

Debit funds transfer data elements – FrenchSys 20240912

N°	Definition	CBAE TDF	CBAE format	Visa field	Visa format	MCI field	MCI format	Comment
...								
18	Merchant type	X	N4	18	N4	18	N4	MCC
...								
118	Funds transfer data	C(2)						
0001	Nomenclature	X	AN1					
1000	Unique transfer reference	C(202)	ANS1...35	104-5F tag 01	AN16	108SE03S F01 124 SF1	ANS19	
1001	Application type identifier	C(202)	AN1...3	104-57 tag 01	AN2	48 SE 77	AN3	Transfer identifier
1002	Funding source	C(202)	N2	104-5F-08 for OCT, not for AFT	AN2	108SE03S F03	N2	
1003	Transfer reason	C(202)	ANS1...35	104-57 tag 82	AN12	108SE03S F05	N2	Transfer reason
1004	Label or message	C(202)	ANS1...65			108SE03S F02 124 SF4	ANS...65	
1005	Customer language	C(202)	ANS2...3			108SE04S F01	ANS2...3	
1006	Customer language message	C(202)	B1...50			108SE04S F02	B1...50	
1007	Agreement ID	C(202)	ANS4	111-02-C0	ANS4			
2000	Payer/Participant identifier	C(202)	ANS1...35			108SE03S F04	ANS...30	
2001	Payer/PAN	C(202)	N...19					
2002	Payer/First name	C(202)	ANS1...35	56-5-83 80=05	AN35	108SE02S F01	ANS...35	
2003	Payer/Middle name	C(202)	ANS1...35	56-5-84 80=05	AN35	108SE02S F02	ANS1	
2004	Payer/Last name	C(202)	ANS1...35	56-5-85 80=05 104-5F-tag 03	AN35	108SE02S F03 124SF2	ANS...35	
2005	Payer/Address	C(202)	ANS1...50	104-5F-tag 04	AN35	108SE02S F04 123SF3	ANS...50	

Debit funds transfer data elements – FrenchSys 20240912

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2006	Payer/Postcode	C(202)	ANS1...10			108SE02S F08 124SF3	ANS...10	
2007	Payer/City	C(202)	ANS1...25	104-5F- tag 05	AN25	108SE02S F05 124SF3	ANS...25	
2008	Payer/State or province	C(202)	ANS2...3	104-5F- tag 06	AN2	108SE02S F06 pour les US et la Canada 124SF3	ANS...3	
2009	Payer/Country	C(202)	ANS3	104-5F- tag 07	AN3	108SE02S F07 124SF3	AN3	
2010	Payer/Phone	C(202)	ANS1...20			108SE02S F09 124SF4	ANS...20	
2011	Payer/Birth date	C(202)	N8			108SE02S F10 124SF4	N8	
2012	Payer/BIC	C(202)	ANS1...11					
2013	Payer/IBAN	C(202)	AN...35					
2014	Payer/Account number	C(202)	AN1...35	104-5F tag 02	AN34	108SE02S F11	ANS...50	
2015	Payer/Identity document	C(202)	AN...4	56-3-9F20 9F1F=05	A4	108SE02S F12	N2	Payer identity document
2016	Payer/ID number	C(202)	ANS...35	56-3-9F22 9F1F=05	ANS35	108SE02S F13	ANS...25	
2017	Payer/Identity country	C(202)	ANS3	56-3-9F24 9F1F=05	N3	108SE02S F14	ANS3	
2018	Payer/Nationality	C(202)	ANS3			108SE02S F16	ANS3	
2019	Payer/Account number type	C(202)	N2			108SE02S F18	N2	Payer account number type
2020	Payer/Identity Sub Type	C(202)	AN2	56-3-9F21 9F1F=05	AN2			
2021	Payer/Account identifier value	C(202)	ANS34	56-1-83 82=05	ANS34			
2022	Payer/Account identifier type code	C(202)	AN2	56-1-84 82=05	AN2			
3001	Payee/PAN	C(202)	N...19					

Debit funds transfer data elements – FrenchSys 20240912

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3002	Payee/First name	C(202)	ANS...35	56-5-83 80=06	AN35	108SE01S F01	ANS...35	
3003	Payee/Middle name	C(202)	ANS1...35	56-5-84 80=06	AN35	108SE01S F02	ANS1	
3004	Payee/Last name	C(202)	ANS1...35	156-5-85 80=06 104-5F- 0A	AN35	108SE01S F03	ANS...35	
3005	Payee/Address	C(202)	ANS1...50			108SE01S F04	ANS...50	
3006	Payee/Postcode	C(202)	ANS1...10			108SE01S F08	ANS...10	
3007	Payee/City	C(202)	ANS1...25			108SE01S F05	ANS...25	
3008	Payee/State or province	C(202)	ANS2...3			108SE01S F06 only for US and Canada	ANS...3	
3009	Payee/Country	C(202)	ANS3			108SE01S F07	ANS3	
3010	Payee/Phone	C(202)	ANS1...20			108SE01S F09	ANS...20	
3011	Payee/Birth date	C(202)	N8			108SE01S F10	N8	
3012	Payee/BIC	C(202)	ANS1...11					
3014	Payee/Account number	C(202)	AN1...35			108SE01S F11	ANS...50	
3015	Payee/Identity document	C(202)	AN...4	56-3-9F20 9F1F=06	A4	108SE01S F12	N2	
3016	Payee/ID number	C(202)	ANS...35	56-3-9F22 9F1F=06	ANS35	108SE01S F13	ANS...25	
3017	Payee/ID country code	C(202)	ANS3	56-3-9F24 9F1F=06	N3	108SE01S F14	ANS3	
3018	Payee/Nationality	C(202)	ANS3			108SE01S F16	ANS3	
3019	Payee/Account number type	C(202)	N2			108SE01S F18	N2	
3020	Payer/Identity Sub Type	C(202)	AN2	56-3-9F21 9F1F=06	AN2			
3021	Payee/Account identifier value	C(202)	ANS34	56-1-83 82=06	ANS34			

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3022	Payee/Account identifier type code	C(202)	AN2	56-1-84 82=06	AN2			

MCC

CB

MCC Mastercard

4829 Money transfer
6538 Funding Moneysend
6540 Funding

Visa

AA (Account to Account Money Transfer)	MCC 4829, 6012 ou 6211
BI (Financial institution offered P2P Money Transfer)	MCC 6012
PP (Person to person Money Transfer)	MCC 4829 or 6012
FT (Funds Transfer)	MCC 4829, 6012 or 6211
TU (Prepaid top-up reload)	MCC 6012, 6051 or 6540
WT (Wallet transfer)	MCC 6051
FD (Funds Disbursement)	merchant's MCC
PD (Payroll Disbursement)	MCC 8931

Transfer identifier

CB

RE Funds transfer via funds receiver

Mastercard

F07 General Person-to-Person Transfer
F53 Agent Cash Out
F54 Payment of Own Credit Card Bill
F52 General Transfer to Own Account
F55 Business Disbursement
F56 Government/Non-Profit DisbursementC57
F57 rapid merchant settlement
F65 General Business to Business Transfer

Visa

AA (Account to Account Money Transfer)
BI (Financial institution offered P2P Money Transfer)
PP (Person to person Money Transfer)
FT (Funds Transfer) MP PP(Person to Person Money Transfer)
TU (Prepaid top-up reload)
WT (Wallet transfer)
FD (Funds Disbursement)
PD (Payroll Disbursement)

Pouvons-nous ajouter le BAI VISA "LA" (Liquid Assets) " pour identifier pour les actifs liquides et les crypto-monnaies ?

Transfer reason

Debit funds transfer data elements – FrenchSys 20240912

CB

Free text

Mastercard

- 00 Family support
- 01 Regular Labor Transfers (expatriate)
- 02 Travel & Tourism
- 03 Education
- 04 Hospitalization & Medical Treatment
- 05 Emergency Need
- 06 Savings
- 07 Gifts
- 08 Other
- 09 Salary
- 10 Crowd lending
- 11 Crypto currency
- 12 Refund to original card
- 13 Refund to new card
- 14 Reserved
- 15 Reserved

Visa

ISACCT	Account management
ISAIRB	Air transport related business
ISALLW	Transaction is the payment of allowance
ISANNI	Settlement of annuity
ISBENE	Unemployment disability benefit
ISBEXP	Business expenses
ISBONU	Bonus payment
ISBUSB	Bus transport related business
ISCBTV	Payment of cable TV bill
ISCHHD	Government institute issued related to cash compensation, helplessness, disability
ISCCRD	Credit card payment
ISCDDBL	Payment of credit card bill
ISCHAR	Payment for charity reason
ISCOLL	Collection payment
ISCOMM	Commission
ISCOMP	Compensation relating to interest loss/value date adjustment and can include fees
ISCPYR	Payment of copyright
ISDCRD	Related to a debit card payment
ISDEPT	Payment of a deposit
ISDIVD	Payment of dividend
ISENRG	Energies
ISFEES	General fees
ISFERB	Payment for ferry related business
ISFEX	Foreign exchange
ISGASB	Payment of gas bill
ISGFRP	Compensation ti unemployed persons during insolvency procedures
ISGOVT	Government payment
ISHLTI	Health insurance
ISICCP	Reimbursement of credit card payment
ISIDCP	Reimbursement of debit card payment
ISINPC	Payment of card insurance premium

Debit funds transfer data elements – FrenchSys 20240912

INSINSC	Transaction is related to the payment of an insurance claim
ISINSM	Installment
ISINSU	Insurance premium
ISINVS	Payment of mutual funds, investment products and shares
ISINTC	Intra company payment
ISINTE	Interest
ISINTX	Income tax
ISINVS	Investment
ISLBRI	Labor insurance
ISLICF	License fee
ISLIFI	Life insurance
ISLOAN	Loan
ISMDCS	Medical services
ISMP2B	Mobile P2B payment
ISMP2P	Mobile P2P payment
ISMTUP	Mobile top up
ISNOWS	Not otherwise specifier
ISOTHR	Other
ISDOTLC	Transaction is related to a payment of other telecom related bill
ISPAYR	Payroll
ISPEFC	Contribution to pension fund
ISPENS	Pension payment
ISPHON	Payment of telephone bill
ISSSPTI	Property insurance
ISRELG	Transaction is for general rental/lease
ISRENT	Payment of rent
ISRLWY	Payment for railway transport related business
ISROYA	Royalties
ISSALA	Salary payment
ISSAVG	Payment to savings/retirement account
ISSECU	Securities
ISSBE	Social security benefit
ISSTDY	Study
ISSUBS	Subscription
ISSUPP	Supplier payment
ISTAXR	Refund of a tax payment or obligation
ISTAXS	Tax payment
ISTBIL	Transaction is related to a payment of telecommunications related bill
ISTRAD	Trade services operation
ISTREA	Treasury payment
ISTRPT	Payment for travel
ISUBIL	Utility bill payment
ISVATX	Value added tax payment
ISWHLD	With holding
ISWTER	Payment of water bill

Payer identity document

Visa code	Meaning	Mastercard code
BTHD	Date of birth	04
CUID	Customer id	04
NTID	National ID	01
PASN	Passport n°	00

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Visa code	Meaning	Mastercard code
DRLN	Driver's license	02
TXIN	Tax ID	04
CPNY	Company registration number	04
PRXY	Proxy	04
SSNB	Social security n°	04
ARNB	Alien registration n°	04
LAWF	Low enforcement ID	03 ?
MILI	Military ID	04
TRVL	Travel ID	04
EMAL	Email	04
PHON	Phone number	04

CB: nothing

Mastercard

- 00 passport
- 01 national ID
- 02 driver's license
- 03 government issued
- 04 other

Visa

- BTHD date of birth
- CUID customer id
- NTID national ID
- PASN passport n°
- DRLN driver's license
- TXIN tax ID
- CPNY company registration number
- PRXY proxy
- SSNB social security n°
- ARNB alien registration n°
- LAWF low enforcement ID
- MILI military ID
- TRVL travel IF
- EMAL email
- PHON phone number

Payer account number type

CB and Visa nothing

Mastercard

- 00 Other
- 01 RTN + Bank account
- 02 IBAN
- 03 Card account

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- 04 Email
- 05 Phone number
- 06 Bank account number
- 07 Wallet ID
- 08 Social Network ID