For information only - AFT Data Elements and Processing correspondance hereby may change overtime - For last updated version, please refer to VOL "*Visa Direct for Card*" section - This appendix provides the data elements and message requirements unique to AFTs.

V.I.P. (0100 /0200) Field Name	BASE II (TC05) Field Name	Value	Notes/VisaNet Edits/ Requirements	Required/Optional/Conditional from Acquirers perspective	CB2A - Field	CBAE - Field	COMMENT
Field 2 Length: variable Format: 1 byte binary + up to 19 N, 4-bit BCD (unsignedpacked); maximum 11 bytes Primary Accoun tNumber	Account Number TCR 0, . Positions: 5-20 Length: 16 Format: UN	Sender's Visa payment credential.	This field contains the sender's primary account number (PAN). Mandatory for Domestic and Cross-Border Money and Non- Money Transfer AFTs.	Required	2	2	Incoming & outgoing
Field 3 Length: 3 Format: 6 BCD Processing Code	Transaction Code Qualifier TCR 0, Position: 3 Length: 1 Format: UN	Must contain a value of 10 (positions 1-2). When processing an adjustment for an AFT the processing code should be: 02 (Adjustment-debit) 22 (Adjustment-credit) Note: Positions 3-6 contain 0000 for all countries but Brazil. Brazil: Position 3-4 contains a default value of 20 for a combo card. Position 5-6 contain 00. For BASE II: This field must contain this value: 1 = Account Funding	Note: • All Canada, CEMEA, Europe, LAC, and U.S. issuers are required to support AFTs with Processing Code 10. • Acquirers must not send cross-border AFTs to issuers not enabled to receive Processing Code 10. If an AFT is sent to an issuer that is not set up, or has not opted in, to receive Processing Code 10, V.I.P. converts Processing Code 10 to purchase Processing Code of 00 (Goods/Service purchase- debit). Brazil: Some issuers in Brazil issue "Combo Cards" that have a checking/prepaid account, as well as a credit line, linked to the same card. For such cards, it is important to send "20" in position 3-4 so that the AFT pulls funds from the checking/prepaid account. If the acquirer does not send the value of 20, the system will default position 3-4 to 20 if the card range is identified as a Combo Card.	Required	3	3	Incoming & outgoing
Field 4 Length: 6 Format: 12 BCD Amount, Transaction	Source Amount TCR 0, Positions: 77_88 Length: 12 Format: UN	If acquirers, service providers, or merchants use Field 28 Transaction Fee Amount/AFT Service Fee or Field 54 Additional Amount/AFT Foreign Exchange Markup Fee, they must include those amounts in Field 4. When an issuer receives an 0100 or 0200 message that contains the purchase amount in Field 4- Amount, Transaction and a value of 1 (Terminal accepts partial authorization responses) in Field 60.10-Additional Authorization Indicators, position 12, the issuer may process the request and respond with response code 10 (Partial approval) in Field 39- Response Code.	The total amount of the AFT including all fees. Conceptual Example: Transaction Amount: 50.00 AFT Service Fee: 2.00 AFT Foreign Exchange Markup Fee: 2% of 50.00 = 1.00 (not applicable to prepaid load) Field 4 contains: 50.00 + 2.00 + 1.00 = 53.00 Field 28 contains: 2.00 Field 54 contains: 1.00 Note: • In this example, only the AFT Service Fee and AFT Foreign Exchange Fee are applicable to the transaction. Any additional applicable fees would increase the amount in Field 4. • In the V.I.P. manual, this field is called "Transaction Fee Amount"	Required	4	4	Incoming & outgoing
Field 18 Length: 2 Format: 4 BCD Merchant Type	Merchant Category Code TCR 0, Positions: 133-136 Length: 4 Format: UN	Value depends on value of BAI (Field 104) and the type of merchant performing the transaction: Merchant Category Code (MCC): For AA, use 4829, 6012, or 6211 (In the U.S, MCC 4829 is not applicable with BAI AA) For BI, use 6012 For FD, use any MCC associated to the merchant For LA, use 6012, 6051, or 6211 For PD, use 8931 For PP, use 4829 or 6012 For TU, use 6012, 6051 or 6540 For WT, use 6051 For FT, use 4829, 6540 or 6012 Note: If the funds will be used for a high-brand risk transaction, use the applicable high-brand risk MCC.	For AA, use 4829, 6012, or 6211 • 4829 - Non-Financial Institution Wire Transfer Money Orders (WTMOs) (Not applicable in the U.S. with BAI M) • 6012 - Financial Institution - Merchandise Services • 6211 - Brokerage For FD, use any MCC associated to the merchant For PD, use 8931 Accounting, Auditing, and Bookkeeping services including Payroll For PP, use 4829 or 6012 • 4829 - Non-Financial Institution Wire Transfer Money Orders (WTMOs) • 6012 - Financial Institutions - Merchandise and Services For BI, use 6012 • Bank-Initiated P2P Money Transfer (BI) Note: For Money Transfer AFTs, BASE II will return the transaction with the return reason code 23. For TU, use 6012, 6051, or 6540 • 6012 Financial Institutions - Merchandise and Services • 6051 Non-Financial Institutions-Foreign Currency, Liquid and Cryptocurrency Assets (example, Crypto- currency), Money Orders (not Money Transfer), Travelers Cheques, and Debt Repayment • 6540 Non-Financial Institutions - Stored Value Card Purchase/Load For WT, use 6051 • 6051 - Non-Financial Foreign Currency, Liquid and Crypto- currency Assets (example, Cryptocurrency), Money Orders (not Money Transfer), Travelers Cheques, and Debt Repayment For WT, use 6051 • 6051 - Non-Financial Foreign Currency, Liquid and Crypto- currency Assets (example, Cryptocurrency), Money Orders (not Money Transfer), Travelers Cheques, and Debt Repayment For FT, use 4289, 6540, or 6012 • 4829 - Non-Financial Institution Wire Transfer Money Orders (WTMOs) • 6540 - Non-Financial Institutions -Stored Value Card Purchase/Load • 6012 - Financial Institutions - Merchandise and Services • If the stored value wallet is a Cryptocurrency wallet the MCC must be 6051 - Non- Financial Foreign Currency, Liquid and Cryptocurrency Assets (example, Crypto- currency), Money Orders (not Money Transfer), Travelers Cheques, and Debt Repayment Mandatory for Domestic and Cross-border (Money and Non- Money Transfer) AFTs.	Required	18	18	Incoming & outgoing
Field 22 Fixed Length: 3 N, 4-bit BCD POS Entry Mode Code	POS Entry Mode TCR 0, Positions: 162-163 Length: 2 Format: AN	Valid values include: • 01 Manual (key entry) • 02 Magnetic stripe read • 05 Integrated chip card read Note: For Field 22, value 05 should be used only in countries in CEMEA and for Transferencias 3.0 transactions in Argentina. • 07 Contactless device-read- originated using qVSDC chip data rules • 10 Credential-on-File: Merchant initiates transaction for cardholder using credentials stored on file • 90 Magnetic stripe read Note: Acquirers must select the appropriate value for card present or card not present transactions. If the transaction data is not accurate, Visa will charge Data Integrity Fees on the acquirer.	This field indicates: • The method used to enter the payment credential and card expiration date, • If an electronic terminal is used, and, • The capability of the terminal to capture online PINs for transactions processed through VisaNet. Note: • Any transaction that uses stored credentials should use POS Entry Mode Code = 1O. • Merchants use POS Entry Mode Code= 10 based on the payment credentials they have associated with the cardholder profile or wallet. For all valid values and for complete details on these fields, refer to the V.I.P. manuals.	Required	22	22	Incoming & outgoing
Field 25 Length: 2 Format: 2 BCD POS Condition Code	Not applicable	Examples of valid values include : 59 indicates an e-commerce transaction 01 indicates a cardholder not present transaction 05 indicates a cardholder present, card not present transaction Note: Acquirers must select the appropriate value for card present or card not present transactions. If the transaction data is not accurate, Visa will charge Data Integrity Fees on the acquirer.	Contains the POS Condition Code applicable to the access channel. Note: The value 05 should not be used for online merchants, including online gambling. Note: For CPS qualification, a value 59 is required. For all valid values and complete details on this field, refer to the V.I.P. manuals.	Required	25	25	Incoming & outgoing
Field 28 Length: 9 Format: AN AFT Service Fee	AFT Service Fee TCR 4, Supplemental Financial Data Positions: 51-58 Length: 8 Format: UN	Acquirers, service providers, or merchants supporting Field 28 and charging senders a fee for the AFT may provide the fee in this field. When present, this field contains the sender's AFT Service Fee as assessed by the originating entity. For V.I.P: Position 1: Prefix-Must be populated with a value of D (Debit to cardholder). Note: The 0220 Deferred Clearing Advice will contain a value of C (Credit to cardholder) even though this is actually a debit. Positions 2-9: AFT Service Fee- Contains the AFT service fee assessed by the originating entity (if applicable). Must be right- justified with leading zeros and include an implied decimal relative to the currency code specified in Field 49. The amount in this subfield must be in the same currency as Field 49. Important: Originating entity must include the amount in this field in the total amount in Field 4.	Values in this field must be in the same currency and format as the currency code outlined in Field 49/TCR O. This field is not present in response messages. Refer to Field 4 for an example.	Required	28	28	Incoming & outgoing
Field 32 Length: Variable and up to 11 digits Format: 4-Bit BCD Acquiring Institution Identification Code	Not applicable	A valid number provided by Visa.	This code identifies the financial institution acting as the acquirer of the AFT. Field 32 reject codes are: 0020 = Invalid length 0021 = Invalid value" "0287 = Field missing 0531 = Non-domestic transaction Mandatory for Domestic and Cross-border (Money and Non- Money Transfer) AFTs.	Required	32	32	Incoming & outgoing
Field 34 Dataset ID: 01 Tag:CO Authentication Program Length: 2 Format: AN	Not Applicable	Contains value of 01 (DAF indicator)	This field is Tag-Length-Value (TLV). Testing and activation are required to implement this field for the first time. Acquirers and issuers in the AP (except for Bangladesh, India, Japan, and Nepal), Canada, CEMEA, Europe, LAC, and U.S. regions that support receiving Field 34 will receive the Authentication Program tag in AFT request and response messages to identify transactions that are authenticated as part of the Digital Authentication Framework.	NA	NA	119 type 0377	Incoming
Field 34 Dataset ID: 02 Acquirer and Merchant Information	Not Applicable		This field is Tag-Length-Value (TLV). This field has these new tags added to Dataset ID 02 that will contain merchant and acquirer information: • CO: Merchant Address Street • C1: Acquirer Name • C2: Acquirer Street Address • C3: Acquirer City Name • C4: Acquirer State/Province Code • C5: Acquirer Postal Code • C6: Acquirer Country Code Note: Effective 29 May 2023, for cross-border AFTs destined to issuers in Australia or Canada, Visa will insert the acquirer address data in this field in these tags C1-C6 into the message before forwarding it to the issuer. These tags are presently used for Mastercard transactions only: • C7: Acceptor URL Address • C8: Acceptor Customer Service • C9: Acceptor Phone Number • CA: Acceptor Additional Contact Information • CB: Acceptor Tax ID • CC: Partner ID Code • CD: Service Location City Name • CE: Service Location State/ Province • CF: Service Location Country Code • DO: Service Location Postal Code	see below	see below	see below	see below
Field 34 Dataset ID: 02 Tag:CO Length: 99 Format: ANS, EBCDIC Acceptor Street Address	Not Applicable		This field will contain the merchant street address. Effective October 2023: Cross-border AFTs sent to issuers in Australia and Canada must contain the merchant's street address in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid.	Required	Repris du système d'information Acquéreur	112 type 0200	Incoming & outgoing
Field 34 Dataset ID: 02 Tag:C1 Length: 25 Format: ANS, EBCDIC Acquirer Name	Not Applicable		This field will contain the acquirer name. Effective October 2023: Cross-border AFTs sent to issuers in Australia and Canada must contain the acquirer's name in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. Note: Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	Renseigné par Visa	112 type 0022	Incoming
Field 34 Dataset ID: 02 Tag:C2 Length: 99 Format: ANS, EBCDIC Acquirer Street Address	Not Applicable		This field will contain the acquirer street address. Effective October 2023: Cross-border AFTs sent to issuers in Australia and Canada must contain the acquirer's street address this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. Note: Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	Renseigné par Visa	112 type 0023	Incoming
Field 34 Dataset ID: 02 Tag:C3 Length: 50 Format: ANS, EBCDIC Acquirer City Name	Not Applicable		This field will contain the acquirer city name. Effective October 2023: Cross-border AFTs sent to issuers in Australia and Canada must contain the acquirer's city name in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. Note: Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	Renseigné par Visa	112 type 0024	Incoming

Field	Col2	Col3	Description	Status			Direction
Field 34 Dataset ID: 02 Tag:**C4** Length: 3 Format: AN, EBCDIC **Acquirer State/ Province Code Name**	Not Applicable		This field will contain the state/ province code, where applicable. **Effective October 2023:** Cross- border AFTs sent to issuers in Australia and Canada must contain the acquirer's state/ province code in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. **Note:** Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	renseigné par Visa	112 type 0025	Incoming
Field 34 Dataset ID: 02 Tag:**C5** Length: 5-9 Format: AN, EBCDIC **Acquirer Postal Code**	Not Applicable		This field will contain the acquirer postal code. Effective October 2023: Cross- border OCTs sent to issuers in Australia and Canada must contain the acquirer's postal code in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. Note: Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	renseigné par Visa	113 type 0026	Incoming
Field 34 Dataset ID: 02 Tag:**C6** Length: 3 Format: A, EBCDIC **Acquirer Country Code**	Not Applicable		This field will contain the character country code of the acquirer. Effective October 2023: Cross- border AFTs sent to issuers in Australia and Canada must contain the acquirer's country code in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing, or invalid. Note: Acquirers and merchants are not required to populate this field in cross-border AFTs. This information will be populated by Visa for all cross-border Money Transfer AFTs.	NA	renseigné par Visa	113 type 0027	Incoming
Field 34 Dataset ID: 02 Tag:**C7** Length: 256 Format: ANS, EBCDIC **Acceptor URL Address**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: 02 Tag:**C8** Length: 16 Format: ANS, EBCDIC **Acceptor Customer Service Phone Number**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: 02 Tag:**C9** Length: 16 Format: ANS, EBCDIC **Acceptor Phone Number**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: 02 Tag:**CA** Length: 256 Format: ANS, EBCDIC **Acceptor Additional Contact Information**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: **02** Tag:**CB** Length: 35 Format: ANS, EBCDIC **Acceptor Tax ID**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: **02** Tag: **CC** Length: 8 Format: ANS, EBCDIC **Acceptor Partner ID Code**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: 02 Tag: **CD** Length: 50 Format: ANS, , EBCDIC **Acceptor Service Location City Name**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: 02 Tag:**CE** Length: 3 Format: AN, , EBCDIC **Acceptor Service Location State/ Province**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: **02** Tag:**CF** Length: 3 Format: A, EBCDIC **Acceptor Service Location Country Code**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID: **02** Tag: **D0** Length: 4 - 10 Format: ANS, EBCDIC **Acceptor Service Location Postal Code**	Not Applicable		Currently used for Mastercard transactions only. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 34 Dataset ID **02** Tag:**D1** Length: 1 - 99 Format: ANS, EBCDIC **Payment Facilitator Street Address**	Not Applicable		**Note:** This field is Tag-Length- Value (TLV). This tag will contain the payment facilitator street address. This field is optional but strongly recommended.	Optionnal	A ajouter en CB2A 1.6.6	113 type 0028	Incoming & outgoing
Field 34 Dataset ID **02** Tag: **D2** Length: 1 - 50 Format: ANS, EBCDIC **Payment Facilitator City Name**	Not Applicable		**Note:** This field is Tag-Length- Value (TLV).This tag will contain the payment facilitator city name.This field is optional but strongly recommended.	Optionnal	A ajouter en CB2A 1.6.6	113 type 0029	Incoming outgoing 2026
Field 34 Dataset ID **02** Tag: **D3** Length: 1 - 3 Format: ANS, EBCDIC **Payment Facilitator State/Province Code**	Not Applicable		**Note:** This field is Tag-Length- Value (TLV). This tag will contain the payment facilitator state/province code. This field is optional but strongly recommended.	Optionnal	A ajouter en CB2A 1.6.6	112 type 0030	Incoming & outgoing
Field 34 Dataset ID **02** Tag: **D4** Length: 1 - 10 Format: ANS, EBCDIC **Payment Facilitator Postal Code**	Not Applicable		**Note:** This field is Tag-Length- Value (TLV). This tag will contain the payment facilitator postal code. This field is optional but strongly recommended.	Optionnal	A ajouter en CB2A 1.6.6	112 type 0031	Incoming & outgoing
Field 34 Dataset ID **02** Tag: **D5** Length: 3 Format: A EBCDIC **Payment Facilitator Country Code**	Not Applicable		**Note:** This field is Tag-Length- Value (TLV). This tag will contain the payment facilitator country code. This field is optional but strongly recommended.	Optionnal	A ajouter en CB2A 1.6.6	112 type 0032	Incoming & outgoing
Field 34 Dataset ID: 04A Tag:**84** Length: 1 Format: AN **Trusted Merchant Exemption Indicator**	Not applicable	**0** - Trusted merchant exemption not claimed/requested. **1** - Trusted merchant exemption claimed/requested. **2** - Trusted merchant exemption validated/honored. **3** - Trusted merchant exemption failed validation/not honored	This field is Tag-Length-Value (TLV). **Note:** If the trusted merchant exemption does not apply to the transaction, the value of **0** is optional, and the tag may be omitted entirely. The issuer will receive 0 or 1 with the requested Strong Customer Authentication (SCA) exemption type and must respond with either 2 or 3. The issuer response will be shared with acquirers.	Conditionnal	Equivalence incoming et outgoing avec les champs CBAE 57 (CB2A 56) type 0033 et 119 type 0002		Incoming & outgoing
Field 34 Dataset ID: 04A Tag:**87** Length: 1 Format: AN **LowValue Exemption Indicator**	Not applicable	**0** - Low value exemption not claimed/requested. 1 - Low value exemption claimed/ requested. 2 - Low value exemption validated/honored. 3 - Low value exemption failed validation/not honored.	This field is Tag-Length-Value (TLV). Note: If the low value exemption does not apply to the transaction, the value of 0 is optional, and the tag may be omitted entirely. The issuer will receive 0 or 1 with the requested Strong Customer Authentication (SCA) exemption type and must respond with either 2 or 3. The issuer response will be shared with acquirers.	Conditionnal	Equivalence incoming et outgoing avec les champs CBAE 57 (CB2A 56) type 0033 et 119 type 0029		Incoming & outgoing
Field 34 Dataset ID: 04A Tag:**88** Length: 1 Format: AN **Secure Corporate Payment (SCP) Indicator**	Not applicable	**0** - Secure corporate payment exemption not claimed/requested 1 - Secure corporate payment exemption claimed/requested 2 - Secure corporate payment exemption validated/honored 3 - Secure corporate payment exemption failed validation/not honored	This field is Tag-Length-Value (TLV). Note: If the SCP exemption does not apply to the transaction, the value of 0 is optional, and the tag may be omitted entirely. The issuer will receive 0 or 1 with the requested Strong Customer Authentication (SCA) exemption type and must respond with either 2 or 3. The issuer response will be shared with acquirers.	Conditionnal	Equivalence incoming et outgoing avec les champs CBAE 57 (CB2A 56) type 0033 et 119 type 0030		Incoming & outgoing
Field 34 Dataset ID: 04A Tag:**89** Length: 1 Format: AN **Transaction Risk Analysis (TRA) Exemption Indicator**	Not applicable	**0** - Transaction risk analysis exemption not claimed/requested. 1 - Transaction risk analysis exemption claimed/requested. 2 - Transaction risk analysis exemption validated/honored. 3 - Transaction risk analysis exemption failed validation/not honored.	This field is Tag-Length-Value (TLV). Note: If the TRA exemption does not apply to the transaction, the value of 0 is optional and the tag may be omitted entirely. The issuer will receive 0 or 1 with the requested Strong Customer Authentication (SCA) exemption type and must respond with either 2 or 3. The issuer response will be shared with acquirers.	Conditionnal	Equivalence incoming et outgoing avec les champs CBAE 57 (CB2A 56) type 0033 et 119 type 0003		Incoming & outgoing
Field 34 Dataset ID: 04A Tag:**8A** Length: 1 Format: AN **Deleated Authentication Indicator**	Not applicable	**0** - Delegation authentication not claimed/requested. 1 - Delegation authentication claimed/requested. 2 - Delegation authentication request validated/honored. 3 - Delegation authentication request failed validation/not honored.	This field is Tag-Length-Value (TLV). Note: If delegated authentication is not claimed/requested for a transaction, the value of 0 is optional and the tag may be omitted entirely.	Conditionnal	Equivalence incoming et outgoing avec les champs CBAE 57 (CB2A 56) type 0033 et 119 type 0017 dans les réponses		Incoming & outgoing
Field 42 Length: 15 Format: ANS, EBCDIC, 15 bytes **Card Acceptor Identification Code**	Card Acceptor ID TCR 1, Additional Data Positions: 81-95 Length: 15Format: AN	Must contain a unique identifier for the originating entity.	The unique CAID from the original transaction message is required in any subsequent messages, including reversals, disputes, and representments V.I.P. Edit: This field must contain a non- zero value. **Mandatory for Domestic and Cross-border (Money and Non- Money Transfer) AFTs.**	Required	42	42	Incoming & outgoing
Field 43 Positions: 1-40 Length: 40 Format: 40 ANS, EBCDIC **Card Acceptor Name/Location**	Merchant Name, Merchant City, and Merchant Country Code TCR 0, Positions: 92-132 Length: 40 Format: AN	Merchant Name position 1-25 Merchant City Name position 26-38 Merchant Country Code position 39-40 (two-character country code) **Transaction Type: Money Transfer (BAI = AA, BI, FT, PP, WT)** This field must contain merchant or service provider information (name, city, and country code). For an AFT that is used to fund a Money Transfer transaction, this field may also contain the name of the recipient of the funds. All regions: Must contain Money Transfer provider's name or abbreviation. Inclusion of recipient name is optional but recommended. If recipient name is included, the field will contain an asterisk (*) in position 5, followed by the recipient's name.	Mandatory for Domestic and Cross-border (Money and Non- Money Transfer) AFTs. **Money Transfer Field Format** The Card Acceptor Name field must contain the "Doing Business As" name or abbreviation of the merchant (1-4 characters) and be the name most recognizable to the cardholder in addition to the recipient's name. The **Merchant Name** field **must** contain the full Merchant Name or conform to this format when including a recipient name: Format Field Position Data Pos. 1-4: Merchant Name (abbreviated) Pos. 5: Asterisk (*) Pos. 6-25: Recipient Name (optional, but recommended) **Examples:** Example #1: AFT for a P2P payment (BAI - PP) MTMT*MarySmith MTMT = generic example of a Money Transfer Merchant Transaction Mary Smith = Recipient Name Example #2: Bank-initiated P2P (BAI= BI) FNBA*Mary Smith FNBA = abbreviated name of bank initiating the AFT Mary Smith = Recipient Name This information will appear on the card statement to help the cardholder identify the transaction. Including the recipient's name can prevent unnecessary calls from cardholders to their issuers. **Note:** • Pos. 26-38: Merchant City Name - Do not use the value of ""Visa Direct"" in the merchant city name subfield for cross-border AFTs destined to Australia or Canada, and always populate the actual merchant city name. • Effective October 2023: Cross-border AFTs sent to issuers in Australia and Canada must contain the merchant city name/location in this field. V.I.P. will reject transactions with these reject codes 0169 (invalid value) if the field value is Visa Direct or 0312 (field missing). Note: Refer to the V.I.P. and BASE II manuals for normal processing instructions.	Required	43	43	Incoming & outgoing
Field 44.13 Length: Fixed Format: 1 ANS, EBCDIC; 1 byte **CAVV Results Code**	Not applicable		Contains the Cardholder Authen-tication Verification Value (CAVV) results code that identifies the outcome of CAVV validation. Refer to the **Full** Service POS Technical Specifications for complete details about this field.	Required	59 type 0409	59 type 0409	Incoming & outgoing

Field								
Field 48 Usage 2 Length: Variable maximum 256 bytes Format: ANS, EBCDIC Unformatted **Text in Authorization/Reversal Messages**	Member Message Text TCR 1, Additional Data Positions: 24-73, Length: 50 Format: AN	**Position 1, Field Identifier:** This is a 1-position code, *(asterisk). This code indicates that this field contains unformatted, user- determined text for the destination acquirer or issuer. **Positions 2-255, Text:** In authorization or reversal requests, the input consists of acquirer comments for the issuer. In authorization or reversal request responses, the input consists of issuer comments for the acquirer, such as a referral telephone number.	Data will be available in V22255 (Financial Transaction Record/Fee Collections/Funds Disbursement Text Message Record) in the SMS raw data report to include this data Visa Direct API Field name: member Comments	Optionnal	NA	114 type 31	Incoming & outgo
Field 49 Length: 3 Format: 4 BCD **Currency Code,** Transaction	**Source Currency Code** TCR 0, Positions: 89- 91 Length: 3 Format: AN	This field contains a 3-digit code that identifies the currency of transaction amount.	If AFT Service Fee (Field 28/TCR 4) and/or AFT Foreign Exchange Markup Fee (Field 54/TCR4) is present in the message, the fees in those fields must be in the same currency and format as the currency listed in this field. **Note:** Refer to the V.I.P. and BASE II manuals for normal processing instructions.	Required	49	49	Incoming & outgoing
Field 54 Length: 20 Format: 1 byte binary + 20 ANS **Additional Amounts**	**Money Transfer Foreign Exchange Fee** TCR 4, Supplemental Financial Data Positions: 112-119 Length: 8 Format UN	**Note:** There are two conditions when Field 54 is used. In a request message where the transaction is cross-border, it may contain a Foreign Exchange Markup Fee. In a Partial Authorization response message, this field contains the original authorization requested amount. Acquirers, service providers, or merchants that support Field 54 and charge senders a Foreign Exchange Markup Fee on cross- border AFTs may provide the foreign exchange fee in this field. The V.I.P. format of this field is: **Positions 1-2:** Account Type- Must contain a value of 00 (Not applicable or not specified). **Positions 3-4:** Amount Type- Must contain a value of 95 (Visa Money Transfer). **Positions 5-7:** Currency Code- Must contain the same currency code value as in Field 49 Currency Code, Transaction. **Position 8:** Amount, Sign-Must contain a value of D (Negative balance). **Note:** While C (Positive balance) is a valid value in this field, it is not applicable to this usage. **Positions 9-20:** Amount-Contains the sender's AFT Foreign Exchange Markup Fee as assessed by the acquirer, service provider, or merchant (if applicable). This subfield must be right-justified with leading zeros, and include an implied decimal relative to the currency code specified in Field 49. The amount in this subfield must be in the same currency as Field 49. Note: Acquirers, service providers, or merchants **must** include the Foreign Exchange Markup amount in this field in the total amount in **Field 4.**	When present, this field contains the sender's AFT Foreign Exchange Markup Fee as assessed by the originating entity. Values in this field must be in the same currency and format as the currency code outlined in Field 49/TCR 0. This field is not present in response messages related to the Foreign Exchange Markup. Refer to Field 4 for an example. **Note:** Field is not sent unless the issuer opts in to the use for Foreign Exchange Markup V.I.P. Edit: If the Currency Code (positions 5-7) is not the same currency code as in Field 49, V.I.P. will decline the request message with the response code value of 12 (Invalid transaction). Important: The Amount, Sign (position 8) is for informational purposes only. Clients should not use the sign for settlement purposes. Instead, they should look at the message type and Processing Code to determine if the amount is a credit or a debit. **Note:** Refer to the V.I.P. manuals for complete details on the length and format of this field. V.I.P. Edit: If the Amount (positions 9-20) is not correctly formatted according to the currency code outlined in Field 49, V.I.P. will decline the request message with the response code 12 (Invalid transaction). When an issuer receives an 0100 message that contains the purchase amount in field 4 and a value of 1 in field 60.10, position 12, the issuer may process the request and respond with a partially approved amount indicated by a response code of 10 in Field 39. When the AFT response is for a partially approved amount, this field contains originally requested authorization amount in an 0110/0210 message.	Optionnal	A ajouter en CB2A 1.6.6	54 type 95	Incoming & outgoing
Field 56 Dataset ID: 01 Tag:82 Length: 2 Format: N **Account Identifier Reference Code**	Not applicable	Valid values are: • **05** (Payer (sender)) • **06** (Payee (recipient))	This field is Tag-Length-Value (TLV). Contains values that identify if an account is a sender account or recipient account. **Note:** • If this tag contains the value 05, V.I.P. will send it to the recipient issuer. • If this tag contains the value 05, V.I.P. will not send it to the recipient issuer.	Required	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee)	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee)	Incoming & outgoing
Field 56 Dataset ID: 01 Tag:83 Length: 34 Format: ANS **Account Identifier Value**	Not applicable		This field is Tag-Length-Value (TLV). Contains the account identifier value of the sender or recipient. **Note:** V.I.P. will only send Tag 83 to the recipient issuer if Tag 82 contains the value of 06.	Required	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee)	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee	Incoming & outgoing
Field 56 Dataset ID: 01 Tag:84 Length: 2 Format: AN **Account Identifier Type Code**	Not applicable	Valid values are: • **00** (Other) • **01** (Routing transit number (RTN) and bank account) • **02** (IBAN) • **03** (Card Account) • **04**(Email) • **05** (Phone Number) • **06** (Bank account number (BAN) and bank identification code (BIC)) • **07** (Wallet ID) • **08** (Social network ID)	This field is Tag-Length-Value (TLV). Contains the account identifier type. **Note:** V.I.P. will only send Tag 84 to the recipient issuer if Tag 82 contains the value of **06.**	Required	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee)	118 type 2021 et 2022 (payer) 118 type 3021 et 3022 (payee	Incoming & outgoing
Field 56 Dataset ID: 02 Tag:83 Length: 16 Format: ANS **Other Phone Number**	Not applicable	This tag is mandatory for domestic transactions in Colombia.	This field is Tag-Length-Value (TLV). This tag contains the phone number. For API originating entities in Colombia, refer to the section Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia in Visa Direct Client Release Notes - Release 23.09, September 2023. **Note:** This tag is mandatory for domestic and cross-border transactions in Nicaragua.	NA	NA	NA	NA
Field 56 Dataset ID: 02 Tag:87 Length: 2 Format: ANS **Account Reference Code**	Not applicable	This tag is mandatory for domestic transactions in Colombia.	This field is Tag-Length-Value (TLV). This new tag contains values to identify if the account or entity belongs to the sender or recipient. Must contain either: • 05 (Payer (Sender)) • 06 (Payee (Recipient)) For API originating entities in Colombia, refer to the section Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia in Visa Direct Client Release Notes - Release 23.09, September 2023. **Note:** This tag is mandatory for domestic and cross-border transactions in Nicaragua.	NA	NA	NA	NA
Field 56 Dataset ID: 02 Tag:CO length: 2 Format: ANS Entity Type	Not applicable	This tag is mandatory for domestic transactions in Colombia.	This field is Tag-Length-Value (TLV). This new tag contains values to identify if the entity belongs to a business or individual. Must contain either: • **OB** (Business) • **OI** (Individual) **Note:** The new value of OB is 0 (Zero) and an uppercase letter b, and the new value of 01 is 0 (Zero) and an uppercase letter i. For API originating entities in Colombia, refer to the section **Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia** in Visa Direct Client Release Notes - Release 23.09, September 2023.	NA	NA	NA	NA
Field 56 Dataset ID: 03 Length: Various Format: **Various Customer ID**	Not applicable		Optional for Domestic and Cross- border (Money-Transfers and Non-Money Transfers) AFTs. Tags include: • **9F1F** - Customer Reference Number • **9F20** - Identification Type Code • **9F21** - Identification Subtype • **9F22** - Identification Value • **9F24** - Identification Issuing Country	see below	see below	see below	see below
Field: 56 Dataset ID: 03 Tag:9F1F Length: 2 Format: ANS **Customer Reference Number**	Not applicable	The valid values are: • **05** (Payer (sender) • **06** (Payee (recipient)	This field is Tag-Length-Value (TLV). Containing a code that denotes whether the customer identifi-cation data belongs to the sender or the recipient. This tag is mandatory for domestic transactions in Colombia. For API originating entities in Colombia, refer to the section Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia in Visa Direct Client Release Notes - Release 23.09, September 2023. Required: Customer ID of recipient is required for transactions out of and within Brazil. **Optional**: for all other countries, but strongly recommended. Important: If this tag is present, the following tags must also be present: • Tag 9F20 • Tag 9F22 Tag 9F21 is optional. Tag 9F24 is conditional, depending on the value populated in Tag 9F20. **Note:** • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Required	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	Incoming & outgoing
Field: 56 Dataset ID: 03 **Tag:9F20** Length: 4 Format: A **Identification Type Code**	**Identification Type Code** TCR D, Original Credit Additional Data Position: 116-119 Length: 4 Format: AN	This tag will contain the type of sender or recipient identification. The valid values are: • **BTHD** (Date of birth) • **CUID** (Customer identification (unspecified)) • **NTID** (National identification) • **PASN** (Passport number) • **DRLN** (Driver license) • **TXIN** (Tax identification) • **CPNY** (Company registration number/EDRPOU) • **PRXY** (Proxy identification) • **SSNB** (Social security number) • **ARNB** (Alien registration number) • **LAWE** (Law enforcement identi- fication) • **MILI** (Military identification) • **TRVL** (Travel identification (non- passport)) • **EMAL** (Email) • **PHON** (Phone number)	This field is Tag-Length-Value (TLV). Containing the type of sender identification. This tag is mandatory for domestic transactions in Colombia. The field can have two values for Colombia: • **NTID** for National ID • **BTHD** for Date of Birth **Note:** • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • **Effective 1 January 2025**: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs. Must contain one ofthese values: - **CPNY** (Company registration number/ EDRPOU) - **PASN** (Passport number) - **TXIN** (Tax identification)	Conditionnal	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	Incoming & outgoing
Field: 56 Dataset ID: 03 Tag:9F21 Length: 2 Format: ANS **Identification Subtype**	**Identification Subtype** TCR D, Original Credit Additional Data Position: 120-121 Length: 2 Format: ANS	The valid values are: • **OB** (Business) • 01 (Individual) Note: The value of OB is 0 (Zero) and an uppercase letter b, and the new value of 01 is 0 (Zero) and an uppercase letter i.	This field is Tag-Length-Value (TLV). This tag denotes whether the tax ID pertains to a business or individual, when Tag 9F20 contains the value ofTXIN (Tax identification). This tag is mandatory for domestic transactions in Colombia. Note: • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditionnal	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	Incoming & outgoing
Field: 56 Dataset ID: 03 Tag:9F22 Length: 35 Format: ANS **Identification Value**	Identification Value TCR D, Original Credit Additional Data Position: 122-156 Length: 35 Format: AN	When Tag 9F20 contains the value of BTHD (Date of birth), this tag must contain a date of birth in ccyymmdd format where: • **cc=** century • **yy =** year • **mm=** month • **dd =** day	This field is Tag-Length-Value (TLV). This tag will contain an acquirer- populated value associated with the Identification Type Code provided in Tag 9F20. **Note:** • This tag is mandatory for domestic transactions in Colombia. • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditionnal	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	Incoming & outgoing
Field: 56 Dataset ID: 03 **Tag:9F24** Length: 3 Format: N **Identification Issuing Country**	Identification Issuing Country Code TCR D, Original Credit Additional Data Position: 157-159 Length: 3 Format: AN	This tag will contain the 3-digit ISO country code of the issuing country when Tag 9F20 contains an applicable value.	This field is Tag-Length-Value (TLV).	Required	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	118 type 2020 2015 2016 2017 (payer) 118 type 3015 3016 3017 3020 (payee)	Incoming & outgoing
Field 56 Usage 2 Dataset ID: 05 Length: Various Format: ANS **Account Owner Data**	Not applicable	Required for cross-border and domestic money transfer and non- money transfer out of and within South Africa. In Canada, cross-border transactions into and out of Canada must include the address of the person or entity receiving the funds from the AFT.	This field is Tag-Length-Value (TLV). Required for transactions out of and within South Africa, optional for all other countries. The field is defined with these tags: • Tag **CO**: Entity Type • Tag **80**: Account Reference Number • Tag **83**: Account Owner Name, Given • Tag **84**: Account Owner Name, Middle • Tag **85**: Account Owner Name, Last	Conditionnal	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	Incoming & outgoing
Field 56 Dataset ID: 05 Tag:CO Length: 2 Format: ANS **Entity Type**	Not applicable	This tag contains values to identify if the entity belongs to a business or individual. Must contain either: • **OB** (Business) • **01** (Individual) **Note:** The value of OB is 0 (Zero) and an uppercase letter b, and the new value of 01 is 0 (Zero) and an uppercase letter i.	This field is mandatory for domestic transactions in Colombia. For API originating entities in Colombia, refer to the section **Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia** in Visa Direct Client Release Notes - Release 23 . 09 , September 2023.	NA	NA	NA	NA

Field / Tag	Not applicable	Requirement	Description	Status	Ref 1	Ref 2	Direction
Field 56 Dataset ID: **05** Tag:**80** Length: 02 Format: N **Account Reference Code**	Not applicable	Required for cross-border money and non-money transfer transactions out of South Africa. Sender Name and/or Recipient Name is mandatory. This tag is mandatory for domestic transactions in Colombia.	This tag identifies to which account or entity the name data belongs. If this tag is present, it must contain one of these values: • 05 (Sender Name) Sender: From where the funds are pulled. • 06 (Recipient Name)" Recipient: To whom the funds are sent. The originating entity can use code 05 to share additional validation performed on the Sender at the time of processing the AFT. Note: • Field 56 should not contain more than one Account Reference code 05 (Sender Name) and one Account Reference code 06 (Recipient Name). • The tags are mandatory in certain markets for them to follow the instructions as defined in the detail for each tag. In the markets it is not listed as mandatory, it is considered optional. For API originating entities in Colombia, refer to the section Changes to Support Domestic Account Funding Transactions and Original Credit Transactions in Colombia in Visa Direct Client Release Notes - Release 23.09, September 2023. Note: • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	Incoming
Field 56 Dataset ID: **05** Tag:**83** Length: 35 Format: ANS **Account Owner Name, Given**	Not applicable	Required for cross-border money and non-money transfer transactions out of South Africa. Sender Name and/or Recipient Name is mandatory. This tag is mandatory for domestic transactions in Colombia.	(This field must be used along with Field 104 - Sender Name and Recipient Name.) This tag identifies the first name of the account or entity. If this tag is present, it must only contain alphanumeric characters A- Z and O - 9. This field must not contain: • All spaces • All zeroes • A question mark • All numeric Note: The tags are mandatory in certain markets to follow the instructions as defined in the detail for each tag. In other markets it is not listed as mandatory, it is considered optional. Note: • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**84** Length: 35 Format: ANS **Account Owner Name, Middle**	Not applicable	Required for cross-border money and non -money transfer transactions out of South Africa. Sender Name and/or Recipient Name is mandatory. This tag is mandatory for domestic transactions in Colombia.	(This field must be used along with Field 104 - Sender Name and Recipient Name.) This tag identifies the middle name of the account or entity. If this tag is present, it must only contain alphanumeric characters A- Z and O - 9. This field must not contain: • All spaces • All zeroes • A question mark • All numeric Note: The tags are mandatory in certain markets for them to follow the instructions as defined in the detail for each tag. In the markets it is not listed as mandatory, it is considered optional. Note: • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditionnal	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**85** Length: 35 Format: ANS **Account Owner Name, Last**	Not applicable	Required for cross-border money and non -money transfer transactions out of South Africa. Sender Name and/or Recipient Name is mandatory. This tag is mandatory for domestic transactions in Colombia.	(This field must be used along with Field 104 - Sender Name and Recipient Name.) This tag identifies the last name of the account or entity. If this tag is present, it must only contain alphanumeric characters A- Z and O - 9. This field must not contain: • All spaces • All zeroes • A question mark • All numeric **Note:** The tags are mandatory in certain markets for them to follow the instructions as defined in the detail for each tag. In the markets it is not listed as mandatory, it is considered optional. **Note:** • This tag is mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditionnal	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	118 type 2002 2003 2004 (payer) 118 type 3002 3003 3004 (payee)	Incoming & outgoing
Field: 56 **Usage 2** Dataset ID: **05** Length: Various Format: ANS **Recipient Address**	Not applicable	Optional for domestic and cross- border money and non-money transfer AFTs. In Canada, cross-border transactions into and out of Canada **must** include the address of the person or entity receiving the funds from the AFT.	This field is Tag-Length-Value (TLV). Contains the recipient's full address." "Note: Must be the recipients primary residential address and nota P.O. Box Address. The field is defined with these tags: • Tag **86**: Account Owner Address Line 1 • Tag **87**: Account Owner Address Line 2 • Tag **88**: Account Owner Street Name • Tag **89**: Account Owner Building Number • Tag **8A**: Account Owner Postal Code • Tag **8B**: Account Owner City Name • Tag **8C**: Account Owner Country Subdivision Code, Minor • Tag **8D**: Account Owner Country Subdivision Code, Major • Tag **8E**: Account Owner Country Code	see below	A ajouter en CB2A 1.6.6	in 2026	Incoming jan 2026 (CBAE 5.07) Outgo jan 2026 (CBAE 5.07)
Field 56 Dataset ID: **05** Tag **86** Length: 99 Format: ANS **Account Owner Address Line 1**	Not applicable	Required for cross-border money and non-money transfer transactions into and out of Canada.	This tag will contain the first line of the recipient address. **Note:** This tag is conditionally required. • Mandatory for cross-border transactions originating from or destined to Canada. • Mandatory for domestic transactions in Colombia. • Mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**87** Length: 99 Format: ANS **Account Owner Address Line 2**	Not applicable	This tag will contain the second line of the recipient address.	**Note:** This tag is mandatory for domestic and cross-border transactions in Nicaragua. Note: This tag is conditionally required. • Mandatory for cross-border transactions originating from or destined to Canada. • Mandatory for domestic transactions in Colombia. • Mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**88** Length: 99 Format: ANS **Account Owner Street Name**	Not applicable	This tag will contain the street name of the recipient address.	**Note:** This tag is conditionally required. • Mandatory for cross-border transactions originating from or destined to Canada." • Mandatory for domestic transactions in Colombia. • Mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**89** Length: 16 Format: ANS **Account Owner Building Number**	Not applicable	This tag will contain the house or building number of the recipient address.	**Note:** This tag is optional. **Effective 1 January 2025:** Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**8A** Length: 16 Format: ANS **Account Owner Postal Code**	Not applicable	This tag will contain the postal code of the recipient address.	**Note:** This tag is conditionally required. •Mandatory for cross-border transactions originating from or destined to Canada. •Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**8B** Length: 25 Format: ANS **Account Owner City Name**	Not applicable	This tag will contain the city name of the recipient address.	**Note:** This tag is conditionally required. • Mandatory for cross-border transactions originating from or destined to Canada. • Mandatory for domestic transactions in Colombia. • Mandatory for domestic and cross-border transactions in Nicaragua. • Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditionnal	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag:**8C** Length: 16 Format: ANS **Account Owner Country Subdivision Code, Minor**	Not applicable	This tag will contain the country ISO subdivision code of the recipient address.	**Note:** This tag is optional.	Optional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming & outgoing
Field 56 Dataset ID: **05** Tag: **8D** Length: 3 Format: ANS **Account Owner Country Subdivision Code, Major**	Not applicable	This tag will contain the state or province ISO subdivision code of the recipient address.	**Note:** This tag is mandatory if Tag 8E contains the value of CAN or USA. Otherwise, it is optional.	Conditionnal	A ajouter en CB2A 1.6.6	118 type 4022	Incoming Outgo 2026
Field 56 Dataset ID: **05** Tag:**8E** Length: 3 Format: A **Account Owner Country Code**	Not applicable	This tag will contain the fixed length alpha-3 ISO country code of the recipient address.	**Note:** This tag is conditionally required. • Mandatory for cross-border transactions originating from or destined to Canada. • Mandatory for domestic transactions in Colombia. • Mandatory for domestic and cross-border transactions in Nicaragua. • **Effective 1 January 2025:** Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	Conditional	A ajouter en CB2A 1.6.6	118 type 4017, 4018, 4019, 4020, 4021, 4022 et 4023	Incoming Outgoing 2026
Field 56 Dataset ID **05** Tag:**8F** Length: 3 Format: A, EBCDIC **Account Owner Nationality**	Not Applicable		This tag will contain the alpha country code for account owner's nationality.	Optionnal	A ajouter en CB2A 1.6.6	118 type 4012	Incoming & outgoing
Field 56 Dataset ID **05** Tag:**90** Length: 3 Format: A, EBCDIC **Account Owner Country of Birth**	Not Applicable		This tag will contain the alpha country code for account owner's country of birth.	Optionnal	A ajouter en CB2A 1.6.6	118 type 4013	Incoming & outgoing
Field 56 Dataset ID **05** Tag:**91** Length: 1 - 35 Format: ANS, EBCDIC **Account Owner Occupation**	Not Applicable		This tag will contain the account owner's occupation.	Optionnal	A ajouter en CB2A 1.6.6	118 type 4014	Incoming & outgoing
Field 56 Dataset ID **05** Tag:**92** Length: 8 Format: N, EBCDIC **Account Owner Date of Birth**	Not Applicable		This tag will contain the account owner's date of birth in ccyymmdd format, where: • **cc=** 01-99 (Century) • **yy =** 00-99 (Year) • **mm=** 01-12 (Month) • **dd =** 01-31 (Day) This field is optional but strongly recommended from **October 2024.**	Conditionnal	A ajouter en CB2A 1.6.6	118 type 4015	Incoming & Outgoing
Field 56 Dataset ID **05** Tag:**97** Length: 1 - 99 Format: ANS, EBCDIC **Account Owner Email Address Personal**	Not Applicable		This tag will contain the account owner's personal email address.	Optional	A ajouter en CB2A 1.6.6	118 type 4016	Incoming & Outgoing

Field	Col2	Description	Notes	C5	C6	C7	C8
Field 56 Dataset ID: **05** Tag:**9F22** Length: Variable up to 70 bytes maximum Format: UTF- 8 characters, up to 35 **Account Owner Name, Given, in Local Language**	Not applicable	This tag will contain the given name in the Hebrew language.		NA	NA	NA	NA
Field 56 Dataset ID: **05** Tag:**9F23** Length: Variable up to 70 bytes maximum Format: UTF- 8 characters, up to 35 **Account Owner Name, Middle, in Local Language**	Not applicable	This tag will contain the middle name in the Hebrew language.		NA	NA	NA	NA
Field 56 Dataset ID: **05** Tag:**9F24** Length: Variable up to 70 bytes maximum Format: UTF- 8 characters, up to 35 **Account Owner Name, Last, in Local Language**	Not applicable	This tag will contain the last name in the Hebrew language.		NA	NA	NA	NA
Field 56 Dataset ID: **05** Tag:**9F25** Length: Variable up to 70 bytes maximum Format: UTF- 8 characters, up to 35 **Account Owner Alias Name, in Local Language**	Not applicable	This tag will contain the alias name in the Hebrew language.		NA	NA	NA	NA
Field 59 Length: Variable length up to 14 Format: ANS, EBCDIC **National Point-of-Service Geographical Data**	Not applicable		This field contains geographical data for the card acceptor. **Note:** For transactions originating in Brazil, Canada, or the U.S. only, refer to: • VisaNet Authorization-Only Online Messages Technical Specifications • Full Service POS Online Messages Technical Specifi- cations	see below	see below	see below	see below
Field 59 Length: 8 Format: ANS, EBCDIC **National Point-of-Service Geographical Data** **Positions 1-8 (Card Acceptor Postal Code)**	Not applicable		This is a new subfield in an existing field and contains the merchant postal code. The subfield is left-justified and space-filled. **Note:** This field is for cross-border AFTs destined to Australia or Canada originating outside Brazil, Canada, and the U.S. **Effective October 2023:** Cross- border AFTs sent to issuers in Australia and Canada must contain the merchant's Postal code in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing or invalid.	Conditionnal	A ajouter en CB2A 1.6.6	112 type 0201	Incoming Outgo 2026
Field 59 Length: 6 Format: ANS, EBCDIC **National Point-of-Service Geographical Data** **Positions 9-14 (Card Acceptor State or Province Code)**	Not applicable		This is a new subfield in an existing field and contains the major and minor geographical division codes in a country, where applicable, according to the country's standard format. The subfield is left-justified and must be space-filled when minor and/or major division codes are not applicable. **Note:** This field is for cross- border AFTs destined to Australia or Canada originating outside Brazil, Canada, and the U.S. **Effective October 2023:** Cross- border AFTs sent to issuers in Australia and Canada must contain the merchant's State/ Province code in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing or invalid.	Conditionnal	A ajouter en CB2A 1.6.6	112 type 0201	Incoming Outgoing 2026 - CBAE 5.07
Field 60.2 Length: 1 Format: 1 N **Terminal Entry Capability**	POS Terminal Capability TCR 0, Position 158 Length: 1 Format: AN	Valid values for Terminal Entry Capability are: • **1** Terminal not used **Note:** For card not present transactions, use this value. • **2** Magnetic stripe read capability • **3** QR Code • **5** Contact chip, magnetic stripe, or proximity-capable terminal, indicating that the terminal can read the chip and the magnetic stripe on the card. If contact chip is supported, value 5 should be used regardless of whether Visa contactless is also supported. • **8** Proximity-read-capable. For Visa contactless, an 8 should be used only if Visa contactless is supported and contact chip is not. • **9** Terminal does not read card data **Note:** Acquirers must select the appropriate value for card present or card not present transactions. If the transactions data is not accurate, Visa will charge Data Integrity Fees on the acquirer.	Refer to Full Service POS Online Messages - Technical Specifications for a complete list of valid values and for the details of this field.	Required	22	47 type 03, 47 type 31 et 22	Incoming & outgoing
Field 60.4 **Special Condition Indicator Conditional**		**7** - Cryptocurrency	If the AFT is prefunding a wallet that will be used to purchase cryptocurrency, this field must contain a value of **7**.	Conditionnal	A ajouter en CB2A 1.6.6	112 type 35	Conversion déjà réalisée En 2022 décision des banques de gérer cet indicateur uniquement au niveau Acquéreur et pas en Acceptation (indicateur non géré en CB2A)
Field 60.8 (BASE I only) Length: 1 Format: 2N, 4- bit BCD **Mail/Phone/ Electronic Commerce Payment Indicator**	Mail/Telephone or Electronic Commerce Indicator TCR 1-Additional Data Position: 116 Field Length: 1 Format: AN	Examples of valid values fore- commerce transactions include **5- 8.** • **05** Fully authenticated e- commerce transaction • **06** Merchant attempted to authenticate the cardholder • **07** Non-authenticated e- commerce transaction • **08** Non-secure e-commerce transaction	Refer to existing BASE I manuals for a complete list of valid values and for the details of this field. For Europe, also refer to 3DS manual.	Required	59 type 416 ou 59 type 0407	59 type 416 ou 59 type 0407 (si absent)	Incoming & outgoing
Field 60.10 Length: 1 Format: 1 N **Additional Authorization Indicators** Position: 12 (Partial Authori-zation)	Not Applicable	Value: **1**	• **Effective April 2024:** mandated for CEMEA Region, LAC Region, and U.S. Region • Acquirers sending AFTs in the CEMEA, LAC, and U.S. Regions must support partial authori- zation on domestic and cross-border AFTs. Acquirers sending AFTs in the CEMEA, LAC, and U.S. Regions must be able to send the value of **1** (Terminal accepts partial authorizationresponses)on domestic and cross-border AFTs. Acquirers participating in partial authorization must be able to receive Field 54- Additional Amounts in the AFT response message. **Effective 12 April 2025** mandated for Canada Region Indicates that the Merchant accepts partial authorization responses. Participating acquirers must include the value **1** in this field. For more information, refer to Visa Partial Authorization Service Description and Implementation Guide, Visa Supplemental Requirements, Version 3.1.	NA		59 type 0100 & 59 type 0805	59 type 0100 & 59 type 0805	outgo & incoming
Field 62.2 Length: 8 Format: 15 BCD **Transaction ID**	Transaction Identifier TCR 5, Payment Service Data Positions: 5-19 Length: 15 Format: UN		Acquirers, service providers, merchants, and recipient issuers must be prepared to receive this field. **Note:** If an AFT has a corresponding OCT, originating entities are required to take the Transaction ID from the AFT, and populate it into the OCT to link the two transactions together.	Required	47 type 95	47 type 95	Incoming & outgoing
Field 62.20 Length: Fixed Format: 10 hexadecimal digits, 5 bytes Positions: 82-91 **Merchant Verification Value(MVV)**	**Merchant Verification Value** TCR 5, Payment Service Data Positions: 82-91 Length: 10 Format: AN	Visa assigns the first six positions and assists the acquirer in assigning the last four.	MVV is used to identify merchants that participate in a variety of programs. The MVV is unique to the merchant. **V.I.P. edits:** If the MVV is notvalid, V.I.P. rejects the transaction with reject code 0720.	Conditionnal	Introduit en CB2A 1.6.5 dans le champ 119 type 1001 'response data for clearing' dans les réponses	114 type 30	Incoming & outgoing
Field 62.23 Length: Fixed Format: 2 AN, EBCDIC, 2 bytes **Product ID**	Product ID TCR 5, Payment Service Data Positions: 136-137 Length: 2 Format: AN	The applicable Product IDs for AFTs on network 0003 (Interlink) are: . **DI** - Discover . **E** - Proprietary ATM . **M** - Mastercard . **R** - Proprietary	Account Funding Source: . **D** - Debit . **P** - Prepaid **Note:** For the entire list of Product ID values supported in this field, refer to Full Service POS Online Messages - Technical Specifications.	Required	47 type 98	47 type 98	Incoming & Outgoing
Field 63.1 Length: Fixed Format: 4 N, 4- bit BCD (unsigned packed), 2 bytes **Network Identification Code**	Network Identification Code TCR 4, Supplemental Financial and Promotion Data Positions: 17-20 Length: 4 Format: UN	Acquirers, service providers, or merchants must send a value of **0000** (Priority Routing) or **0002** (Network ID 2). Issuers will receive a value of **0002** in this field. For Interlink AFTs: This field will contain the existing value of **0003** (Interlink) AFTs for non-visa branded Interlink-only products.	**Note:** If an acquirer, service provider, or merchant sends the transaction with a value of 0000 (Priority Routing), it will be routed over network 2. For Interlink AFTs: V.I.P. will process the AFT and send the request message to the issuer on network 0003 (Interlink).	NA	NA	NA	NA
Field 63.3 Length: Fixed Format: 4N, 4- bit BCD (unsigned packed), 2 bytes **Message Reason Code**	Message Reason Code TCR 4, Supplemental Financial Data Positions: 47-50 Length: 4 Format: AN	For Interlink AFTs: This field will contain the value of **2140** (Account Funding Transaction: debit or credit adjustment).	For Interlink AFTs: V.I.P. will process the AFT adjustment and send the advice message to the issuer on network 0003 (Interlink).	NA	NA	NA	NA
Field 63.6 **Position: 4** **(Full Service only)** Length: 1 Format: 1 ANS, EBCDIC **Mail/Phone/ Electronic Commerce and Payment Indicator**	Mail/Telephone or Electronic Commerce Indicator TCR 1, Additional Data Position: 116 Length: 1 Format: AN	Examples of valid values fore- commerce transactions include **5- 8.** . **05** Fully authenticated e- commerce transaction . **06** Merchant attempted to authenticate the cardholder . **07** Non-authenticated e- commerce transaction . **08** Non-secure e-commerce transaction	Refer to the Full Service POS Online Messages - Technical Specifications for a complete list ofvalid values and the details of this field.	NA	NA	NA	NA
Field 63.6 **Position 7** Length: Fixed Format: ANS, EBCDIC; 7 bytes **Special Condition Indicator, Merchant Transaction**	**Special Condition Indicators** TCR 1, Additional Data Positions: 74-75 Length: 2 Format: AN	This field must contain the value of **7** if the AFT is used to fund a wallet that can be used to purchase cryptocurrency.	SMS	NA	NA	NA	NA
Field: 104 Usage 2 **Dataset ID: 56** Tag:**01** Length: 11 Format: AN **Payment Facilitator ID**	Not applicable	Contains the Payment Facilitator ID	This field is Tag-Length-Value (TLV). Required when the AFT transaction is related to facilitating payments such as funds disbursements.	Conditionnal	56 type 0025 ou 0026	57 type 0025 ou 0026	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: **56** Tag:**02** Length: 15 Format: AN **Sponsored Merchant ID**	Not applicable	Contains the Sponsored Merchant ID, where Payment Facilitator is included.	This field is Tag-Length-Value (TLV). Required when the AFT transaction is related to facilitating payments such as funds disbursements.	Conditionnal	56 type 0027	57 type 0027	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: **56** Tag:**81** Length: 25 Format: ANS, EBCDIC **Acceptor Legal Business Name**	Acceptor Legal Business Name TCR D, Position: 64- 88 Length: 25 Format: AN	Contains the Full Acceptor Legal Business name	This tag will contain the Acceptor's legal business name associated with the card acceptor identification code in Field 42 - Card Acceptor Identification Code. Optional for Domestic Money and Non-Money Transfer transactions. Mandatory for Cross-border Money and Non-Money Transfer AFTs. Use this field to populate the merchant name for all cross- border AFTs destined to Canada and Australia (for all BAIs). **Effective October 2023:** Cross- border AFTs sent to issuers in Australia and Canada must contain the merchant's legal business name in this field. V.I.P. will reject transactions with the reject code 0494 if the field or data is missing or invalid.[39]	Conditionnal	A ajouter en CB2A 1.6.6	119 type 0018	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: **56** Tag:**82** Length: 25 Format: ANS **Payment Facilitator Name**	Payment Facilitator Name TCR D, Position: 89- 113 Length: 25 Format: AN	Contains the Full Payment Facilitator Name	This field is Tag-Length-Value (TLV). Full Payment Facilitator Name is required to assist issuer screening. Conditionally required when the AFT transaction is related to facilitating payments such as funds disbursements. Conditionally required, if there is a payment facilitator involved in the transaction this field must include their name, no edit on presence as the system will not know if there is a payfac	Conditional	A ajouter en CB2A 1.6.6	119 type 0019	Incoming & outgoing
Field 104 **Usage 2** Dataset Value Hex **57** Tag:**05** Length: 2 Format: AN **Business Application Identifier (BAI)**	Business Application Identifier (BAI) TCR 3, Position: 19- 20 Length: 2 Format: AN	**AA** (Account-to-account Money Transfer) **BI** (Financial institution-offered P2P Money Transfer) **FD** (Funds Disbursement) **FT** (Funds Transfer) **LA** (Liquid Assets) **PD** (Payroll Disbursement) **PP** (Person-to-person Money Transfer) **TU** (Prepaid top-up/reload) **WT** (Wallet Transfer)	Inclusion of a valid BAI is required for AFTs as specified in the table AFT Categories. **Important:** A valid BAI is required for all AFTs globally. **Effective 19 October 2024** a new BAI value **LA** (Liquid Assets) must be used for Visa Direct transactions involving wallet prefunding or the direct purchase of liquid and crypto- currency assets. **Note:** In Canada and the U.S., the new BAI value **LA** will not apply to originating domestic AFTs. Issuers and issuer processors must be prepared to receive the new BAI value of LA for cross-border AFTs originating outside of Canada and the U.S. **Note:** V.I.P. will reject any AFT transaction without a valid BAI with reject code 0494 (Field or data missing or invalid).	Required	118 type 1001	118 type 1001	Incoming & outgoing

Field info	Field name	Rules	Description	Status	Col A	Col B	Direction
Field 104 Usage 2 Dataset Value 57 Tag: 80 Length: 2 Format: AN **Service Processing Type**	Industry Specific Data - Business Application Data TCR 3, Positions 5-6 Length: 2 Format: AN	0B (Back-to-Back)	Value 0B identifies back-to-back funding transactions containing existing business application identifier of AA (Account-to-Account) in Europe domestic and intra-EEA AFTs. 0B is number 0 (zero) and letter B. Note : This was introduced for deferred OCTs it is not applicable to the AFT	NA	NA	112 type 0039	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: 57 Tag:82 Length: 12 Format: AN **Purpose of Payment**	Purpose of Payment TCR D, Position: 37_48 Length: 12 Format: AN	Contains acquirer-populated purpose of payment code that varies by country.	This field is Tag-Length-Value (TLV). Optional for Domestic Money Transfer and Non-Money Transfer AFTs This field must contain a code reflecting the purpose of payment to classify and report the nature and purpose of the Transaction. The acquirer must submit the correct purpose of payment code for the recipient issuer's jurisdiction and restrict clients to a predetermined list of purpose of payment codes. The only valid values for this field include regulatory published/recognized codes or a code fromthe Visa Standardized Purpose of Payment list. See Appendix Purpose of Payment - Standardized Codes List. Note: This field will be available to all regions. This field is mandatory for outbound transactions sent into India,Bangladesh, Argentina, and Egypt. Note: This field is mandatory for outbound, cross-border AFTs sent to Argentina, Bangladesh, Chile, Colombia, Egypt, India, and Mexico. V.I.P edits: When a cross-border 0200 OCT is sent to Argentina, Bangladesh, Chile, Colombia, Egypt, or India, and Purpose of Payment is not present or contains all spaces, V.I.P. will reject the message with reject code 0494	Conditionnal	118 type 1003	118 type 1003	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5B Tag:01 Risk Score Length: 2 Format: N **Visa Risk Assessment Data**	Not applicable	Values are 00-99	Contains the risk score for the Visa transaction. Advisor E-Commerce Scoring Service. It indicates the degree of risk associated with a transaction. There is PCR-level participation to receive this score in the response. A valid MW is also required. Note: Tag 01-Risk Score is always present in Field 104, Usage 2, Dataset ID 5B.	Conditionnal	NA	in 2026	Outgoing 2026 (response)
Field 104 Usage 2 Dataset Value Hex 5B Tag:02 Length: 2 Format: N **Risk Condition Code**	Not applicable	Values are 00-10	Contains the risk potential for fraud to occur on the card account over the next 30 days.	Conditionnal	NA	in 2026	Outgoing 2026 (response)
Field 104 Usage 2 Dataset ID: 5F **Sender Data**	Not applicable		Field 104, Dataset ID 5F is a Tag- Length-Value (TLV) encoded field that is currently defined with eight different tags (Tag 01-Tag 08.) Important: All tags are conditional or optional based on the specific type of AFT (that is, BAI), region, and the transaction specifics (for example, domestic vs. cross-border). Following basic TLV coding principles, issuer systems need to be flexible enough to accommodate these variations and flexible enough to accommodate new tags in this field as they are introduced. If you are not familiar with how to code your system to support TLV fields, please contact your regional Visa representative for support. Acquirers, service providers, and merchants must not format tags as right-justified with leading spaces. Acquirers, service providers, and merchants should not pad tags to their maximum length with spaces or binary zeros. V.I.P. Edit: This field should not be present in responses (authorization or full-financial) and, if present, it will be dropped from the message by V.I.P. If the acquirer, service provider, or merchant does not provide a given tag in this dataset, the tag must be omitted from the message. If any of Tags 01 to 07 are included and filled with all spaces or all zeros, V.I.P. will decline the transaction with the response code value of 64 (Transaction does not fulfill AML requirements). V.I.P. Edit (Money Transfers): On Money Transfer transactions (Processing Code 10 and BAI of AA/PP,or BI), if the issuer PCR is not set up in the VisaNet system to support Field 104 in TLV format, V.I.P. will decline the transaction with the response code value of 57 (Transaction not permitted to cardholder). This field is Tag-Length-Value (TLV). V.I.P. Edit (All AFTs Other Than Money Transfer): If the issuer PCR is not set up in the VisaNet system to support Field 104 in TLV format and this field is present in the message, Visa drops Field 104 from the message and forwards the transaction to the issuer. This field is Tag-Length-Value (TLV). V.I.P. Edit (All AFTs Other Than Money Transfer): If the issuer PCR is not set up in the VisaNet system to support Field 104 in TLV format and this field is present in the message, Visa drops Field 104 from the message and forwards the transaction to the issuer. V.I.P. Edit (All AFTs): If the issuer PCR is not set up to support Processing Code 10, VIP will convert the AFT to a purchase (processing code 00) and drop Field 104, Dataset Value Hex 5F Sender Data	see below	118 type 1000	118 type 1000	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: 5F Tag: 01 Length: 16 Format: AN **Sender Reference Number**	Sender Reference Number TCR 3, Business Application Data Positions: 24-39 Length: 16 Format: AN	A numeric identifier provided to uniquely identify the recipient of the AFT funds. Could represent an invoice number, other account identifier, or specific transaction reference number.	This field is Tag-Length-Value (TLV). This field is optional for Domestic and Cross-Border Money and Non-Money Transfer AFTs.	Optionnal	118 type 1000	118 type 1000	Incoming & outgoing
Field: 104 Usage 2 Dataset ID: 5F Tag:02 Length: 34 Format AN **Sender Account number**	Sender Account Number TCR 3, Business Application Data Positions: 40-73 Length: 34 Format AN	Cross-border: Account number of the recipient account being funded by the AFT, is mandatory in cross- border Money Transfer AFTs. Domestic: Optional in domestic AFTs. Europe Domestic and intra-EEA cross-border: Account number of the recipient account being funded is mandatory in domestic and intra-EEA Money Transfer AFTs.	In an AFT, this field contains the account number of the Recipient Account being funded by the AFT.	Required	118 type 2014	118 type 2014	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5F Tag:03 Length: 30 Format: ANS **Sender Name**	Sender Name TCR 3, Business Application Data Positions: 74-103 Length: 30 Format AN	Cross-border: Must contain sender's name. Europe intra-EEA cross border: Must contain sender's name. Domestic: May contain sender's name; if not applicable, do not include the tag. Note: Sender's name must be populated using the Latin (that is, English) character set and be an actual person's name. Use of a phone number, email address or alias is not permitted. Effective 1 January 2025: Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	This field contains the valid legal name of the person or entity funding the AFT. Sender Name Example: The Sender Name can be up to thirty characters long and must be the sender's legal name. If the sender's name is greater than thirty (30) characters, use only the first thirty characters of the name. The required format for the Sender Name field is: • Last Name/Family Surname 1 plus space • Last Name/Family Surname 2 (optional) plus space • First Name plus space • Middle Initial or Middle Name (optional) plus space Note: This field must not contain these: • ? (Question mark) • All numeric • Only one character • Fictitious name or nicknames • Incomplete names (missing first name or last name) Examples: • Doe Jane A. • Vellaichary Jabachardinat Savi Optional for Domestic Money and Non-Money Transfer AFTs, except in: • Europe Mandatory for Cross-border Money and Non-Money Transfer AFTs.	Required	118 type 2004	118 type 2004	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5F Tag:04 Length: 35 Format: ANS **Sender Address**	Sender Address TCR 3, Business Application Data Positions: 104-138 Length: 35 Format AN	Cross-border (including Europe intra-EEA): Must contain sender's address. Domestic: May contain sender's address; if not required, do not include this tag.	Contains address of person funding transaction. Should include the details that the originating entity has collected from their customer and should ideally reflect the details registered by the sender with the sender's issuer to whom the AFT request is made. Note: Must be the sender's primary residential address and nota P.O. Box Address. Optional for Domestic Money and Non-Money Transfer AFTs. Mandatory for Cross-border Money and Non-Money Transfer AFTs.	Required	118 type 2005	118 type 2005	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5F Tag:05 Length: 25 Format: ANS **Sender City**	Sender City TCR 3, Business Application Data Positions: 139-163 Length: 25 Format AN	Cross-Border (including Europe intra-EEA): Must contain sender's City. Domestic: May contain sender's city; if not required, do not include this tag.	Contains city of person funding transaction. Should include the details that the originating entity has collected from their customer and should ideally reflect the details registered by the sender with the sender's issuer to whom the AFT request is made. Optional for Domestic Money and Non-Money Transfer AFTs. Mandatory for Cross-Border Money and Non-Money Transfer AFTs.	Required	118 type 2007	118 type 2007	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5F Tag:06 Length: 2 Format: AN **Sender State/ Province**	Sender State TCR 3, Business Application Data Positions: 164-165 Length: 2 Format: AN	Cross-Border: U.S. or Canada: Must contain sender's state/ province in this field on cross- border transactions when Sender Country (Tag 07) contains the value of 840 (U.S.) or 124 (Canada). Other Domestic and Cross- Border: May contain sender's state/province; if not required, do not include this tag.	The geographical state or province associated with the sender's primary residential address. , Optional for Domestic Money and Non-Money Transfer AFTs. , Mandatory for Cross-Border Money and Non-Money Transfer AFTs.	Conditionnal	118 type 2008	118 type 2008	Incoming & outgoing
Field 104 Usage 2 Dataset Value Hex 5F Tag:07 Length: 3 Format: AN **Sender Country**	Sender Country TCR 3, Business Application Data Positions: 166-168 Length: 3 Format: AN	Cross-Border:Must contain sender's country. Note: Sender country must be the sender's country based on the primary residential address. Other Domestic: May contain sender's country; if not required, do not include this tag. This is the 3-digit ISO numeric country code.	Contains the country of the person funding the transaction. Domestic: • Optional for Domestic Money and Non-Money Transfer AFTs. • Mandatory for Cross-Border Money and Non-Money Transfer AFTs.	Conditionnal	118 type 2009	118 type 2009	Incoming & outgoing
Field 104 Usage 2 Dataset ID Hex 5F Tag:08 Length: 2 Format: AN **Source of Funds**			Indicates the method used by the sender to fund an AFT. This tag is optional in cross- border money transfer AFTs. Values are: 01 = Visa credit 02 = Visa debit 03 = Visa prepaid 04 = Cash 05 = Debit/deposit access accounts other than those linked to a Visa card (includes checking/savings accounts and proprietary debit/ Automated Teller Machine (ATM) cards) 06 = Credit accounts other than those linked to a Visa card (includes credit cards and proprietary credit lines)	Optionnal	118 type 1002	118 type 1002	incoming and outgoing
Field 104 Usage 2 Dataset ID Hex 5F Tag:09 Length: 20 Format: AN **Claim Code**			Visa Mobile Prepaid (VMP) Transaction: Tag contains the third-party request reference number. VMP transactions are supported for certain countries in the AP, CEMEA, and LAC Regions only. For a given transaction, the issuer, acquirer, and merchant must be within the same country.	NA	NA	NA	NA
Field 104 Usage 2 Dataset ID Hex 5F Tag: 10 Length: 5-10 Format: AN **Sender Postal Code**			Contains the postal code of the entity funding the transaction.	Optionnal	A ajouter en CB2A 1.6.6	in 2026	Incoming 2026 Outgoing 2026

Field / Dataset	Name	Usage Notes	Description	Status	Code 1	Code 2	Direction
Field 104, Usage 2, Dataset Value Hex **5F** Tag: **0A** Length: 30 Format: AN **Recipient Name**	Recipient Name TCR D, Original Credit Additional Data Positions: 7-36 Length: 30 Format: AN See Note.	**Cross-Border:** Recipient name is mandatory in cross-border Money Transfer AFTs. **U.S. Domestic:** Optional in domestic AFTs. **Europe Domestic and Europe intra-EEA cross border:** Recipient name is mandatory in domestic and intra-EEA Money Transfer AFTs. **Effective 1 January 2025:** Mandatory for domestic transactions in Ukraine. Acquirers and issuers must send and receive this field to process domestic AFTs and OCTs.	**This field contains the name of the individual or entity that is the intended recipient of the funds.** Recipient name is mandatory for cross-border money transfer AFTs. Issuers must be prepared to receive Tag 0A/Recipient Name in any AFT. The maximum length of the recipient name is 30 characters. Recipient Name Example: The Recipient Name can be up to thirty characters long and must be the recipient individual or entity's legal name. If the recipient's name is greater than thirty (30) characters, use only the first thirty characters of the name. The suggested format for the Recipient Name field for individual recipient is: Last Name/Family Surname 1 plus space Last Name/Family Surname 2 (optional) plus space First Name plus space Middle Initial or Middle Name (optional) plus space Note: Only a valid and legal recipient name should be populated in this field V.I.P. declines AFTs with RC 64 (Transaction does not fulfill AML requirements) if the recipient name contains: • ? (Question mark) any special characters • All numeric • Only one character • Fictitious name or nicknames • Incomplete names (missing first name or last name) These values are accepted: • 0-9 • A-Z Examples: • Doe Jane A. • Vellaichary Jabachardinat Savi Requirements for support of Recipient Name in responses, etc., are the same as for Sender Name in Field 104 Dataset ID 5F. V.I.P. Edit: Effective October 2023, V.I.P. rejects AFTs with the existing reject code 0494 (Field or data missing or invalid) if this field is not populated for cross- border AFTs.	Required	118 type 3004	118 type 3004	Incoming & outgoing
Field 104 Dataset ID: **56** Tag: **03** Length: 11 Format: AN **Independent Sales Organization**	Not Applicable		Currently used for Mastercard transactions ONLY. Refer to Push Payment Gateway Service (PPGS) -Client Implementation Guide for additional details.	NA	NA	NA	NA
Field 104 **Usage 2** Dataset Value Hex **63** Tag **05** Length: 20 Format: AN **Merchant VAT Registration/ Single Business Reference Number**	Merchant VAT Registration/Single Business Reference Number TCR 6, Limited-Use Data Positions: 31-50 Length: 20 Format: AN		**LAC Only** Added to support business recipient tax identification in AFTs. The recipient's tax ID is sent to the sender cardholder's issuing bank. **Note:** This field is Mandatory for domestic transactions in Brazil. Issuers may need this information for reporting or for other regulatory reasons. Contact your regional Visa representative to confirm if this field is required in your country. V.I.P. Edit: For Brazil domestic transactions, either Tag 05 or Tag 06 must be present in an AFT, but cannot contain both Tag 05 and Tag 06. V.I.P. rejects transactions with reject code 0494 (Field or data missing or invalid) if the transaction contains both Business Recipient Tax ID (Tag 05) and Individual Recipient Tax ID (Tag 06).	NA	NA	NA	NA
Field 104 **Usage 2** Dataset Value Hex **63** Tag: **06** Length: 13 Format: AN **Customer VAT Registration Number**	Customer VAT Registration Number TCR 6, Limited-Use Data Positions: 51-63 Length: 13 Format: AN		**LAC Only** Added to support individual recipient tax identification in AFTs. The recipient's tax ID is sent to the sender cardholder's issuing bank. **Note:** This field is mandatory for domestic transactions in Brazil. Issuers may need this information for reporting or for other regulatory reasons. Contact your regional Visa representative to confirm if this field is required in your country. **V.I.P. Edit:** For Brazil domestic transactions, either Tag 06 or Tag 05 must be present in an AFT, but cannot contain both Tag 06 and Tag 05. V.I.P. rejects transactions with reject code 0494 (Field or data missing or invalid) if the transaction contains both Individual Recipient Tax ID (Tag 06 and Business Recipient Tax ID (Tag 05).	NA	NA	NA	NA
Field 108 Dataset ID 01 Variable Length 2 bytes, binary+ 1535 bytes, variable by usage, maximum 1537 bytes ISO definition supports 9999 bytes. **Data in Local Language** Effective 1 November 2024	Not Applicable		**Effective 1 November 2024**, originating acquirers and recipient issuers in Israel must support Hebrew as the language for sending recipient name and recipient alias name in domestic AFTs, and sender name and sender alias name in domestic OCTs. The Dataset ID 01 will be used to send the recipient name, sender name, and alias name data in the Hebrew language. This a Tag Length Value (TLV) field. The two-byte length field will contain these tags: • Tag **80** - Language Code • Tag **81** - Data Encoding Format" • Tag **82** - Account Reference Code • Tag **85** - Account Owner Name, Given, in Local Language • Tag **86** -Account Owner Name, Middle, in Local Language • Tag **87** -Account Owner Name, Last, in Local Language • Tag **88** - Account Owner Name Alias Name, in Local Language Important: Data in Hebrew language: For data in the Hebrew language, tags contain Hebrew block characters, basic alphabet, from U+05D0 to U+05EA, plus Unicode whitespaces. Each Hebrew character fits into 4-byte encoded by UTF-8.	NA	NA	NA	NA
Field 108 Dataset ID 01 Tag **80** Character Length: 3 Length: 3 AN **Language Code**	Not Applicable		This tag contains the ISO 639-2 defined Language Code. For example, for Hebrew, it contains the value of **heb**.	NA	NA	NA	NA
Field 108 Dataset ID 01 Tag **81** Character Length: 2 Length: 2 AN **Data Encoding Format**	Not Applicable		This tag identifies how all tags except 80, 81, and 82 are encoded in this dataset with the value of **01** (UTF-8).	NA	NA	NA	NA
Field 108 Dataset ID 01 Tag **82** Character Length: 2 Length: 2 AN **Account Reference Code**	Not Applicable		This tag will contain these values: • 05 (Sender name) • 06 (Recipient name)	NA	NA	NA	NA
Field 108 Dataset ID **01** Tag **85** Character Length: Max. 35 characters Length: 1 - 140 Binary **Account Owner Name, Given, in Local Language**	Not Applicable		This tag will contain the given name in local language.	NA	NA	NA	NA
Field 108 Dataset ID **01** Tag **86** Character Length: Max. 35 characters Length: 1 - 140 Binary **Account Owner Name, Middle, in Local Language**	Not Applicable		This tag will contain the middle name in the local language.	NA	NA	NA	NA
Field 108 Dataset ID **01** Tag **87** Character Length: Max. 35 characters Length: 1 - 140 Binary **Account Owner Name, Last, in Local Language**	Not Applicable		This tag will contain the last name in the local language.	NA	NA	NA	NA
Field 108 Dataset ID **01** Tag **88** Character Length: Max. 70 characters Length: 1 - 280 Binary **Account Owner Alias Name, in Local Language**	Not Applicable		This tag will contain the alias name in the local language.	NA	NA	NA	NA
Field 114 Dataset ID: 7D Tag:CO Length: 3 Format: AN **Language Code**	Not applicable		Contains the ISO 639 defined language code. All tags in this dataset, except CO and C1 are expressed in the ISO 639 defined language code. This tag will contain the new value of **heb** (Hebrew).	NA	NA	NA	NA
Field 119 Usage 5 Length: 139 Format: ANS, EBCDIC **Settlement Service Data**	Not applicable		**LAC only:** For domestic transactions in Argentina, acquirers and issuers can submit and settle AFTs in the Argentina NNSS. This field contains settlement information unique to the processing of Visa transactions by participants in a given country." Note: This field is forwarded from the acquirer to the issuer only if the transaction qualifies for the NNSS. If the transaction does not qualify for the NNSS, Visa removes the field from the message. V.I.P Edit: V.I.P. rejects the transactions with reject code 0132 (Invalid Country Code) if Positions 1-3, Country Code does not contain a value of 032 (Argentina).	NA	NA	NA	NA
Field 123 Length: 1 byte, binary + Fixed Format: 29 ANS, EBCDIC; maximum 30 bytes Bytes 2-10: Postal Code Bytes 11-30: **Card holder street address** **Address verification Data**	Not applicable	ZIP Code or full address **Note:** ZIP Code can be 5 or 9 characters.	AVS is required in the U.S for CPS qualification for card not present transactions. **Note:** AVS Results Code will be returned in Field 44.2 of the response message.	Optionnal	56 type 0008 56 type 0006	57 type 0008 (pos 1 à 9) 57 type 0006 (pos 10 à 29)	Incoming & outgoing
Field 123 Usage **2** Dataset ID: **68** Length: Variable; 1 byte, binary + TLV Format: 255 binary and ANS, EBCDIC; maximum 256 bytes **Verification & Token Data**	Not applicable		This field is Tag-Length-Value (TLV). Testing and activation are required to implement TLV Field 123 for the first time. This field is defined with valid values in these tags: • Tag 01: Token • Tag 03: Token Requestor ID • Tag 80: Bound Device Index • Tag 81: Token User Identifier • Tag 82: Token User Application Type • Tag 83: Token Authentication Factor A • Tag 84: Token Authentication Factor B • Tag 85: Token Authentication Amount	see below	see below	see below	see below
Field 123 Usage 2 Dataset ID: **68** Tag:**01** Length: 13 - 19 Format: N **Token**	Not applicable		Token that is used to replace the cardholder PAN and is a required data element for token processing.	NA	NA	105 type 01	Incoming
Field 123 Usage 2 Dataset ID **68** Tag:**03** Length: 11 Format: N **Token Requestor ID**	Token Requestor ID TCR 4, Supplemental Financial Data Positions: 149-159 Length: 11 Format: UN		Contains the Token Requestor ID.	NA	NA	105 type 03	Incoming
Field 123 Usage 2 Dataset ID: **68** Tag:**80** Length: 1 Format: Binary **Bound Device Index**	Not applicable	Value can be **01-63** (in hexadecimal format). (Decimal 1-99).	Contains the Index number from the Visa database where the device ID is stored. **Note:** Authorization transactions with a token can contain tag 80 with a zero value. This indicates a device index is not available for the transaction.	NA	NA	108 type 0150	Incoming

Field	Not applicable	Values/Options	Description	Col1	Col2	Col3	Col4
Field 123 Usage 2 Dataset ID: 68 Tag:**81** Length: 1 - 11 Format: N **Token User Identifier**	Not applicable		Contains unique value that identifies the token user. Token user is an entity that initiates a payment request. Applicable for e-commerce transactions (device and card-on- file token types). In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/ RTS.	NA	NA	108 type 0151	Incoming
Field 123 Usage 2 Dataset ID: **68** Tag:**82** Length:1 Format: Binary **Token User Application Type**	Not applicable	Application types are: • **00** = Unknown • **01** = Web • **02** = Mobile web • **03** = Mobile application • **04** = Marketplace application • **05** = Voice application • **06** = Biometric application • **07-FF** = Reserved	Application type of token user. Entities can be a merchant, a marketplace, or a check out host.	NA	NA	108 type 0152	Incoming
Field 123 Usage 2 Dataset ID: **68** Tag: **83**, Length: 1 Format: Binary **Token Authentication Factor A**	Not applicable	Authentication Values are: • **00** = No authentication method acquired • **01** = Username/password • **02** = Passcode or password Consumer Device Cardholder Verification Method (CDCVM): • **10** = Passcode • **11** = Password • **12** = Pattern • **13** = Biometric fingerprint • **14** = Biometric facial recognition • **15** = Biometric iris recognition • **16** = Biometric voice recognition • **17** = Behavioral biometric One Time Passcode (OTP): • **30** = Short message system (SMS) • **31** = Email • **32** = Hardware token without user verification • **33** = Hardware token with user verification • **34** = Soft token • **35** = Any other method • **40** = Knowledge based authenti- cation • **41** = Out of band (OOB) authen- tication • **42** = Local authentication Fast Identity Online (FIDO): • 50 = Possession only. No user verification. • 51 = With user verification (biometric) • 52 = With user verification (passcode/password) • 60 = SE-based token: cryptogram generated from a SE device for a device-bound token was provided, establishes possession factor. • 61 = Device-bound token: device-bound token (token reference) was provided by token requestor along with proof of device used for binding token, establishes possession factor. In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.	Contains authentication factor used by token requestors and merchants to authenticate cardholder at the time of transaction. Applicable for e-commerce transactions (device and card-on- file token types).	NA	NA	108 type 0153	Incoming
Field 123 Usage 2 Dataset ID: **68** Tag **84** Length: 1 Format: Binary **Token Authen-tification Factor B**	Not applicable	Authentication Values are: • **00** = No authentication method acquired • **01** = Username/password • **02** = Passcode or password Consumer Device Cardholder Verification Method (CDCVM): • **10** = Passcode • **11** = Password • **12** = Pattern • **13** = Biometric fingerprint • **14** = Biometric facial recognition • **15** = Biometric iris recognition • **16** = Biometric voice recognition • **17** = Behavioral biometric One Time Passcode (OTP): • **30** = Short message system (SMS) • **31** = Email • **32** = Hardware token without user verification • **33** = Hardware token with user verification • **34** = Soft token • **35** = Any other method • **40** = Knowledge based authenti- cation • **41** = Out of band (OOB) authen- tication • **42** = Local authentication Fast Identity Online (FIDO): • 50 = Possession only. No user verification. • 51 = With user verification (biometric) • 52 = With user verification (passcode/password) • 60 = SE based token: cryptogram generated from a SE device for a device-bound token was provided, establishes possession factor. • 61 = Device bound token: device-bound token (token reference) was provided by token requestor along with proof of device used for binding token, establishes possession factor. In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS.		NA	NA	108 type 0154	Incoming
Field 123 Usage 2 Dataset ID: 68 Tag: **85** Length: 3 Format: Binary **Token Authentication Amount**	Not applicable		Contains the payment amount made visible by the token requestor to consumer at time of purchase. Applicable for e-commerce transactions (device and card-on-file token types). In Europe, token user identifier may be used to support dynamic linking requirements of PSD2/RTS. This amount is seven right-most digit of payable amount excluding minor units, converted from decimal to binary. Minor units excluded specified by country code in Field 49-Currency Code, Transaction.	NA	NA	108 type 0155	Incoming
Field 125 Usage 2 **Dataset ID: 01** Length: Variable; 1 byte, binary + 255 binary Format: ANS, EBCDIC; maximum 256 bytes **Token Device**	Not applicable		This field is Supporting Information, Tag-Length-Value (TLV). Testing and activation are required to implement TLV Field 125 for the first time. This field is defined with valid values in these tags: • Tag 03: Device ID • Tag 04: Device Number • Tag 06: Device Location • Tag 07: IP Address	see below	see below	see below	see below
Field 125 Usage 2 Dataset ID: **01** Tag:**03** Length: 48 Format: ANS **Device ID**	Not applicable		This tag contains the Device ID.	NA	NA	106 type 20	Incoming
Field 125 **Usage 2** Dataset ID: 01 **Tag:04** Length: 15 Format: N **Device Number**	Not applicable		This tag contains the **full** phone number or partial phone number when available.	NA	NA	107 type 01	Incoming
Field 125 Usage 2 Dataset ID: **01** **Tag:06** Length: 25 Format: ANS **Device Location**	Not applicable		This tag contains the obfuscated geographic location of the device or the coarse location of the device. Location is latitude/longitude with 4 digits of precision, for instance, +37.7799/-122.4290. Precision is rounded off to a less granular level, for instance, +37/-122 or +37.78/-122.43.	NA	NA	107 type 03	Incoming
Field 125 Usage 2 **Dataset ID: 01** **Tag:07** Length: 15 Format: ANS **IP Address**	Not applicable	The value will be in the format **255.255.255.** Each octet (255) may be 1-3 digits in length.	This tag contains the IP address of the device at the time of the provisioning request.	NA	NA	107 type 04	Incoming
Field 125 **Usage 2** **Dataset ID: 02** Tag: **0A** (Wallet Account E-mail Address) Length: 32 Format: Hexadecimal **Wallet Provider**	Not applicable		This field is Supporting Information, Tag-Length-Value (TLV). This tag contains the Wallet Account E-mail Address. Testing and activation are required to implement TLV Field 125 for the first time.	NA	NA	107 type 0012	Incoming
Field 127 Dataset ID: 41 Tag:**01** Length: 13-19 Format: N, BCD **Replacement PAN**	Not applicable		Field 127 is a requirement when participating in Real Time Visa Account Updater (VAU). Required when the Primary Account Number (PAN) contained in Field 2-Primary Account Number is being replaced with a new PAN.	NA	NA	NA	NA
Field 127 Dataset ID: 41 Tag **02** Length: 4 Format: N, BCD **Replacement PAN Expiration Date**	Not applicable		Contains the expiration date of the new PAN in Tag 01 or the updated expiration date of the existing PAN. Format= yymm.	NA	NA	NA	NA
Field 127 Dataset ID: 41 Tag: **04** Length: 1 Format: AN, EBCDIC **Account Status**	Not applicable	• **A** (Account number change (the account number or account number and expiration date are being updated)) • **C** (Closed account advice) • **E** (Expiration date change) • **Q** (Contact cardholder advice (the merchant should contact the cardholder for additional information on the account))	Indicates the account status.	NA	NA	NA	NA
Field 127 **Dataset ID: 41** **Tag:07** Length: 1 Format: AN, EBCDIC **Request from Merchant for Updated Account**	Not applicable	Valid values are: • **Y** (Requesting for replacement PAN details) • **Y** (Replacement occurred) • **N** (No replacement)	This field indicates if replacement occurred in the response message sent to the originating entity.	NA	NA	NA	NA
Field 127 Dataset ID 41 Tag: **09** Length: 6 **Error Reason Code**	Not applicable	• VAU001 (Transaction did not qualify for Real Time Visa Account Updater (VAU) because the transaction contains token)" • VAU002 (Real Time VAU is supported only for Visa- branded PAN) • VAU003 (Real Time VAU is not supported for the network) • VAU004 (Transaction is not original purchase, bill payment, account funding, or original credit) • VAU005 (Transaction contains CVV2) • VAU006 (Transaction is nota qualifying recurring or installment transaction type) • VAU007 (Real Time VAU is not supported for this MCC) • VAU008 (Acquirer of processor is not activated for Real Time VAU) • VAU009 (Issuer does not support Real Time VAU) • VAU010 (Issuer or Visa blocked the merchant) • VAU011 (PPCS has a stop payment order for this transaction) • VAU012 (Credentials in the authorization request is the latest VAU data) • VAU013 (Expiry date in the authorization request is later than VAU data) • VAU014 (PAN has been opted out of VAU) • VAU015 (Transaction is a face- to-face transaction type) • VAU016 (PAN has stop advice set up)	Indicates the reason a transaction did not qualify for account information replacement.	NA	NA	NA	NA
Field 126.18 Position: 7-11 Length: 5 Format: AN, EBDIC **Agent Unique Account Result**	Enabler Verification Value TCR4 Positions: 5-9 Length: 5 Format: AN		**All regions:** are required to support the Visa Direct Strategic Program. Issuers must be prepared to receive the Enabler Verification Value (EVV) in domestic transactions.	NA	NA	112 type 0020	Incoming

Field 126.8 Length: 20 bytes, fixed Format: Binary **Transaction ID (XID)**	Not applicable	For 3DS and token transactions, the acquirer can: . Populate Field 126.8 with the TVV . Populate Field 126.9 with the CAVV For transaction with Visa token- ization only (acquirer not using 3DS), the acquirer should: . Populate Field 126.8 with the TAVV There is no CAVV here.	3-D Secure TAVV, Version, and Authentication Action for payment tokens and token cryptograms present in e- commerce POS authorization and full-financial messages, is used in conjunction with Field 126.9 for 3-D Secure (3DS) and non-3DS token transactions. Testing and activation are required to implement Field 126.8 for the first time.	Conditionnal	119 type 0015	119 type 0015	outgoing
Field 126.9 Length: 20 bytes, fixed Format: Binary **CAVV Data**	Not applicable	For transactions with 3DS authen- tication and authorization only (not including tokenization), the acquirer should populate this field with the CAVV.	This field may be present in an AFT. Refer to the Full Service POS Technical Specifications for information about this field.	Conditionnal	59 type 0401	59 type 0401	Incoming & outgoing
Field 62.1 Length; Fixed Format: 1 AN, EBCDIC; 1 byte **Authorizations Characteristics Indicator**	Authorization Characteristics Indicator TCR 0, Positions: 1S1 Length: 1 Format: AN For dual message, include the Authorization Characterstics Indicator that was sent in the authorization message.	**Y** - Request a CPS Qualification check	**For U.S. only:** Send a value of Y to check transaction for CPS qualification.	NA	NA	NA	NA
Not applicable	All TCRs, Position. 3 Transaction Code Qualifier (TCQ) Length: 1 Format: AN	Value= **1**	**Note:** TCQ value of 1 must be present in all AFTs.	NA	NA	NA	NA
Not Applicable	Business Format Code (AI) Positions: 17-18 Length: 2 Format: AN	Value= **CR**	Code indicating the type of business that is applicable to this transaction. This field must contain CR (for Business Application Data).	NA	NA	NA	NA