**: Same value as in the request **QI**: Same value as in the initial request **RI**: Same value as in the initial response

**A**: Authorisation request: **0100**

**B**: Authorisation response: **0110**

N°	Definition	A	B
113	Payment Facilitator address	C (2)	C (2)
0019	Payment Facilitator name	C (177)	.
0028	Payment Facilitator street address	C (177)	.
0029	Payment Facilitator city name	C (177)	.
0030	Payment Facilitator state/province code	C (177)	.
0031	Payment Facilitator postal code	C (177)	.
0032	Payment Facilitator country code	C (177)	.
118	Industry-specific data	C (2)	C (2)
0001	Nomenclature	C (108)	.
0018	Acceptor legal business name	C (108)	.
0019	Visa risk assessment data risk score	.	C (177)
0039	Service processing type transactions	C (177)	.
0201	National POS geographical data	C (108)	.
1000	Unique Transfer Reference	C (108)	.



N°	Definition	A	B
1001	Application Type Identifier	C (108)	.
1002	Source of the funds	C (108)	.
1003	Transfer reason	C (108)	.
1004	Label or message	C (108)	.
1005	Customer language	C (108)	.
1006	Customer language message	C (108)	.
1007	Agreement ID	.	C (108)
2000	Payer/Participant identifier	C (108)	.
2001	Payer/PAN	C (108)	.
2002	Payer/First name	C (108)	.
2003	Payer/Middle name	C (108)	.
2004	Payer/Last name	C (108)	.
2005	Payer/Address	C (108)	.
2006	Payer/Postcode	C (108)	.
2007	Payer/City	C (108)	.
2008	Payer/State or province	C (108)	.
2009	Payer/Country	C (108)	.
2010	Payer/Phone	C (108)	.
2011	Payer/Birth date	C (108)	.
2012	Payer/BIC	C (108)	.
2013	Payer/IBAN	C (108)	.
2014	Payer/Account Number	C (108)	.
2015	Payer/Identity document	C (108)	.
2016	Payer/ID number	C (108)	.
2017	Payer/ID country code	C (108)	.
2018	Payer/Nationality	C (108)	.
2019	Payer/Account Number Type	C (108)	.
2020	Payer/Identity Sub Type	C (108)	.
2021	Payer/Account Identifier value	C (108)	.
2022	Payer/Account Identifier type code	C (108)	.
3001	Payee/PAN	C (108)	.
3002	Payee/First name	C (108)	.
3003	Payee/Middle name	C (108)	.
3004	Payee/Last name	C (108)	.
3005	Payee/Address	C (108)	.
3006	Payee/Postcode	C (108)	.
3007	Payee/City	C (108)	.
3008	Payee/State or province	C (108)	.
3009	Payee/Country	C (108)	.
3010	Payee/Phone	C (108)	.
3011	Payee/Birth date	C (108)	.



N°	Definition	A	B
3012	Payee/BIC	C (108)	.
3014	Payee/Account number	C (108)	.
3015	Payee/Identity document	C (108)	.
3016	Payee/ID number	C (108)	.
3017	Payee/ID country code	C (108)	.
3018	Payee/Nationality	C (108)	.
3019	Payee/Account Number Type	C (108)	.
3020	Payee/Identity Sub Type	C (108)	.
3021	Payee/Account Identifier value	C (108)	.
3022	Payee/Account Identifier type code	C (108)	.
3023	Payee/Token authentication factor A	C (108)	.
4012	Account owner nationality	C (177)	.
4013	Account owner country of birth	C (177)	.
4014	Account owner occupation	C (177)	.
4015	Account owner date of birth	C (177)	.
4016	Account owner email address personal	C (177)	.
4017	Account Owner Address Line 1	C (177)	.
4018	Account Owner Address Line 2	C (177)	.
4019	Account Owner Street Name	C (177)	.
4020	Account Owner Postal Code	C (177)	.
4021	Account Owner City Name	C (177)	.
4022	Account Owner Country Subdivision Code, Major	C (177)	.
4023	Account Owner Country	C (177)	.
4024	Account owner building	C (177)	.
4025	Account Owner Country Subdivision Code, Minor	C (177)	.

## 4.2 REVERSAL REQUEST AND RESPONSE

**X:** Mandatory **C:** Conditional **F:** Optional **.**: Non-processed field **S:** Message specific value **Q:** Same value as in the request **QI:** Same value as in the initial request **RI:** Same value as in the initial response

**A:** Payment reversal request: **0400/0401** **B:** Response to payment reversal request: **0410**

N°	Definition	A	B
113	Payment Facilitator address	C (2)	.
0019	Payment Facilitator name	CQI (104)	.
0028	Payment Facilitator street address	CQI (104)	.
0029	Payment Facilitator city name	CQI (104)	.
0030	Payment Facilitator state/province code	CQI (104)	.
0031	Payment Facilitator postal code	CQI (104)	.
0032	Payment Facilitator country code	CQI (104)	.
118	Industry-specific data	C (2)	.
0001	Nomenclature	CQI (177)	.
0018	Acceptor legal business name	CQI (177)	.



N°	Definition	A	B
0019	Visa risk assessment data risk score	CQI (177)	.
0039	Service processing type transactions	CQI (177)	.
0201	National POS geographical data	CQI (177)	.
1000	Unique Transfer Reference	CQI (177)	.
1001	Application Type Identifier	CQI (177)	.
1002	Source of the funds	CQI (177)	.
1003	Transfer reason	CQI (177)	.
1004	Label or message	CQI (177)	.
1005	Customer language	CQI (177)	.
1006	Customer language message	CQI (177)	.
1007	Agreement ID	CQI (177)	.
2000	Payer/Participant identifier	CQI (177)	.
2001	Payer/PAN	CQI (177)	.
2002	Payer/First name	CQI (177)	.
2003	Payer/Middle name	CQI (177)	.
2004	Payer/Last name	CQI (177)	.
2005	Payer/Address	CQI (177)	.
2006	Payer/Postcode	CQI (177)	.
2007	Payer/City	CQI (177)	.
2008	Payer/State or province	CQI (177)	.
2009	Payer/Country	CQI (177)	.
2010	Payer/Phone	CQI (177)	.
2011	Payer/Birth date	CQI (177)	.
2012	Payer/BIC	CQI (177)	.
2013	Payer/IBAN	CQI (177)	.
2014	Payer/Account Number	CQI (177)	.
2015	Payer/Identity document	CQI (177)	.
2016	Payer/ID number	CQI (177)	.
2017	Payer/ID country code	CQI (177)	.
2018	Payer/Nationality	CQI (177)	.
2019	Payer/Account Number Type	CQI (177)	.
2020	Payer/Identity Sub Type	CQI (177)	.
2021	Payer/Account Identifier value	CQI (177)	.
2022	Payer/Account Identifier type code	CQI (177)	.
3001	Payee/PAN	CQI (177)	.
3002	Payee/First name	CQI (177)	.
3003	Payee/Middle name	CQI (177)	.
3004	Payee/Last name	CQI (177)	.
3005	Payee/Address	CQI (177)	.
3006	Payee/Postcode	CQI (177)	.
3007	Payee/City	CQI (177)	.





N°	Definition	A	B
3008	Payee/State or province	CQI (177)	.
3009	Payee/Country	CQI (177)	.
3010	Payee/Phone	CQI (177)	.
3011	Payee/Birth date	CQI (177)	.
3012	Payee/BIC	CQI (177)	.
3014	Payee/Account number	CQI (177)	.
3015	Payee/Identity document	CQI (177)	.
3016	Payee/ID number	CQI (177)	.
3017	Payee/ID country code	CQI (177)	.
3018	Payee/Nationality	CQI (177)	.
3019	Payee/Account Number Type	CQI (177)	.
3020	Payee/Identity Sub Type	CQI (177)	.
3021	Payee/Account Identifier value	CQI (177)	.
3022	Payee/Account Identifier type code	CQI (177)	.
3023	Payee/Token authentication factor A	CQI (177)	.
4012	Account owner nationality	CQI (177)	.
4013	Account owner country of birth	CQI (177)	.
4014	Account owner occupation	CQI (177)	.
4015	Account owner date of birth	CQI (177)	.
4016	Account owner email address personal	CQI (177)	.
4017	Account Owner Address Line 1	CQI (177)	.
4018	Account Owner Address Line 2	CQI (177)	.
4019	Account Owner Street Name	CQI (177)	.
4020	Account Owner Postal Code	CQI (177)	.
4021	Account Owner City Name	CQI (177)	.
4022	Account Owner Country Subdivision Code, Major	CQI (177)	.
4023	Account Owner Country	CQI (177)	.
4024	Account owner building	CQI (177)	.
4025	Account Owner Country Subdivision Code, Minor	CQI (177)	.

#### 4.3 COMMENTS

N°	Comments
2	See list of types
104	Mandatory if present in the initial request
108	May be present. Presence conditions are specific to each scheme.
177	May be set for Visa funds transfer

\*\*\*END OF DOCUMENT\*\*\*