



Visa Europe

# Dual Message System Clearing (DMSC) Technical Specifications

December 2016



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# 1 Introduction

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The *Dual Message System Clearing (DMSC) Technical Specifications* manual contains detailed technical specifications for the Visa Europe Clearing and Settlement Service (VECSS). VECSS is a major component of the Visa Europe System, which receives and processes Cardholder transactions for Visa products and services, as well as for other proprietary cards.

## 1.1 Audience

This manual is for technical staff and managers and customer support personnel who help Members solve system and production problems.

## 1.2 Purpose

This manual provides detailed information required by a Member to support Visa Europe System services.

## 1.3 Scope

This manual provides technical details of VECSS transaction processing in the dual message system clearing environment. It defines each type of transaction, as identified by its Transaction Code (TC), and the record layout and field edit criteria for each transaction component record (TCR) that can be included in that transaction.

## 1.4 Summary of changes

This edition of the *Dual Message System Clearing (DMSC) Technical Specifications* manual has been updated in line with Visa System Business Enhancements.

## 1.5 Document conventions

The following conventions apply to formatting and style throughout this guide:

- Words that are displayed with initial capitalisation have a special definition beyond, or in lieu of, their dictionary meaning.
- Words that are displayed with initial capitalisation and are not specified as defined terms or written in italics, are proper nouns used within the Visa Europe and Member environments, for example:
  - Names of services, processes and entities specific to Visa Europe or Visa Europe Members
  - Names of Visa Europe departments
  - Names of options
  - Names of files
  - Titles of reports

- **Bold** type is used for visual emphasis.
- References to other publications and to sections within the document are in *italics*.

## 1.6 Related information

For additional information, see the following:

- *Introducing Dual Message Clearing System (DMSC) Messages*
- *Introducing Dual Message Clearing System (DMSC) Transactions*
- *Introducing the Visa Europe Clearing and Settlement Service (VECSS)*
- *Introducing Visa Europe Services*
- *Visa Europe Dual Message System Clearing (DMSC) Reports*

See also the *Visa Acronyms Quick Reference* document for a list of Visa acronyms and abbreviations and their meanings.

For further information, you can also visit our website via the following links or contact Visa Europe Customer Support:

- For information about Visa Europe: [www.visaeurope.com](http://www.visaeurope.com)
- For Member documentation: [www.eu.visaonline.com](http://www.eu.visaonline.com)

## 1.7 Feedback

If you have questions or comments about this document, please send them to  
[customersupport@visa.com](mailto:customersupport@visa.com).

## 2 Interchange Files and transaction formats

### 2.1 Interchange Files

Edit Package uses Centre Transaction Files (CTFs) and Interchange Transaction Files (ITFs) to process Interchange messages.

CTFs are used as the interface between the Member's own pre- and post-edit programs and the Edit Package:

- **Outgoing CTFs**

These files contain Interchange generated by the Member's pre-edit program and validated by the Edit Package before submission to the Visa Interchange Center (VIC).

- **Incoming CTFs**

These files contain Interchange from the VIC that has been processed by the Edit Package for the Member's post-edit program. The incoming transactions are then processed by the Member's post-edit program.

ITFs are used in the transmission of Interchange between the Edit Package and the VIC:

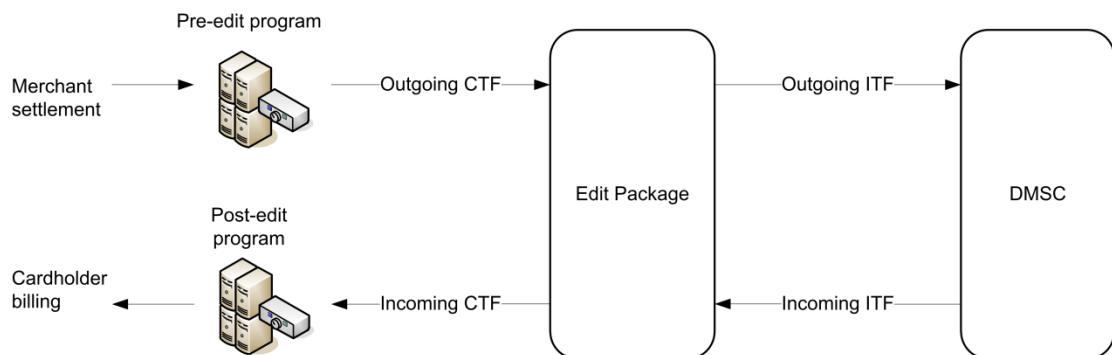
- **Outgoing ITFs**

These files are generated by the Edit Package and contain reformatted validated CTF Interchange transactions.

- **Incoming ITFs**

These files are generated by the VIC for the Edit Package; they contain incoming Interchange, DMSC report records, and the BIN (in the Processing BIN field) and security code (in the Center Security Code field) for the relevant Processing Centre.

**Figure 1: Interchange processing flow**



Both CTF and ITF files can reside on magnetic tape or hard disks.

### 2.2 Centre Transaction Files

CTFs are sequential, fixed-block files. Each CTF contains one or more logical transactions, each of which is defined by a transaction code (TC) and comprises one or more transaction component records (TCR). Each TCR is 168 bytes long.

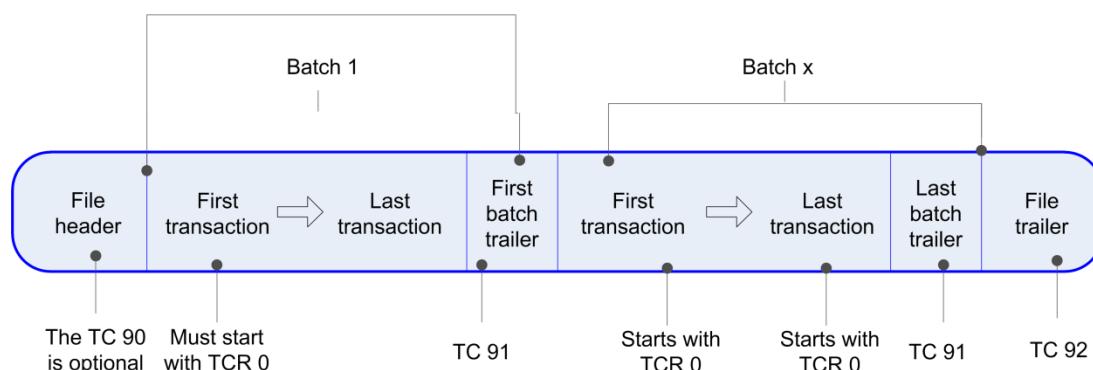
All TCRs in a transaction have the same two-character transaction code (positions 1 and 2). The transaction component sequence number (position 4) gives the TCR number. TCR numbers are not necessarily consecutive; that is, the TCR sequence may skip a number. For example, the Request for Copy transaction contains TCR 0, TCR 1 and TCR 4. However, the TCRs must be in ascending order within the transaction.

The Edit Package considers a transaction complete when either or both of the following conditions are encountered:

- The transaction code is different from the previous one
- The transaction component sequence number (TCR number) is less than the previous one

The transactions are stored in the CTF in batches. Transactions within each batch do not have to be in any particular order, and a batch may contain multiple source BINs. [Figure 2](#) illustrates the CTF structure.

**Figure 2: CTF structure**



The TC 90 header record contains the BIN and security code for the relevant Processing Centre, VIC processing date and settlement dates, Edit Package release number, and file type sub-file ID number (if separate CTFs are created). For outgoing processing, the Edit Package uses the Centre File ID and pre-edit processing date for duplicate file checking. For incoming processing, Processing Centres can choose to receive an incoming CTF Header Record by using the WRITEHEADER Edit Package run control option.

## 2.2.1 Outgoing CTF

The outgoing Edit Package CTF has a batch record capacity of 999; however, Processing Centres can modify this to allow for up to 3,300 records in a batch if their Extended Access Servers (EA Server) permit.

Transactions rejected by the Edit Package's outgoing control program can, by the use of a run control option, be written to a separate CTF for correction and re-entry. This separate CTF includes TC 91 (Batch Trailer) and TC 92 (File Trailer) records. A TC 90 (Header Record) is also supplied if the Processing Centre included it on the original outgoing CTF.

## 2.2.2 Incoming CTF

The number of batches in an incoming CTF is determined by the VIC. Incoming batches are not sorted and distributed by destination BIN; batches may contain transactions for multiple BINs processed by the same Processing Centre.

## 2.3 Interchange Transaction Files

ITFs are sequential, fixed block size EBCDIC files. ITF transaction records are 170 positions in length, and are identical to CTF transaction records except for a two-byte ITF Record Hash Total field in positions 3 and 4, which pushes all subsequent fields forward by two.

### 2.3.1 Outgoing ITF

Outgoing ITFs can contain up to 999 TCRs in a batch. Before the Edit Package writes each transaction to the outgoing ITF, it checks to see if there is enough room for the component records as well as the batch and file trailers.

### 2.3.2 Incoming ITF

Incoming ITF record batches each contain approximately 1,000 TCRs, although there is no upper limit. Within the Edit Package the Processing Centre has the option of splitting the incoming ITF into a maximum of 25 separate CTFs. Depending on Edit Package run control options, the incoming ITF can be split by ARDEF range, destination BIN, Product ID and transaction code.

Rejected transactions on incoming Interchange can be written to a separate file for per-field correction, thus avoiding the need to re-key the entire transaction. This rejected transaction file will be in CTF format and contain batch trailer (TC 91) and file trailer (TC 92) records. If the Edit Package's WRITEHEADER run control option has been set to Y, a TC 90 Header Record is also supplied.

## 2.4 Edit Package run control options

Run control options allow Processing Centres to select permanent or temporary Edit Package functions that best meet their needs, such as splitting an incoming ITF into several CTFs, setting run- or item-level tolerance checking limits, and establishing duplicate batch detection settings.

For more information on how the Edit Package governs CTFs and ITFs, including procedures for run control options, setting run- or item-level tolerance checking limits, and establishing duplicate batch detection settings, see the Edit Package documentation.

## 2.5 Bypass Business Edits option

During an outgoing edit run, the majority of the business edits can be optionally bypassed. However, all of the edits and processing that are necessary to ensure file integrity and correct Edit Package processing are always performed. Therefore, when the Bypass Business Edits option is used, unless indicated in this manual, the Edit Package does not perform the edits documented during an outgoing edit run. Business edits in this manual that are still performed when the Bypass Business Edits option is used are indicated by the following note, "This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run." For more information, see the Edit Package documentation.

**Important** To use this run control option, you must obtain authorization from Visa Europe Customer Support.

## 2.6 Transaction codes print/pass summary

*Table 1* lists the DMSC transaction codes with their Edit Package print/pass run control option defaults. Where print or pass options do not apply, n/a (not applicable) is entered. The Print/Pass run control options determine which incoming transactions are to be written (passed) to the Centre Transaction File (CTF) and which outgoing and incoming transactions are to be printed. The system defaults shown in *Table 1* can be overridden through the use of Edit Package run control options. For more information, see *Edit Package Release 4.0 run control options* on page 20.

**Table 1: Transaction codes with Edit Package option defaults**

Transaction codes with Edit Package option defaults					
Transaction code and type	Financial transaction	Incoming/outgoing	Outgoing print default	Incoming	
				Print default	Pass default
00: Short Block	No	I	n/a	No Print	No Pass
01: Returned Credit	Yes	I	n/a	Print	No Pass
02: Returned Debit	Yes	I	n/a	Print	No Pass
03: Returned Non-Financial	No	I	n/a	Print	No Pass
04: Reclassification Advice Transaction	No	I	n/a	Print	No Pass
05: Sales Draft or Representment	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
06: Credit Voucher	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
07: Cash Disbursement	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
10: Fee Collection	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
15: Sales Draft Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>

**Table 1: Transaction codes with Edit Package option defaults (continued)**

Transaction codes with Edit Package option defaults					
Transaction code and type	Financial transaction	Incoming/outgoing	Outgoing print default	Incoming	
				Print default	Pass default
16: Credit Voucher Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
17: Cash Disbursement Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
20: Funds Disbursement	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
25: Sales Draft Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
26: Credit Voucher Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
27: Cash Disbursement Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
33: Multipurpose Message Transactions	No	I	n/a	Print	No Pass
35: Sales Draft Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
36: Credit Voucher Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
37: Cash Disbursement Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
38: VCRFS/VDAS Message	No	I/O	No Print	No Print	Pass
39: VCRFS/VDAS Image Message	No	I/O	No Print	No Print	Pass
40: Fraud Advice	No	I/O	No Print	n/a	n/a
44: Collection Batch Acknowledgment	No	I	n/a	No Print <sup>1</sup>	No Pass <sup>1</sup>
45: General Delivery Report	No	I	n/a	n/a <sup>2</sup>	No Pass
46: Member Settlement Data: Machine-Readable	No	I	n/a	No Print	Pass
47: Member Settlement Data: Print-Ready	No	I	n/a	n/a <sup>2</sup>	No Pass
48: DMSA Advice Record	No	I	n/a	Print	No Pass
50: Free Text Message	No	I/O	No Print	Print	No Pass
52: Request for Photocopy	No	I/O	No Print	Print	No Pass
54: Table Update Data	No	I	n/a	Print	No Pass <sup>1</sup>
55: RCRF Update	No	I	n/a	Print	No Pass

**Table 1: Transaction codes with Edit Package option defaults (continued)**

Transaction codes with Edit Package option defaults					
Transaction code and type	Financial transaction	Incoming/outgoing	Outgoing print default	Incoming	
				Print default	Pass default
56: Currency Conversion Rate Update	No	I	n/a	Print	No Pass
57: Data Capture Advice	No	I/O	No Print	No Print	Pass
58: National Settlement Advice	No	I/O	Print	Print	Pass
90: File Header	No	I/O	No Print	No Print	n/a <sup>3</sup>
91: Batch Trailer	No	I/O	No Print	No Print <sup>1</sup>	Pass <sup>1</sup>
92: File Trailer	No	I/O	No Print	No Print <sup>1</sup>	Pass <sup>1</sup>
1. The default value cannot be changed.					
2. These reports are produced automatically and are not applicable for the TCINPRT and TCNOINPRT run control options.					
3. These transactions are controlled by the WRITEHEADER run control option and are not applicable for the TCPASS and TCNOPASS run control options.					

## 2.6.1 Edit Package Release 4.0 run control options

For outgoing runs, the print options are:

- TRNOUTPRT: Prints reports on outgoing transactions
- TRNOOUTPRT: Prevents printing reports on outgoing transactions

For incoming runs, the print options are:

- TRNINPRT: Prints reports on selected incoming transactions
- TRNNOINPRT: Prevents printing reports on incoming transactions

For incoming runs, the pass options are:

- TRNPASS: Writes specific transaction codes to the incoming CTF
- TRNOPASS: Prevents specific transaction codes from being written to the incoming CTF

For more information on these and other run control options, see the Edit Package documentation.

## 2.7 Transaction formats

Each section of this manual starts with a summary of the transaction's purpose as well as any requirements for specific TCRs. A summary of the transaction's TCR 0 layout follows, then the field descriptions and edit criteria. The edit criteria include the field title, byte position, field length, and format of each field. Any other TCRs for that transaction follow TCR 0.

## 2.7.1 Data content information

The following are general guidelines for information in DMSC transactions:

- Negative values (for example, -1) in any record field cause transactions to be rejected
- Reserved numeric fields must contain zeros. Reserved alphanumeric fields must contain spaces unless otherwise specified
- The default entry for any numeric field is zero and the default entry for any alphanumeric field is a space unless otherwise indicated
- Alphabetic characters must always be uppercase (for example, A not a)
- Unless specifically stated for a particular field, do not enter special characters. Special characters include language-specific ones, such as the grave accent (`) or umlaut (")
- Numeric fields must be unpacked numeric (UN)
- EBCDIC control characters (hexadecimal characters 00 to 3F and FF) must not be included in alphanumeric fields. They cannot be expressed in text form. VECSS replaces each of these control characters with a question mark (?).

## 2.7.2 How to read the edit criteria

The edit criteria for each field contain several types of edit information:

- **Universal edits**

These edits apply to all transactions and are always listed first. There may be separate outgoing and incoming universal edits. Unless an edit criterion is identified by a subheading as one of the following categories, assume it to be universally applicable.

- **Regional edits**

These edits apply only to transactions between Members within the Visa Inc. CRB Listing Regions and/or within the Territory. Applicable regions are identified.

- **National edits**

These edits apply only to transactions within the specified country. Applicable countries are identified.

- **Visa Interchange Center-specific edits**

These edits are performed only at the VIC and not by the Edit Package. VIC edits may also be applicable to only a specific nation or region.

- **Notes**

This text provides information such as descriptions, value definitions or when an optional field should be used. No edits are applied to the information provided in notes.

An example of a field edit, with explanatory notes, is shown in [Figure 3](#).

**Figure 3: Field edit criteria example**

Field	Description
<p><b>Cardholder ID Method</b></p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;">           Universal edit, applicable to all transactions         </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;">           National edit, applicable only to a specified country         </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;">           VIC edit, applicable only to a specified country         </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;">           Universal edits and notes applying only to representations and Chargebacks         </div>	<p>Indicates method used to identify Cardholder (e.g., signature, PIN, etc.). The field must contain a space or 1 through 4.</p> <p><b>Note</b> For a list of valid codes, see <i>DMSC Data Codes</i>.</p> <p><b>National - Germany:</b></p> <p>CPS/Retail and CPS/Restaurant originals and their reversals must contain a 1.</p> <p><b>VIC edit, national - U.S.:</b> EPS and Supermarket originals and reversals must contain 1 through 3.</p> <p><b>Representments, Chargebacks</b></p> <p>The entry is not required, but if it is present it must be a space or one of the permitted values.</p>

**Note** In this document, the terms 'region', 'regional' and 'interregional' refer to the Visa Inc. CRB Listing Regions and, unless otherwise indicated, the Visa Europe Territory.

### 3 TC 01, 02, 03: Returned item transactions

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TCR 0-8, 9

CTF - Incoming Interchange

Returned item transactions are used for the following:

- Returned Credit (TC 01) - A Credit Transaction that failed the edits at the VIC
- Returned Debit (TC 02) - A debit transaction that failed the edits at the VIC
- Returned Non-Financial (TC 03) - A non-financial transaction that failed the edits at the VIC

TCRs 0 through 8 contain the contents of the returned item. TCR 9 contains information identifying the original transaction.

## 3.1 TCR 0-8: Returned Item

CTF - Incoming Interchange

### 3.1.1 Record layout

Record layout - TCR 0-8: Returned Item			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Contents of Returned TCR

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 3.1.2 Edit criteria

Edit criteria - TCR 0-8: Returned Item	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field contains one of the following values.  01      Returned Credit 02      Returned Debit 03      Returned Non-Financial
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field contains a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field contains a number from 0 through 8.
<b>Contents of Returned TCR</b> Position: 5-168 Length: 164 Format: Alphanumeric	This field contains data from the transaction being returned.

## 3.2 TCR 9: Identifying Data

CTF - Incoming Interchange

### 3.2.1 Record layout

Record layout - TCR 9: Identifying data			
Position	Field length	Format	Content
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-18	2	AN	Original Transaction Code
19	1	AN	Original Transaction Code Qualifier
20	1	AN	Original Transaction Component Sequence Number
21-25	5	UN	Source Batch Date (YYDDD)
26-31	6	UN	Source Batch Number
32-35	4	UN	Item Sequence Number
36-38	3	AN	Return Reason Code 1
39-50	12	UN	Original Source Amount
51-53	3	UN	Original Source Currency
54	1	AN	Original Settlement Flag
55	1	AN	Chargeback Reduction Service (CRS) Return Flag
56-58	3	AN	Return Reason Code 2
59-61	3	AN	Return Reason Code 3
62-64	3	AN	Return Reason Code 4
65-67	3	AN	Return Reason Code 5
68-168	101	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 3.2.2 Edit criteria

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field contains one of the following values:  01      Returned Credit 02      Returned Debit 03      Returned Non-Financial transaction
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field contains a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field contains a 9 (nine).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this transaction is sent. This field contains a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this transaction is sent. This field must contain the Member's BIN.
<b>Original Transaction Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	The Transaction Code of the item being returned.
<b>Original Transaction Code Qualifier</b> Position: 19 Length: 1 Format: Alphanumeric	The Transaction Code Qualifier of the item being returned.

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Original Transaction Component Sequence Number</b> Position: 20 Length: 1 Format: Alphanumeric	The Transaction Component Sequence Number of the item being returned.
<b>Source Batch Date</b> Position: 21-25 Length: 5 Format: Unpacked numeric	The date of the original batch that contained the item being returned. The format is YYDDD (year and Julian day).
<b>Source Batch Number</b> Position: 26-31 Length: 6 Format: Unpacked numeric	The number of the original batch that contained the item being returned.
<b>Item Sequence Number</b> Position: 32-35 Length: 4 Format: Unpacked numeric	Sequence number of the transaction being returned as it appears in the batch.
<b>Return Reason Code 1</b> Position: 36-38 Length: 3 Format: Alphanumeric	The return reason code from DMSC or the first of five possible return reason codes from the CRS. For a list of valid codes, see <a href="#">Return/Reclassification Reason Code</a> on page 761.
<b>Original Source Amount</b> Position: 39-50 Length: 12 Format: Unpacked numeric	Amount of the transaction. This field contains numerics. Two decimal positions are implied. If the source currency has no minor units, such as Original Source Currency code 352 (Icelandic krona), any value other than zero in the last two digits (after the decimal) produces an Invalid Amount error.
<b>Original Source Currency</b> Position: 51-53 Length: 3 Format: Unpacked numeric	Currency code indicating the source currency. This field contains a valid ISO numeric code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Original Settlement Flag</b> Position: 54 Length: 1 Format: Alphanumeric	Flag indicating Interchange system used for settlement. The valid entries are:  0 Visa-settled transaction 6 National Bilateral Interchange 7 International Bilateral Interchange (valid only for Latin America and Caribbean) 8 National Net Interchange or Euro Area Net Settlement Service
<b>CRS Return Flag</b> Position: 55 Length: 1 Format: Alphanumeric	Flag indicating the transaction was returned by either DMSC or the Chargeback Reduction Service (CRS). Valid values are:  Space Transaction has been returned by DMSC  C Transaction has been returned by the Chargeback Reduction Service
<b>Return Reason Code 2</b> Position: 56-58 Length: 3 Format: Alphanumeric	The second of five possible return reason codes from the CRS. For a list of valid codes, see <a href="#">Return/Reclassification Reason Code</a> on page 761.
<b>Return Reason Code 3</b> Position: 59-61 Length: 3 Format: Alphanumeric	The third of five possible reason codes from the CRS. For a list of valid codes, see <a href="#">Return/Reclassification Reason Code</a> on page 761.
<b>Return Reason Code 4</b> Position: 62-64 Length: 3 Format: Alphanumeric	The fourth of five possible return reason codes from the CRS. For a list of valid codes, see <a href="#">Return/Reclassification Reason Code</a> on page 761.
<b>Return Reason Code 5</b> Position: 65-67 Length: 3 Format: Alphanumeric	The fifth of five possible return reason codes from the CRS. For a list of valid codes, see <a href="#">Return/Reclassification Reason Code</a> on page 761.
<b>Reserved</b> Position: 68-168 Length: 101 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 4 TC 04: Reclassification advice messages

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TCR 0-7, 9

CTF - Incoming Interchange

The Reclassification Advice (TC 04) consists of TCRs 0 through 7, which contain information from the original transaction. Additionally, a TCR 9 contains information identifying the original transaction as well as fields updated during the reclassification process.

Members who want to process the Reclassification Advice must use the Edit Package TCPASS run control option to cause TC 04 transactions to be written to the incoming Centre Transaction File (CTF). Members who do not want to receive the TC 04 transactions in the incoming CTF do not need to take any action.

Members may choose to have original transactions returned by DMSC for correction, rather than having them reclassified. To have transactions returned, contact Visa Europe Customer Support.

## 4.1 TCR 0-7: Reclassification Advice

CTF - Incoming Interchange

### 4.1.1 Record layout

Record layout - TCR 0-7: Reclassification Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Contents of Reclassified TCR

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 4.1.2 Edit criteria

Edit criteria - TCR 0-7: Reclassification Advice	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 04.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a number from 0 through 7.
<b>Contents of Reclassified TCR</b> Position: 5-168 Length: 164 Format: Alphanumeric	This field contains data from the transaction being reclassified.

## 4.2 TCR 9: Identifying Data

CTF - Incoming Interchange

### 4.2.1 Record layout

Record layout - TCR 9: Identifying data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-18	2	AN	Original Transaction Code
19	1	AN	Original Transaction Code Qualifier
20	1	AN	Original Transaction Component Sequence Number
21-25	5	UN	Source Batch Date (YYDDD)
26-31	6	UN	Source Batch Number
32-35	4	UN	Item Sequence Number
36-38	3	AN	Product Reclassification Reason
39-40	2	AN	Settled Product ID
41-68	28	AN	Reserved
69	1	AN	Settled Authorization Characteristics Indicator
70	1	AN	Settled Requested Payment Service
71	1	AN	Settled Reimbursement Attribute
72-87	16	AN	Derived IRF Descriptor
88-103	16	AN	Settled IRF Descriptor
104-106	3	AN	Payment Service Reclassification Reason
107-109	3	AN	Fee Reclassification Reason
110-112	3	AN	Merchant Volume Reclassification Reason
113-115	3	AN	Submitted Fee Program Indicator
116-118	3	AN	Assessed Fee Program Indicator
119-121	3	AN	Fee Program Indicator Reclassification Reason
122-124	3	AN	MOTO/ECI Reclassification Reason
125-139	15	UN	Interchange Fee Amount
140	1	AN	Interchange Fee Sign
141-168	28	n/a	Reserved

Record layout - TCR 9: Identifying data			
Position	Field length	Format	Contents
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

#### 4.2.2 Edit criteria

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field contains 04.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field contains a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field contains a 9.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this transaction is sent. This field contains a valid BIN.

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this transaction is sent. The field contains the BIN of the VIC.
<b>Original Transaction Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	The Transaction Code of the item being reclassified.
<b>Original Transaction Code Qualifier</b> Position: 19 Length: 1 Format: Alphanumeric	The Transaction Code Qualifier of the item being reclassified.
<b>Original Transaction Component Sequence Number</b> Position: 20 Length: 1 Format: Alphanumeric	The Transaction Component Sequence Number of the item being reclassified.
<b>Source Batch Date</b> Position: 21-25 Length: 5 Format: Unpacked numeric	The date of the original batch that contained the item being reclassified. The format is YYDDD (year and Julian day).

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Source Batch Number</b> Position: 26-31 Length: 6 Format: Unpacked numeric	The number of the original batch that contained the item being reclassified.
<b>Item Sequence Number</b> Position: 32-35 Length: 4 Format: Unpacked numeric	Sequence number of the transaction being reclassified as it appears in the batch.
<b>Product Reclassification Reason</b> Position: 36-38 Length: 3 Format: Alphanumeric	Identifies the reason the Product ID was changed. The codes are the same as the return item codes. Refer to Appendix A for a listing of these codes. This field is left-justified with trailing blanks, and contains zeros if the Product ID was not changed.  <b>Note</b> This field is not used by VECSS. Edit Package will space-fill.
<b>Settled Product ID</b> Position: 39-40 Length: 2 Format: Alphanumeric	Indicates the Product ID the transaction was settled with and cleared to the issuer. It may be assigned by the VIC. Refer to <a href="#">Product IDs</a> on page 753 for Product ID values.
<b>Reserved</b> Position: 41-68 Length: 28 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Settled Authorization Characteristics Indicator</b> Position: 69 Length: 1 Format: Alphanumeric	Indicates the authorization characteristics (Card present, Card not present, etc.) the transaction was settled at and cleared to the Issuer. It may be assigned by the VIC.  For a list of valid values, see <a href="#">Authorization Characteristics Indicator</a> on page 647.

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Settled Requested Payment Service</b> Position: 70 Length: 1 Format: Alphanumeric	Indicates the requested payment service (CPS/ATM, etc.) the transaction was settled at and cleared to the Issuer. It may be assigned by the VIC. For a list of valid values, see <a href="#">Requested Payment Service</a> on page 759.
<b>Settled Reimbursement Attribute</b> Position: 71 Length: 1 Format: Alphanumeric	Indicates the Interchange Reimbursement Fees (IRFs) that the transaction was settled at and cleared to the Issuer. It may be assigned by the VIC. For a list of valid values, see <a href="#">Reimbursement Attribute</a> on page 756.
<b>Derived IRF Descriptor</b> Position: 72-87 Length: 16 Format: Alphanumeric	The descriptor for the IRF that was derived from the fields that were submitted in the transaction.
<b>Settled IRF Descriptor</b> Position: 88-103 Length: 16 Format: Alphanumeric	The descriptor for the IRF at which the transaction was settled.
<b>Payment Service Reclassification Reason</b> Position: 104-106 Length: 3 Format: Alphanumeric	The code identifying the reason the payment service was changed. The codes are the same as the return item codes. If there was no payment service change, the field contains zeros. This field is left-justified and space-filled. For a list of valid values, see <a href="#">Return/Reclassification Reason Code</a> on page 761.

Edit criteria - TCR 9: Identifying data	
Field	Description
<b>Fee Reclassification Reason</b> Position: 107-109 Length: 3 Format: Alphanumeric	<p>The code identifying the reason the fee was changed. The codes are the same as the return item codes. This field contains zeros if the fee was not changed. This field is left-justified and zero-filled.</p> <p>For a list of valid values, see <a href="#">Return/Reclassification Reason Code</a> on page 761.</p>
<b>Merchant Volume Reclassification Reason</b> Position: 110-112 Length: 3 Format: Alphanumeric	<p>The code identifying the reason the Merchant volume indicator was changed. This field contains zeros if the indicator was not changed. This field is left-justified and zero-filled.</p> <p>For a list of valid values, see <a href="#">Return/Reclassification Reason Code</a> on page 761.</p>
<b>Submitted Fee Program Indicator</b> Position: 113-115 Length: 3 Format: Alphanumeric	<p>Indicates the requested Fee Program (Standard-Credit, Business Card Electronic, etc.) if it was present in the transaction. If no indicator was submitted, the field contains zeros. This field is left-justified and space-filled.</p> <p>For a list of valid values, see Fee Program Indicators in the appendices.</p>
<b>Assessed Fee Program Indicator</b> Position: 116-118 Length: 3 Format: Alphanumeric	<p>Indicates the assessed the Fee Program (Standard-Credit, Business Card Electronic, etc.) for which the transaction qualified if the Fee Program Indicator was submitted in the transaction. If no indicator was submitted, the field contains zeros. This field is left-justified and space-filled.</p> <p>For a list of valid values, see Fee Program Indicators in the appendices.</p>
<b>Fee Program Indicator Reclassification Reason</b> Position: 119-121 Length: 3 Format: Alphanumeric	<p>Code identifying the reason the Fee Program Indicator was changed. This field contains zeros if the indicator was not changed. This field is left-justified and zero-filled.</p> <p>For a list of valid values, see <a href="#">Return/Reclassification Reason Code</a> on page 761.</p>

Edit criteria - TCR 9: Identifying data					
Field	Description				
<b>MOTO/ECI Reclassification Reason</b>  Position: 122-124 Length: 3 Format: Alphanumeric	Visa Europe may reclassify MOTO or ECI values submitted in VECSS Draft Data, prior to forwarding the transaction to the Issuer. This field contains the Reclassification Reason code: <ul style="list-style-type: none"> <li>■ For token transactions, the code is 9F to indicate that ECI reclassification has occurred on a token transaction</li> <li>■ For other transactions, the code is 29 to indicate that the MOTO or ECI value was invalid and changed to 7</li> </ul>				
<b>Interchange Fee Amount</b>  Position: 125-139 Length: 15 Format: UN	Specifies the Interchange Fee Amount (in the Settlement Currency of the Member) calculated by Visa for this transaction. The field is right-justified, with six decimals implied.				
<b>Interchange Fee Sign</b>  Position: 140 Length: 1 Format: AN	Indicates if the Interchange fee amount is a credit or a debit for the receiving Member. Values are: <table style="margin-left: 40px;"> <tr> <td>C</td> <td>Credit</td> </tr> <tr> <td>D</td> <td>Debit</td> </tr> </table> <p>The field must initially be spaces. The VIC will insert the valid value.</p>	C	Credit	D	Debit
C	Credit				
D	Debit				
<b>Reserved</b>  Position: 141-168 Length: 28 Format: n/a	This field is reserved for future use. Edit Package will always space-fill.				

## 5 TC 05: Draft data transactions

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TCR 0, 1, 2, 3, 4, 5, 6, 7, D

CTF - Outgoing and incoming Interchange

### 5.1 Overview of draft data transactions

A draft data transaction has one of the following transaction codes: 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36 or 37.

Draft data transactions are the most frequently used type of transaction in DMSC processing. They are organised into the following categories:

- **Draft data transactions**

Sales Draft (TC 05) - Original purchase or representment

Credit Voucher (TC 06) - Credit voucher (original) or Original Credit Transaction, or a representment of either of these

Cash Disbursement (TC 07) - Original Cash Disbursement/withdrawal or representment

- **Chargebacks**

Chargeback, Sales Draft (TC 15) - Purchase transaction Chargeback

Chargeback, Credit Voucher (TC 16) – Chargeback of a credit voucher or an Original Credit Transaction

Chargeback, Cash Disbursement (TC 17) - Cash Disbursement/withdrawal transaction Chargeback

- **Reversals**

Reversal, Sales Draft (TC 25) - Reversal of an original purchase or representment transaction

Reversal, Credit Voucher (TC 26) - Reversal of a credit voucher or an Original Credit Transaction, or Reversal of a representment of either of these

Reversal, Cash Disbursement (TC 27) - Reversal of an original Cash Disbursement/withdrawal transaction

- **Chargeback reversals**

Chargeback Reversal of Sales Draft (TC 35) - Reversal of a duplicate sales draft Chargeback

Chargeback Reversal of Credit Voucher (TC 36) - Reversal of a duplicate credit voucher Chargeback; or Reversal of a duplicate Chargeback of an Original Credit Transaction

Chargeback Reversal of Cash Disbursement (TC 37) - Reversal of a Cash Disbursement/withdrawal Chargeback

## 5.2 Usage of Transaction Code record formats in draft data

This section describes the usage of Transaction Code records (TCR) in draft data transactions. For draft data, there are situations where DMSC will either add or drop a TCR, based on the service that is being used within a transaction. There are also situations where an expected TCR is not delivered.

### TCR 0

TCR 0 is required as the first record in all transactions.

### TCR 1 (Additional Data)

TCR 1 is required for all transactions involving the following:

- Incentive programs:
  - Custom Payment Service/PSIRF
  - US EIRF
  - EPS original sales drafts (US only)
- ATM transactions
- Other transactions requiring additional data in the TCR 1; for example, Direct Marketing transactions.

### TCR 2 (National Data)

TCR 2 is used in some countries by Members who participate in National Net Settlement.

TCR 2 must be present for Domestic Transactions received by DMSC from participants in the National Net Settlement services of Sweden and Turkey.

TCR 2 is not delivered by DMSC unless the country of origin is Sweden, Turkey, Japan, Hong Kong, Mexico, South Korea or Brazil

### TCR 3 (Industry-Specific Data)

TCR 3 is used for industry-specific data for passenger transport, lodging and car rental Merchants, and for Original Credit Transactions (OCT), including enhanced format money transfer OCTs and enhanced format non-money transfer OCTs:

- For Visa Europe Transactions, TCR 3 is required in order to qualify for the EU Airline Interchange Reimbursement Fee (IRF).
- TCR 3 carries anti-money laundering (AML) data such as money transfer transactions. Acquirers and originators must include a TCR 3 record in DMSC Draft Data clearing transactions sent to Visa Europe.
- In the US, TCR 3 is required for passenger transport transactions in EIRF and Custom Payment Service (CPS) programs.

TCR 3 is not delivered by DMSC if Transaction Code = 07, 17, 27 or 37 **and** Business Format Code is any of the following:

CR	(Original Credit Transaction)
AI	(Airline, Passenger Itinerary)
AN	(Airline, Ancillary Data)
LG	(Lodging)
CA	(Car Rental)
FL	(Fleet)
BB	(Business To Business)

### TCR 4 (Supplemental Financial Data)

Members who subscribe to the Single Message System can send or receive TCR 4s. TCR 4 is used for all transactions routed to and from the Single Message System. TCR 4 is required for US Plus Chargebacks and representments and is optional for all other transactions.

TCR 4 is not delivered by DMSC under the following conditions:

- If Business Format Code is **not** Promotional Data (PD) or Supplemental Data (SD) or Supplemental and Promotional Data (SP)

### TCR 5 (Payment Service Data)

TCR 5 is used to carry the Transaction Identifier (TID) and Validation Code which are included in the Visa Europe Processing Integrity Mandate. TCR 5 is also used by Payment Service 2000 and CPS/ATM participants to provide payment service data. TCR 5 fields are also being shared for VSDC and IRF program usage. Acquirers are required to set the Product ID for US Dom CPS POS IAP transactions.

For Custom Payment Service transactions in countries that use this service, recipients will always receive a TCR 5, whether or not a TCR 5 was included in the transaction when received by DMSC from the originator. For information about the fields that will be populated, see the description of each field.

TCR 5 is not delivered by DMSC under the following conditions:

- If Optional Issuer ISA Amount is present and Transaction Identifier = zero **and** Payment Service data is not included
- If CVV2 Result Code is present **and** Payment Service data is not included or Optional Issuer ISA Amount is present
- If Payment Service data is not included **and** MCC not = 6011 (ATM) and Transaction Identifier = zero

### TCR 6 (Limited-Use Data)

TCR 6 is used for limited-use data. Currently, it is used in conjunction with commercial Card transactions to provide additional information.

## TCR 7 (Chip Card Transaction Data)

TCR 7 is used by VSDC participants to provide audit trail data for full data VSDC transactions. Visa Europe delivers TCR 7 records for transactions from SMS (V.I.P.) Full Service Acquirers to DMSC Issuers.

### 5.3 Return of online gambling Original Credit Transactions

If a TC x6 transaction is received with all of the following conditions present, VECSS returns the transaction with the existing reason code value of GQ (Transaction could not be completed - violation of law):

- The recipient Issuer is in Bangladesh, Nepal or Vietnam
- TCR 0, positions 1-2, Transaction Code has a value of 06 (credit voucher)
- TCR 0, position 3, Transaction Code Qualifier has a value of 2 (Original Credit Transaction)
- TCR 0, positions 133-136, Merchant Category Code has a value of 7995
- TCR 1 - Additional Data, position 116, Mail/Phone/Electronic Commerce and Payment Indicator has a value of 5, 6, 7, 8 or 9

## 5.4 TCR 0

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.4.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-20	16	UN	Account Number
21-23	3	UN	Account Number Extension
24	1	AN	Floor Limit Indicator
25	1	AN	CRB/Exception File Indicator
26	1	AN	Positive Cardholder Authorization Service (PCAS) Indicator
27-49	23	UN	Acquirer Reference Number
50-57	8	UN	Acquirer's Business ID
58-61	4	UN	Purchase Date (MMDD)
62-73	12	UN	Destination Amount
74-76	3	AN	Destination Currency Code
77-88	12	UN	Source Amount
89-91	3	AN	Source Currency Code
92-116	25	AN	Merchant Name
117-129	13	AN	Merchant City
130-132	3	AN	Merchant Country Code
133-136	4	UN	Merchant Category Code
137-141	5	UN	Merchant ZIP Code
142-144	3	AN	Merchant State/Province Code
145	1	AN	Requested Payment Service
146	1	AN	Reserved
147	1	UN	Usage Code
148-149	2	UN	Reason Code
150	1	UN	Settlement Flag
151	1	AN	Authorization Characteristics Indicator

Record layout - TCR 0			
Position	Field length	Format	Contents
152-157	6	AN	Authorization Code
158	1	AN	POS Terminal Capability
159	1	AN	Reserved
160	1	AN	Cardholder ID Method
161	1	AN	Collection-Only Flag
162-163	2	AN	POS Entry Mode
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

#### 5.4.2 Edit criteria

Edit criteria - TCR 0																									
Field	Description																								
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	<p>The field must contain the appropriate transaction code.</p> <table> <tbody> <tr><td>05</td><td>Sales draft</td></tr> <tr><td>06</td><td>Credit voucher</td></tr> <tr><td>07</td><td>Cash Disbursement</td></tr> <tr><td>15</td><td>Sales draft Chargeback</td></tr> <tr><td>16</td><td>Credit voucher Chargeback</td></tr> <tr><td>17</td><td>Cash Disbursement Chargeback</td></tr> <tr><td>25</td><td>Sales draft reversal</td></tr> <tr><td>26</td><td>Credit voucher reversal</td></tr> <tr><td>27</td><td>Cash Disbursement reversal</td></tr> <tr><td>35</td><td>Sales draft Chargeback reversal</td></tr> <tr><td>36</td><td>Credit voucher Chargeback reversal</td></tr> <tr><td>37</td><td>Cash Disbursement Chargeback reversal</td></tr> </tbody> </table> <p>Representement transactions must have the original transaction code.</p>	05	Sales draft	06	Credit voucher	07	Cash Disbursement	15	Sales draft Chargeback	16	Credit voucher Chargeback	17	Cash Disbursement Chargeback	25	Sales draft reversal	26	Credit voucher reversal	27	Cash Disbursement reversal	35	Sales draft Chargeback reversal	36	Credit voucher Chargeback reversal	37	Cash Disbursement Chargeback reversal
05	Sales draft																								
06	Credit voucher																								
07	Cash Disbursement																								
15	Sales draft Chargeback																								
16	Credit voucher Chargeback																								
17	Cash Disbursement Chargeback																								
25	Sales draft reversal																								
26	Credit voucher reversal																								
27	Cash Disbursement reversal																								
35	Sales draft Chargeback reversal																								
36	Credit voucher Chargeback reversal																								
37	Cash Disbursement Chargeback reversal																								
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	<p>This field must contain one of the following values:</p> <table> <tbody> <tr><td>0</td><td>Default</td></tr> <tr><td>1</td><td>Account Funding</td></tr> <tr><td>2</td><td>Original Credit Transaction</td></tr> </tbody> </table> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>	0	Default	1	Account Funding	2	Original Credit Transaction																		
0	Default																								
1	Account Funding																								
2	Original Credit Transaction																								

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero).

Edit criteria - TCR 0	
Field	Description
<b>Account Number</b> Position: 5-20 Length: 16 Format: Unpacked numeric	<p>An Issuer-assigned number that identifies a Cardholder's account. The entry must be a 16-digit numeric. The first nine characters must be numeric. This field must contain a valid number from the DMSC ARDEF. The entire number must belong to an Issuer BIN and pass the modulus-10 check-digit algorithm as specified by the check-digit indicator in the ARDEF Table. The check digit must be in the final position according to the Account Number length in the ARDEF entry. The field must be zero-filled to the right of an Account Number less than 16 digits in length.</p> <p><b>Edit Package edit</b></p> <p>For Plus International System Account Numbers (BIN 400087) and other accounts where the ARDEF Account Restricted Use is A (ATM only), this must be an ATM transaction (TC 07 or 27) and Merchant Category Code 6011.</p> <p><b>VIC edit</b></p> <p>The Account Number must be the same as in the Authorization Response (DMSA Field 2 converted to unpacked numeric) in the following transactions:</p> <ul style="list-style-type: none"> <li>■ Custom Payment Service original purchase transactions and their reversals</li> <li>■ CPS/ATM original ATM Cash Disbursements and their reversals</li> </ul> <p><b>VIC edit</b></p> <p>If multiple authorizations and/or an Authorization Reversal were submitted, this field must contain the Account Number from the first Authorization Response.</p> <p><b>Representments, reversals, Chargebacks, Chargeback reversals for CPS participating countries</b></p> <p>This field must contain the same Account Number as the original transaction.</p> <p><b>Business-to-Business (B2B)</b></p> <p>To participate in Business-to-Business settlement matching:</p> <ul style="list-style-type: none"> <li>■ The Account Number must belong to an account range that is enrolled for Business-to-Business settlement matching</li> <li>■ The Product ID for the account must be one of the following values: K^, S^, S1, S2, or S3</li> </ul> <p><b>Visa Token Service</b></p> <p>The token is a value that replaces the Cardholder's Account Number at the time of authorization and clearing for Merchants and Acquirers.</p> <p>For transactions that use the Visa Token Service:</p> <ul style="list-style-type: none"> <li>■ For Issuers, this field always contains the Account Number of the Cardholder</li> </ul>

Edit criteria - TCR 0															
Field	Description														
	<ul style="list-style-type: none"> <li>■ For Acquirers, for TC x5 and TC x6 transactions where the Transaction Code Qualifier is 0 (zero), this field will contain the token</li> </ul> <p>All Acquirers, including those that do not participate in the Visa Token Service, must be prepared to send and receive a payment token in clearing transactions and exception processing.</p> <p>For any part of the dispute cycle conducted outside VROL; for example, good faith conversations, an Issuer may use the Cardholder's Account Number instead of the token. The Acquirer will not be aware of the Cardholder's Account Number, and should ask the Issuer to provide the token in such circumstances.</p>														
<b>Account Number Extension</b>  Position: 21-23 Length: 3 Format: Unpacked numeric	<p>A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If the Account Number exceeds 16 digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled.</p> <p><b>Outgoing</b> The Edit Package inserts zeros in the field if the Account Number is 16 digits or less (per the ARDEF Table).</p>														
<b>Floor Limit Indicator</b>  Position: 24 Length: 1 Format: Alphanumeric	<p>Indicates if the transaction was above or below the Merchant's Floor Limit for the date of the purchase.</p> <p>When the transaction is validated at the VIC, the VIC inserts the appropriate code in this field. Valid values are:</p> <table> <tr> <td><b>Space</b></td> <td>Floor limit validation not performed</td> </tr> <tr> <td><b>I</b></td> <td>Insufficient information to determine Floor Limit</td> </tr> <tr> <td><b>Z</b></td> <td>Zero Floor Limit</td> </tr> <tr> <td><b>A</b></td> <td>Above Floor Limit by more than 20%</td> </tr> <tr> <td><b>B</b></td> <td>Below Floor Limit by more than 20%</td> </tr> <tr> <td><b>C</b></td> <td>Above Floor Limit by 20% or less</td> </tr> <tr> <td><b>D</b></td> <td>Below Floor Limit by 20% or less, or at the Floor Limit</td> </tr> </table> <p>This edit applies to all presentments except credit vouchers. It applies to only those Chargebacks with Reason Code 20, 28, 47, 70 or 72.</p> <p><b>VIC edit for Chargebacks</b></p> <p>The VIC returns Chargebacks with the following conditions:</p> <ul style="list-style-type: none"> <li>■ Floor Limit Indicator = A or Z, and</li> <li>■ Reason Code = 28 or 70</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>■ Floor Limit Indicator = B, and</li> <li>■ Reason Code = 20, 47 or 72</li> </ul>	<b>Space</b>	Floor limit validation not performed	<b>I</b>	Insufficient information to determine Floor Limit	<b>Z</b>	Zero Floor Limit	<b>A</b>	Above Floor Limit by more than 20%	<b>B</b>	Below Floor Limit by more than 20%	<b>C</b>	Above Floor Limit by 20% or less	<b>D</b>	Below Floor Limit by 20% or less, or at the Floor Limit
<b>Space</b>	Floor limit validation not performed														
<b>I</b>	Insufficient information to determine Floor Limit														
<b>Z</b>	Zero Floor Limit														
<b>A</b>	Above Floor Limit by more than 20%														
<b>B</b>	Below Floor Limit by more than 20%														
<b>C</b>	Above Floor Limit by 20% or less														
<b>D</b>	Below Floor Limit by 20% or less, or at the Floor Limit														

Edit criteria - TCR 0					
Field	Description				
<b>CRB/Exception File Indicator</b> Position: 25 Length: 1 Format: Alphanumeric	<p>Indicates that the Account Number on the Card used in the transaction was listed in the Card Recovery Bulletin (for Visa Europe Transactions and International Transactions) or Exception File (for US transactions) for the Merchant's region on the date of the transaction. CRS evaluates the following transaction elements to determine the account status on the Visa Card pickup bulletin:</p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Mail/telephone indicator</li> <li>■ Merchant location</li> <li>■ Transaction Date</li> <li>■ Authorization code</li> <li>■ Floor Limit indicator</li> </ul> <p>The field applies to original sales drafts, Cash Disbursements, and first Chargebacks with Reason Codes 28 or 70, which were not authorized and have a Transaction Amount at or below the Merchant's Floor Limit. For a list of valid codes, see <a href="#">CRB/Exception File Indicator</a> on page 660.</p> <p><b>VIC edit</b></p> <p>The VIC returns original sales drafts if the Indicator has been set to Y.</p> <p><b>VIC edit for Chargebacks</b></p> <p>The VIC returns Chargebacks with Reason Code 28 or 70 if the Indicator has been set to N.</p>				
<b>PCAS Indicator</b> Position: 26 Length: 1 Format: Alphanumeric	<p>Indicates that the transaction's authorization code was generated during Visa Europe stand-in authorization (STIP - Stand-In Processing) using the Positive Cardholder Authorization Service (PCAS). CRS evaluates the following elements to determine the authorization status:</p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Authorization code</li> <li>■ Transaction Date</li> </ul> <p>When the transaction is validated at the VIC, the VIC inserts the appropriate code in TCR 0, field position 26, PCAS Indicator.</p> <p>The VIC inserts the appropriate code:</p> <table> <tr> <td><b>Space</b></td> <td>Unknown; no determination can be made. Does not imply that the authorization was issued by PCAS</td> </tr> <tr> <td><b>N</b></td> <td>Authorization was not issued by PCAS</td> </tr> </table> <p>This does not apply to credit vouchers, Chargebacks of credit vouchers, reversals of sales drafts, and Chargeback reversals of credit vouchers.</p>	<b>Space</b>	Unknown; no determination can be made. Does not imply that the authorization was issued by PCAS	<b>N</b>	Authorization was not issued by PCAS
<b>Space</b>	Unknown; no determination can be made. Does not imply that the authorization was issued by PCAS				
<b>N</b>	Authorization was not issued by PCAS				

Edit criteria - TCR 0	
Field	Description
<b>Acquirer Reference Number</b> Position: 27-49 Length: 23 Format: Unpacked numeric	A 23-digit identification number assigned by the Acquirer and included in a Clearing Record. The ARN should be unique although duplicate ARNs will not be rejected. <b>Representments, Chargebacks, Reversals, Chargeback Reversals</b> The field must be the same as in the original transaction unless a correction is required for resolution of a representment or Chargeback.
<b>Format Code</b> Position: 27 Length: 1 Format: Unpacked numeric	Code used to ensure a valid Visa Reference Number (see above). The entry must be either a 2 or a 7.  Purchase representments: <ul style="list-style-type: none"><li>■ (TC 05, Usage Code = 2) must contain a 7.</li></ul> Purchase Chargebacks and reversals: <ul style="list-style-type: none"><li>■ (TC 15, 25, and 35; Usage Code = 1 or 2) may contain either a 2 or 7.</li></ul> Credit vouchers and cash transactions: <ul style="list-style-type: none"><li>■ (TC 06, 07, 16, 17, 26, 27, 36, and 37; Usage Code = 1 or 2) must contain a 7.</li></ul> <b>National - CPS participating countries:</b>  Original purchase transactions: <ul style="list-style-type: none"><li>■ (TC 05; Usage Code = 1) must contain a 2 in this field.</li></ul> Purchase representments: <ul style="list-style-type: none"><li>■ (TC 05, Usage Code = 2) must contain either a 2 or 7.</li></ul>
<b>BIN</b> Position: 28-33 Length: 6 Format: Unpacked numeric	Bank Identification Number (BIN), usually six digits, assigned by Visa to Member financial institutions to uniquely identify them, distinguish their Card issuing and acquiring programs, and to provide for the proper routing of messages. A BIN may also be assigned to Processors for identification purposes.  The entry must be a valid six-digit acquiring BIN per the current BIN Table. May be an issuing BIN for Cash Disbursements.
<b>Date</b> Position: 34-37 Length: 4 Format: Unpacked numeric	A four-digit numeric in the format YDDD (year and Julian day). The date must be either the data capture date or the pre-edit program run date.
<b>Film Locator</b> Position: 38-48 Length: 11 Format: Unpacked numeric	A number used to identify film records of the transaction.  Original Draft Transactions: <ul style="list-style-type: none"><li>■ (TC 05, 06, and 07; Usage Code=1) must not be zeros.</li></ul>

Edit criteria - TCR 0	
Field	Description
<b>Check Digit</b> Position: 49 Length: 1 Format: Unpacked numeric	Digit used to validate the Acquirer Reference Number. The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 27-48).
<b>Acquirer's Business ID</b> Position: 50-57 Length: 8 Format: Unpacked numeric	<p>Contains the Visa-assigned business ID of the Acquirer that signed the Merchant for processing purchase or mail/phone order transactions. In this case, the Acquirer is referred to as the Merchant Sponsor. The entry must be numeric.</p> <p>US Acquirers must provide this field on all original presentations. For Chargebacks, representments, Retrieval Requests, and fraud advice messages, US Issuers must retain and return the Acquirer's Business ID if it was provided by the Acquirer.</p>
<b>Purchase Date</b> Position: 58-61 Length: 4 Format: Unpacked numeric	<p>Date the purchase transaction was made. For representments, the field must be the same as in the original transaction.</p> <p>The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day). Four zeros (0000) must be used only if the date is unavailable or illegible.</p> <p>For originals only, the entry may not be greater than the Edit Package run date. The entry may not be older than 11 months from the Edit Package run date. For example, if the run date is 1 May, the Purchase Date can be no older than 2 June of the previous year. The Purchase Date must not be zeros for CPS original purchase transactions and their reversals, or for pre-PS2000 original purchase transactions and their reversals.</p> <p>For originals only, the entry may not be greater than the Edit Package run date. The entry may not be older than 11 months from the Edit Package run date. For example, if the run date is 1 May, the Purchase Date can be no older than 2 June of the previous year.</p> <p>The Purchase Date must not be zeros for CPS original purchase transactions and their reversals, or for Pre-PS2000 original purchase transactions and their reversals.</p> <p><b>CPS/Retail (including key-entered), CPS/Restaurant, CPS/Passenger Transport, CPS/Automated Fuel Dispenser, and CPS/ATM</b></p> <p>The Purchase Date must be within one calendar day of the authorization date on original purchase transactions and their reversals or original ATM Cash Disbursements and their reversals.</p> <p><b>CPS/Card Not Present, CPS/Direct Marketing</b></p> <p>The Purchase Date must be within one calendar day before the authorization date and seven calendar days after the authorization date on original purchase transactions and their reversals. ATM originals must not contain zeros in this field.</p> <p><b>VIC edit</b></p>

Edit criteria - TCR 0	
Field	Description
	<p>For original purchase transactions to qualify for the International Pre-PS2000 or CEMEA Electronic IRF, the Purchase Date must not be more than three days before the Central Processing Date excluding the Transaction Date, the Central Processing Date, and Sundays.</p> <p><b>VIC edit, CPS/ATM</b></p> <p>To qualify for Tier II, the Purchase Date on original ATM Cash Disbursements must not be more than three calendar days before the Central Processing Date, excluding the Transaction Date, Central Processing Date, and Sundays.</p> <p><b>National - Mexico National Net Settlement</b></p> <p>Original purchases and their reversals must not contain zeros in this field.</p> <p><b>VIC edit, national - Brazil, Malaysia</b></p> <p>For original purchase transactions to qualify for PSIRF for CPS/Retail, CPS/Restaurant, and CPS/Direct Marketing, the Purchase Date must not be more than two business days before the Central Processing Date, excluding the Transaction Date, the Central Processing Date, Sundays, and official public holidays within the participating countries.</p> <p><b>VIC edit, national - Brazil</b></p> <p>For original purchase transactions to qualify for PSIRF for CPS/Retail, CPS/Restaurant, and CPS/Direct Marketing, the Purchase Date must not be more than two business days before the BASE II Central Processing Date, excluding the transaction date, the Central Processing Date, Sundays, and official public holidays within the participating countries.</p> <p><b>VIC edit, national - Mexico National Net Settlement</b></p> <p>For original purchase transactions to qualify for the electronic rate, the Purchase Date must not be more than two business days before the Central Processing Date, excluding the Transaction Date, the Central Processing Date, Sundays, and Mexican holidays.</p> <p><b>VIC edit, national - UK</b></p> <p>To qualify for the domestic Airline IRF, for UK domestic Airline transactions, the Central Processing Date (CPD) of the Airline transaction must be no more than 10 days from the Transaction Date, excluding the purchase date, CPD, Sundays, and UK holidays.</p> <p><b>VIC edit, Visa Europe Transactions</b></p> <p>To qualify for the Visa Europe Airline IRF for Visa Europe Airline transactions, the Central Processing Date (CPD) of the Airline transaction must be no more than 15 days from the Transaction Date, excluding the purchase date, CPD, and Sundays.</p> <ul style="list-style-type: none"> <li>■ For original purchase transactions to qualify for Electronic Authorized (EA), Electronic Data Capture (EDC) or Electronic Commerce, the transaction must clear within three days, excluding purchase date, CPD, and Sundays.</li> </ul>

Edit criteria - TCR 0	
Field	Description
	<p><b>VIC edit, national - US</b></p> <p>The following edits exclude the Transaction Date, the Central Processing Date, Sundays and US holidays:</p> <ul style="list-style-type: none"> <li>■ For EIRF original sales drafts, the purchase date must not be more than three business days before the Central Processing Date.</li> </ul> <p>The following edits exclude Sundays and holidays:</p> <ul style="list-style-type: none"> <li>■ For EPS original sales drafts, the Purchase Date must not be more than three days before the Acquirer's Edit Package processing date, excluding the Transaction Date. If the third day is a Saturday, the last qualifying processing day is Sunday.</li> </ul> <p>The following edits exclude the Transaction Date, the Central Processing Date, Sundays, and US holidays:</p> <ul style="list-style-type: none"> <li>■ For original purchase transactions to qualify for Supermarket IRF or the PSIRF for CPS/Retail, CPS/Hotel (Card Present), CPS/Hotel (Card Not Present), CPS/Car Rental (Card Present), CPS/Car Rental (Card Not Present), CPS/Automated Fuel Dispenser, and CPS/Card Not Present, the Purchase Date must not be more than two business days before the Central Processing Date.</li> </ul> <p>The following edit excludes the Transaction Date, the Central Processing Date, Sundays, and Airline Reporting Corporation (ARC) holidays:</p> <ul style="list-style-type: none"> <li>■ For original purchase transactions to qualify for the CPS/Passenger Transport PSIRF, the Purchase Date must not be more than eight business days before the Central Processing Date.</li> </ul> <p><b>Representments, Chargebacks, reversals, Chargeback reversals</b></p> <p>The entry must be all zeros or a four-digit numeric in the format MMDD (month and day).</p>

Edit criteria - TCR 0	
Field	Description
<b>Destination Amount</b> Position: 62-73 Length: 12 Format: Unpacked numeric	<p>Identifies the submitted Transaction Amount in the currency that is appropriate to the destination endpoint. For most transactions (drafts), it is the billing amount. For other transactions (e.g., Fee Collection Transactions, Chargebacks), it is the Settlement Amount of the destination.</p> <p><b>Outgoing</b></p> <p>The field must contain zeros. The VIC converts the Source Amount to the Destination Amount. Two decimals are implied.</p> <p><b>Incoming</b></p> <p>The field contains a numeric value greater than zero. For presentments and reversals, the field contains the billing amount in the Billing Currency of the Issuer. For National Net Settlement, it contains the same value as the Source Amount.</p> <p><b>Chargebacks, Incoming</b></p> <p>The field contains a numeric value greater than zero. The field contains the Source Amount converted, if necessary, to the Acquirer's Settlement Currency. For National Net Settlement, it contains the same value as the Source Amount.</p>
<b>Destination Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	<p>The currency type presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, Fee Collection Transactions, Chargebacks), it is the Settlement Currency of the destination.</p> <p>For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.</p> <p><b>Outgoing</b></p> <p>The field must contain spaces. The VIC inserts the Destination Currency Code.</p> <p><b>Incoming</b></p> <p>The field contains the ISO numeric code for the Destination Amount. For presentments, the field contains the Issuer's Billing Currency Code. For National Settlements, it contains the same value as the Source Currency Code.</p> <p><b>Chargebacks, Incoming</b></p> <p>The field contains the Acquirer's centre Settlement Currency Code. For National Net Settlement, it contains the same value as the Source Currency Code.</p>

Edit criteria - TCR 0							
Field	Description						
<b>Source Amount</b> Position: 77-88 Length: 12 Format: Unpacked numeric	<p>The purchase value in Transaction Currency; two decimal places are implied. The entry must be a numeric greater than zero.</p> <p><b>VIC edit</b>            The value of Member-originated financial transactions must be greater than or equal to USD 0.005.            If the Source Currency Code is an ISO currency defined with zero minor units (for example 352, Icelandic krona), then the Source Amount must contain zeros in the last two positions, otherwise the draft data transaction will be returned with an Invalid Source Amount message.</p> <p><b>VIC edit, national - US</b>            For US domestic Purchasing large-ticket card and Corporate large-ticket card transactions, the value must be less than or equal to USD 10,000,000.00.            This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Chargebacks, Chargeback reversals</b>            For Chargebacks and Chargeback reversals (unless it is a National Interchange transaction), this field must be in the Billing Currency presented to the Issuer by DMSC. The minimum Chargeback amount applies to Chargeback Reason Codes. For a list of valid codes, see <a href="#">Chargeback Reason Code</a> on page 656.            If the Source Currency is USD, the Edit Package rejects the transaction if the Source Amount is less than the minimum amount valid for the Chargeback reason code. If the Source Currency is in any other currency, the VIC converts the Source Amount to USD and returns the transaction if the converted amount is less than the minimum amount for the Chargeback reason code.</p> <p><b>Business-to-Business (B2B)</b>            For B2B settlement matching, the value of the Settlement Match field in the ARDEF table determines which of the following criteria must be met:</p> <table> <thead> <tr> <th>Val</th> <th>Criteria to be met</th> </tr> </thead> <tbody> <tr> <td>L</td> <td>The amount in this field must be <b>less than or equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)</td> </tr> <tr> <td>E</td> <td>The amount in this field must be <b>equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)</td> </tr> </tbody> </table> <p><b>Commercial Large Value Transaction Program</b>            The Commercial Large Value Transaction program was introduced by Visa Europe in April 2013 to address demand among its Visa Commercial credit and deferred debit Issuers to support large value payments. The program will enable Acquirers and Issuers to process large value POS transactions up to the value of USD 9,499,999.99 or local currency equivalent.</p>	Val	Criteria to be met	L	The amount in this field must be <b>less than or equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)	E	The amount in this field must be <b>equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)
Val	Criteria to be met						
L	The amount in this field must be <b>less than or equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)						
E	The amount in this field must be <b>equal to</b> the value in the Authorized Amount field (TCR 5, positions 20-31)						

Edit criteria - TCR 0	
Field	Description
	<p>Maximum transaction limits for other types of transactions will not change.</p> <p>This service requires both Acquirers and Issuers to satisfy the enrolment criteria before they are able to access the program. Issuers will be required to register BINs and account ranges for any Visa Business, Visa Corporate, or Visa Purchasing products that will participate in the program.</p> <p>Commercial large value transactions may be Domestic Transactions within the Territory or Visa Europe Transactions (intraregional). International Transactions (interregional) will not be permitted.</p> <p>The Commercial Large Value Transaction Program is only available to Members who use the dual message system.</p> <p><b>ATM Cash Disbursement access fees</b></p> <p>If the Acquirer applies an access fee to an ATM Cash Disbursement, the Source Amount will be the total of the amount dispensed plus the access fee.</p>
<b>Source Currency Code</b>  Position: 89-91 Length: 3 Format: Alphanumeric	<p>Currency code used in the transaction.</p> <p>For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.</p> <p><b>Outgoing</b></p> <p>The field must contain spaces or a valid currency ISO numeric code. If the field contains spaces, the Edit Package inserts the Currency Code associated with the Merchant Country Code. If the Settlement Flag is 6, 7 (valid only for Latin America and Caribbean, not valid for original presentations after June 1, 1996), or 8 (National Net Settlement or Euro Area Net Settlement Service Interchange), the Source Currency Code must equal that of the Merchant's local currency, except for National Net Settlement that involve multiple currencies. The Source Currency Code must be the same as the currency code in the draft transaction, or in the case of an ATM Transaction, the same as the currency dispensed. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Chargebacks</b></p> <p>The field must contain a valid Issuer's Billing Currency code.</p> <p><b>Business-to-Business (B2B)</b></p> <p>To participate in Business-to-Business settlement matching, this field must match the Authorization Currency Code (TCR 5, positions 32-34).</p>

Edit criteria - TCR 0	
Field	Description
<b>Merchant Name</b> Position: 92-116 Length: 25 Format: Alphanumeric	<p>Name of the Merchant in the original transaction. The first position in this field cannot be a space.</p> <p><b>VIC edit</b></p> <p>Entries must not exceed 25 characters. For entries less than 25, space-fill after the last character. For any special requirements regarding the use of the Merchant Name field, see the applicable payment scheme or processing rules.</p> <p><b>Note</b> Some Airline fee programs may require the original ticket number (Airline Ticket Identifier) or the ancillary service description in positions 13 through 25 of the Merchant Name.</p>
<b>Merchant City</b> Position: 117-129 Length: 13 Format: Alphanumeric	<p>Merchant city, telephone number, email address, or URL (see specifics below). The first position in this field cannot be a space. The field must be space-filled to the right.</p> <p><b>Chargebacks, reversals</b></p> <p>The field must be the same as in the original transaction.</p> <p><b>Representments</b></p> <p>The field must be the same as in the original transaction unless a correction is required to resolve a Chargeback issue.</p> <p><b>Enhanced Money Transfer Original Credit Transactions</b></p> <p>Unless otherwise stated for specific usage, for Original Credit Transactions this must hold the value: Visa Direct.</p> <p><b>National - US</b></p> <p>The telephone number must be left-justified and contain three numeric values followed by a hyphen and at least seven more nonblank characters. To qualify for the CPS/Card Not Present PSIRF, this field must contain a Merchant's customer service telephone number. Or, if the MOTO/ECI value is 5, 6, or 7, this field must contain a URL or an email address. If the MCC is 4816, this field must contain a URL or an email address and the MOTO/ECI can be any value except 8 or 9.</p> <p><b>National - Brazil</b></p> <p>The telephone number must be left-justified and contain a numeric value in the first position.</p>

Edit criteria - TCR 0	
Field	Description
<b>Merchant Country Code</b> Position: 130-132 Length: 3 Format: Alphanumeric	<p>Code indicating country where the Visa Transaction occurred, regardless of the location of entry to the system. The field is critical for the proper processing of all transactions. It is one of the criteria for definition of an International Transaction, which affects editing of other fields, reimbursement fee calculations, and DMSC processing charges.</p> <p>The entry must be a valid DMSC code. The first two characters must be the country code; the third character must be a space. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.</p> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Representments, Chargebacks, reversals</b></p> <p>This field must contain the Merchant Country Code from the original presentment unless a new code has been assigned for that country or a correction is required to resolve a Chargeback issue.</p>
<b>Merchant Category Code</b> Position: 133-136 Length: 4 Format: Unpacked numeric	<p>Indicates Merchant's type of business product or service. The field must contain a valid four-digit numeric Merchant Category Code (MCC). For Reimbursement Attribute 1, 2, G or H, the entry must be 6011.</p> <p><b>Note</b> For valid codes, see the Visa Europe Merchant Data Standards.</p> <p><b>Visa payWave at ATM</b></p> <p>For Visa payWave transactions at an ATM (TC 07, 17, 27, 37) this field must contain a value of 6011 (ATM).</p> <p><b>Business-to-Business (B2B)</b></p> <p>The MCC must be one of those listed in <a href="#">Merchant Category Codes eligible for B2B settlement matching</a> on page 744.</p> <p><b>Debt Repayment Transactions</b></p> <p>The MCC must be 6012 for debt repayment transactions using a debit card, which are specified by a Market-Specific Authorization Data Indicator value of B (TCR 5, position 49).</p> <p><b>Money transfer OCTs, including Enhanced Format for Money Transfer OCTs</b></p> <p>This field must contain one of the following values:</p> <ul style="list-style-type: none"> <li>■ 4829 (Wire Transfer Money Orders)</li> <li>■ 6012 (Financial Institutions - Merchandise Services)</li> </ul> <p><b>Enhanced Format for Non-Money Transfer OCTs</b></p> <p>This field must not contain either of the following values:</p> <ul style="list-style-type: none"> <li>■ 4829 (Wire Transfer Money Orders)</li> <li>■ 6012 (Financial Institutions - Merchandise Services)</li> </ul> <p><b>Commercial Large Value Transaction Program</b></p> <p>The field must contain a valid Merchant code, and not 4829, 6051 or 7995.</p> <p><b>Chargebacks, Chargeback reversals</b></p>

Edit criteria - TCR 0	
Field	Description
	<p>The field must be the same as in the original transaction. Return Reason Codes 60, 79, 84 and 86 are not valid for EPS transactions.</p> <p><b>VIC edits:</b></p> <ul style="list-style-type: none"> <li>■ MCC 6010 and 6011 are invalid for original sales drafts and credit vouchers and their reversals.</li> <li>■ For Custom Payment Service original purchase transactions and their reversals, this field must have the same contents as in the Authorization Request (DMSA Field 18 converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Merchant Category Code from the first Authorization Response.</li> <li>■ For the CPS/Automated Fuel Dispenser Custom Payment Service, the MCC must be 5542.</li> <li>■ For the CPS/ATM Custom Payment Service, the MCC must be 6011.</li> </ul> <p><b>National - US:</b></p> <ul style="list-style-type: none"> <li>■ MCCs 5962, 5966 and 5967 cannot be submitted with Reimbursement Attribute A, J or K.</li> <li>■ MCCs 5962 or 5964-5969 cannot be submitted with a Requested Payment Service (RPS) of A, an Authorization Characteristic Indicator (ACI) of A or E, and a POS Entry Mode of 01.</li> <li>■ Only MCC 5411 is valid on Supermarket transactions (Reimbursement Attribute 4).</li> <li>■ Only developing market MCCs (4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222 and 9399) can request CPS/Retail 2 (Reimbursement Attribute K) for original purchase or credits.</li> </ul> <p><b>VIC edit, national - Brazil:</b></p> <ul style="list-style-type: none"> <li>■ To qualify for the CPS/Retail-Petrol PSIRF, the MCC must be 5541.</li> <li>■ To qualify for the CPS/Restaurant PSIRF, the MCC must be 5812 or 5814.</li> </ul> <p><b>VIC edit, national - U.S.</b></p> <p>Only MCCs 7523 and 7832 are valid on EPS transactions (Reimbursement Attribute 3).</p> <p><b>VIC edit, national - Malaysia and Macau</b></p> <p>Only MCCs 5814, 4784 and 7832 are valid on EPS transactions (Reimbursement Attribute 3).</p> <p><b>VIC edit, national - Hong Kong*, Australia, New Zealand, Thailand, India and Indonesia</b></p> <p>Only MCCs 4784, 5813, 7523, 7832 and 8062 are valid on EPS transactions (Reimbursement Attribute 3).</p>

Edit criteria - TCR 0	
Field	Description
	<p><b>VIC edit, Intraregional AP (Asia Pacific)</b> Only MCCs 4784, 5814, 7523 and 7832 are valid on EPS transactions (Reimbursement Attribute 3). For online gambling OCTs, use a value of 7995 for the MCC.</p>
<b>Merchant ZIP Code</b>  Position: 137-141 Length: 5 Format: Unpacked numeric	<p>ZIP/postal code of the Merchant where the transaction took place. The entry must be numeric; may be zeros.</p> <p><b>Representments, Chargebacks</b> The field must be the same as in the original transaction.</p> <p><b>National - US</b> The entry may not be zeros for originals or reversals of CPS or EIRF draft (TC 05, 25).</p> <p><b>VIC edit, national - US</b> The entry may not be zeros for original or reversal EPS or Supermarket sales drafts.</p>
<b>Merchant State/Province Code</b>  Position: 142-144 Length: 3 Format: Alphanumeric	<p>If the Merchant Country Code is US or CA, this field must contain a valid US State Code or Canadian Province Code, respectively. Otherwise, it must contain spaces.</p> <p><b>Representments, Chargebacks</b> The field must be the same as in the original transaction.</p>

Edit criteria - TCR 0	
Field	Description
<b>Requested Payment Service</b> Position: 145 Length: 1 Format: Alphanumeric	<p>Codes for dual-message Acquirers that define their choice of a specific Custom Payment Service in the deferred clearing transaction. The requested payment service indicates that the Acquirer complied with the selected CPS authorization and clearing rules.</p> <p><b>Valid combinations with Authorization Characteristics Indicator</b></p> <p>For a list of valid field combinations, see <a href="#">Requested Payment Service/Authorization Characteristics Indicator: Valid combinations</a> on page 760.</p> <p>Not all Requested Payment Service options are available in some CPS participating countries.</p> <p><b>Originals and reversals of originals</b></p> <p>Original purchases and credit vouchers and their reversals from Acquirers in CPS participating countries must contain a valid value. For a list of valid codes, see <a href="#">Requested Payment Service</a> on page 759.</p> <p>Original ATM Cash Disbursements and their reversals must contain one of the following values:</p> <ul style="list-style-type: none"> <li>Space not a CPS transaction</li> <li>9 CPS/ATM</li> </ul> <p><b>Representments, Chargebacks</b></p> <p>This field must be the same as in the original transaction.</p> <p><b>VIC edit</b></p> <p>For purchase transactions occurring at Merchants in non-CPS participating countries, DMSC will insert a space in this field.</p> <p><b>VIC edit, ATM</b></p> <p>If the Authorization Characteristics Indicator does not contain a value of E, DMSC will insert a space in this field and an N in the Authorization Characteristics Indicator field.</p> <p><b>VIC edit</b></p> <p>For manual cash transactions, DMSC will insert a space in this field.</p>
<b>Reserved</b> Position: 146 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0									
Field	Description								
<b>Usage Code</b> Position: 147 Length: 1 Format: Unpacked numeric	<p>Indicates whether this is the first presentment or second. The entry will be 1 on original transactions. Valid values are:</p> <table> <tr> <td>1</td><td>First Presentment</td></tr> <tr> <td>2</td><td>Second Presentment</td></tr> </table> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Business-to-Business (B2B)</b></p> <p>The value must be 1 (First Presentment).</p> <p><b>VIC edit, national - US, Chargebacks and Chargeback reversals</b></p> <p>The field must contain 1.</p>	1	First Presentment	2	Second Presentment				
1	First Presentment								
2	Second Presentment								
<b>Reason Code</b> Position: 148-149 Length: 2 Format: Unpacked numeric	<p>Used on Chargebacks and representments to indicate reason for them (for example, defective merchandise, Counterfeit Transaction, late presentment, etc.).</p> <p>For originals and reversals of originals, the field must contain 00.</p> <p><b>Chargeback, Chargeback reversals</b></p> <p>The field must contain a valid two-digit numeric Chargeback reason code that corresponds to the Chargeback right. For a list of valid codes, see <a href="#">Chargeback Reason Code</a> on page 656.</p> <p>The reason code will be validated against the Merchant Category Code as defined in the Visa Europe Merchant Data Standards.</p> <p><b>Representments, representation reversals</b></p> <p>This field must contain a two-digit numeric. Representments must contain the same code as the Chargeback.</p> <p><b>VIC edit</b></p> <p>Transactions in the non-T&amp;E service categories (other than ATM) must not have T&amp;E reason codes.</p>								
<b>Settlement Flag</b> Position: 150 Length: 1 Format: Unpacked numeric	<p>Indicates the service to be used for settlement (also known as the final settlement flag). The field must contain one of the following values:</p> <table> <tr> <td>0</td><td>International Settlement Service</td></tr> <tr> <td>3</td><td>Clearing-only (valid only for countries with defined service)</td></tr> <tr> <td>8</td><td>National Net Settlement or Euro Area Net Settlement Service (valid only for countries with defined service)</td></tr> <tr> <td>9</td><td>DMSC selects the appropriate settlement service based on routing and country-defined default</td></tr> </table> <p>Note the following:</p> <ul style="list-style-type: none"> <li>■ <b>National - US:</b> The field must contain a 0, 3 or 9.</li> <li>■ <b>National - Japan:</b> This field must contain a 0, 8 or 9. If this field contains an 8 on purchase and Credit Transactions, a TCR 2 must be present.</li> </ul>	0	International Settlement Service	3	Clearing-only (valid only for countries with defined service)	8	National Net Settlement or Euro Area Net Settlement Service (valid only for countries with defined service)	9	DMSC selects the appropriate settlement service based on routing and country-defined default
0	International Settlement Service								
3	Clearing-only (valid only for countries with defined service)								
8	National Net Settlement or Euro Area Net Settlement Service (valid only for countries with defined service)								
9	DMSC selects the appropriate settlement service based on routing and country-defined default								

Edit criteria - TCR 0	
Field	Description
	<ul style="list-style-type: none"> <li>■ <b>National - Mexico:</b> This field must contain a 0, 8 or 9. If this field contains an 8 on purchase and Credit Transactions, a TCR 2 must be present.</li> <li>■ <b>National - Sweden:</b> The field must contain a 3 or 8 and a TCR 2 must be present.</li> <li>■ <b>National - Turkey:</b> The field must contain an 8 or 9 and a TCR 2 must be present.</li> </ul> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Settlement Flag 3 - General usage</b></p> <p>An entry of 3 indicates that this is a clearing-only transaction. Clearing-only transactions are non-financial transactions and are not settled. If the value in this field is 3, the following edits apply:</p> <ul style="list-style-type: none"> <li>■ The Card (ARDEF) range for this account must be designated as clearing-only and reside in the same country as the source BIN</li> <li>■ Entries for the Source and Destination BINS and Account Number fields will be edited the same as for non-clearing-only transactions</li> <li>■ Source Currency code must be valid</li> <li>■ Merchant Country Code must be valid</li> <li>■ Source Amount must be numeric</li> <li>■ Account Number must be valid</li> <li>■ Account Number Extension must be numeric</li> <li>■ Acquirer Reference Number must be valid</li> <li>■ Usage Code must be valid</li> <li>■ Central Processing Date must be valid</li> </ul> <p><b>Settlement Flag 3 - Specific usage for Bulgaria, Visa Direct</b></p> <p>An entry of 3 will be used for Bulgarian Domestic Visa Direct transactions, where:</p> <ul style="list-style-type: none"> <li>■ The Business Application ID is MI, BI, AA or PP, and</li> <li>■ Both Source and Destination members are using the Dual Message System</li> </ul> <p><b>Note</b> Bulgarian Domestic Visa Direct clearing transactions are generated by the Visa Direct platform.</p> <p><b>Settlement Flag 8</b></p> <p>If the entry is 8, the Source Currency Code must be the currency of National Net Settlement or the Euro Area Net Settlement Service.</p> <p><b>Settlement Flag 9</b></p> <p>Settlement Flag 9 may be used by all Members regardless of participation in an ANSS or NNSS. The Visa Europe System will default to the</p>

Edit criteria - TCR 0	
Field	Description
<b>Authorization Characteristics Indicator</b> Position: 151 Length: 1 Format: Alphanumeric	<p>International Settlement Service where participation in an ANSS or NNSS is not established.</p> <p>A 9 will be replaced by the VIC with the value indicating the selected settlement service.</p> <p><b>Code used by the Acquirer to request CPS qualification.</b></p> <p><b>Originals and reversals of originals</b></p> <p>Purchases and credit vouchers from CPS participating countries must contain a valid value. For a list of valid codes, see <a href="#">Authorization Characteristics Indicator</a> on page 647.</p> <p>Original ATM Cash Disbursements and their reversals must contain one of the following values:</p> <ul style="list-style-type: none"> <li>N Not a payment service transaction</li> <li>E Card present with Merchant name and location data</li> <li>X Disqualified Custom Payment Service transaction (inserted by DMSC)</li> </ul> <p><b>VIC edit, ATM</b></p> <p>If the Authorization Characteristics Indicator does not contain a value of E, DMSC will insert an N in this field and a space in the Requested Payment Service field.</p> <p><b>VIC edits:</b></p> <ul style="list-style-type: none"> <li>■ For manual cash transactions, DMSC will insert an N in this field.</li> <li>■ For purchase transactions and credit vouchers occurring at non-CPS participating countries, DMSC will insert N in this field.</li> <li>■ The Authorization Characteristics Indicator must be the same as in the Authorization Response (DMSA Field 62.1) in Custom Payment Service original purchase transactions and their reversals and CPS/ATM original ATM Cash Disbursements and their reversals.</li> <li>■ If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Authorization Characteristics Indicator from the first authorization response.</li> </ul> <p><b>Chargebacks and Representments</b></p> <p>Must be a valid value. For a list of valid field combinations, see <a href="#">Requested Payment Service/Authorization Characteristics Indicator: Valid combinations</a> on page 760.</p>

Edit criteria - TCR 0	
Field	Description
<b>Authorization Code</b> Position: 152-157 Length: 6 Format: Alphanumeric	<p>A code that an Issuer, its authorizing processor, or Stand-In Processing (STIP) provides to indicate approval of a transaction. The code is returned in the Authorization Response and is usually recorded on the Transaction Receipt.</p> <p>The field must contain a six-position authorization code, which may only include the following characters:</p> <ul style="list-style-type: none"> <li>■ Spaces (shown as ^ below)</li> <li>■ A through Z</li> <li>■ 0 through 9</li> </ul> <p>Failure to pass this edit will result in the transaction being returned.</p> <p><b>Entries indicating transactions unauthorized by Issuer</b></p> <p>In addition to the edit for the allowed entries that determines the validity of a transaction, the following entries indicate that the transaction is considered unauthorized by the Issuer:</p> <ul style="list-style-type: none"> <li>■ SVCxxx (where xxx is the service code from the magnetic stripe)</li> <li>■ 00000 (all zeros in the last five positions of the field)</li> <li>■ ^^^^^ (all spaces in the last five positions of the field)</li> <li>■ 0000N (four zeros and an 'N' in the last five positions of the field)</li> <li>■ 0000^ (four zeros and a space in the last five positions of the field)</li> <li>■ 0000P (four zeros and a 'P' in the last five positions of the field)</li> <li>■ 0000Y (four zeros and a 'Y' in the last five positions of the field)</li> <li>■ An X (in the last position of the field)</li> </ul> <p><b>Payment token transactions</b></p> <p>Payment token transactions must be authorized. If a payment token original (TC 05) or reversal (TC 25) transaction does not contain an appropriate Authorization Code:</p> <ul style="list-style-type: none"> <li>■ Edit Package will reject with the reject code <b>V0195</b> (Authorization code is invalid)</li> <li>■ DMSC will return the clearing transaction with Return/Reclassification Reason Code <b>17</b> (The authorization code is invalid)</li> </ul> <p><b>Variable Fare Transit transactions</b></p> <p>When a Variable Fare Transit transaction is declined by a Visa Europe Issuer, under certain circumstances the Acquirer may send a clearing transaction. For such clearing transactions, the Acquirer must set this field to VFT000.</p> <p><b>Business-to-Business (B2B)</b></p> <p>This field must be valid and must not contain:</p> <ul style="list-style-type: none"> <li>■ The value of X in the last position</li> </ul>

Edit criteria - TCR 0	
Field	Description
	<ul style="list-style-type: none"> <li>■ The value of SVC in the first three positions</li> <li>■ All zeros, all spaces, or four zeros followed by a space, N, P or Y in the last five positions</li> </ul> <p><b>National - US</b></p> <p>0000Y is invalid in the last five positions for EIRF, EPS, and Supermarket original sales drafts and their reversals.</p> <p><b>VIC edit</b></p> <p>For Custom Payment Service original purchase transactions and their reversals, the authorization code must be the same as in the Authorization Response (DMSA Field 38). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the authorization code from the first Authorization Response.</p> <p><b>VIC edit, national - Germany</b></p> <p>To qualify for Airline IRF, the last 5 digits must not be 0000N, 0000Y, 00000, 0000^ or ^^^^.</p> <p><b>VIC edit, Visa Europe Transactions</b></p> <p>To qualify for Airline IRF, the entry must not be SVCxxx, and the last 5 digits must not be 0000N, 0000Y, 00000, 0000^, ^^^^, 0000P or have X in the last position.</p> <p><b>Note</b> National-UK: Only authorized transactions may qualify for the CNP '94 IRF rates.</p> <p><b>International Pre-PS2000 or Hungary domestic</b></p> <p>A transaction will be returned or reclassified if this field contains any of the following values:</p> <ul style="list-style-type: none"> <li>■ ^^^^ (in the last five positions of the field)</li> <li>■ 0000 (in the last five positions of the field)</li> <li>■ 0000^ (in the last five positions of the field)</li> <li>■ 0000N (in the last five positions of the field)</li> </ul>

Edit criteria - TCR 0	
Field	Description
<b>POS Terminal Capability</b> Position: 158 Length: 1 Format: Alphanumeric	<p>Indicates the capability of the point-of-sale (POS) terminal (for example, terminal was not used, terminal can read magnetic stripe, terminal can read Chip, etc.) The field must contain a space, 0 through 5, 8, or 9. For a list of valid codes, see <a href="#">POS Terminal Capability</a> on page 752.</p> <p><b>For CPS participating countries</b></p> <p>If ACI = M, P, R, or V, this field may contain any valid value. Otherwise, CPS originals and their reversals, except CPS/ATM, must contain a 2 through 5 or 9. CPS credit vouchers may contain a space.</p> <p><b>For CPS/ATM transactions</b></p> <p>CPS/ATM may contain any valid value.</p> <p><b>Visa payWave at ATM</b></p> <p>For Visa payWave transactions at an ATM (TC 07, 17, 27, 37) this field must contain a value of 5.</p> <p><b>National - US</b></p> <p>EIRF originals and their reversals must contain 0 through 5, 8, or 9. EIRF credit vouchers may contain a space. Contactless original transactions must contain 8.</p> <p><b>VIC edit, national - US</b></p> <p>EPS and Supermarket originals and reversals must contain 2 through 5, 8, or 9.</p> <p><b>Representments, Chargebacks</b></p> <p>The entry is not required, but if it is present it must be a valid value.</p>
<b>Reserved</b> Position: 159 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0	
Field	Description
<b>Cardholder ID Method</b> Position: 160 Length: 1 Format: Alphanumeric	<p>Indicates method used to identify Cardholder (e.g., signature, PIN, etc.). The field must be space-filled or contain one of the values listed in <a href="#">Cardholder ID Method</a> on page 655.</p> <p><b>Representments, Chargebacks</b>  The entry is not required, but if it is present it must be a space or one of the permitted values.</p> <p><b>Visa Token Service</b>  For transactions that use the Visa Token Service:</p> <ul style="list-style-type: none"> <li>■ Acquirers must not send a value of 5</li> <li>■ Issuers may receive a different value from that received during authorization.</li> </ul> <p><b>National - Brazil:</b></p> <ul style="list-style-type: none"> <li>■ CPS/Retail and CPS/Restaurant originals and their reversals must contain a 1.</li> <li>■ CPS/Direct Marketing originals and their reversals must contain a 4.</li> </ul> <p><b>National - US:</b></p> <ul style="list-style-type: none"> <li>■ EIRF originals and their reversals (except those reclassified CPS/Auto Rental (Card Not Present), CPS/Hotel (Card Not Present), and CPS/Passenger Transport) must contain 1 through 4</li> <li>■ CPS/Retail (including CPS/Retail 2), CPS/Hotel (Card Present), CPS/Car Rental (Card Present) originals and their reversals must contain a 1 through 3</li> <li>■ CPS/Card Not Present originals and their reversals must contain a 4</li> <li>■ CPS/Automated Fuel Dispenser originals and their reversals must contain a 3</li> <li>■ CPS/Hotel (Card Not Present), CPS/Car Rental (Card Not Present) originals and their reversals must contain a space or a 1</li> <li>■ CPS/Passenger Transport originals and their reversals must contain a space or 1 through 4</li> <li>■ Custom payment service and EIRF credit vouchers may contain a space</li> </ul> <p><b>VIC edit, national - US</b>  EPS and Supermarket originals and reversals must contain 1 through 3.</p>

Edit criteria - TCR 0	
Field	Description
<b>Collection-Only Flag</b> Position: 161 Length: 1 Format: Alphanumeric	<p>Flag indicating if this transaction is being submitted for collection only. The field must contain a space or C. An entry of C indicates that this is a transaction being submitted for collection only. Such transactions are not submitted as Interchange or settled.</p> <p>If a C is entered, the following edit criteria apply:</p> <ul style="list-style-type: none"> <li>■ Entries for Source and Destination BINs, and Account Number fields must be the same as for original transactions</li> <li>■ The Source Currency Code must be spaces or a valid currency. If spaces are entered, the Merchant Country Code must be valid</li> <li>■ The Destination Amount must be zero</li> <li>■ The Destination Currency Code must be spaces</li> <li>■ The following fields must be numeric: <ul style="list-style-type: none"> <li>• Acquirer Reference Number</li> <li>• Acquirer's Business ID</li> <li>• Purchase Date</li> <li>• Merchant Category Code</li> <li>• Reason Code</li> <li>• Central Processing Date</li> <li>• Settlement Flag</li> <li>• Source Amount</li> </ul> </li> </ul>
<b>POS Entry Mode</b> Position: 162-163 Length: 2 Format: Alphanumeric	<p>A DMSA System field indicating the method by which a point-of-transaction terminal obtains and transmits the Cardholder information necessary to complete a transaction.</p> <p>For a list of all codes, see <a href="#">POS Entry Mode</a> on page 750.</p> <p><b>Non-chip, contact chip, or contactless chip</b></p> <p>Transactions submitted with a POS Entry Mode value of:</p> <ul style="list-style-type: none"> <li>■ 05 or 95 are classified as contact chip transactions</li> <li>■ 07 or 91 are classified as contactless chip transactions</li> <li>■ 02 or 90 are classified as non-chip contact transactions</li> <li>■ 01 are classified as non-chip transactions.</li> </ul> <p><b>Credential on file</b></p> <p>This field must contain a value of 10 when that value is present in the Authorization Request. This indicates a transaction initiated by a Merchant using Cardholder credentials stored on file.</p> <p><b>Visa payWave at ATM</b></p> <p>For Visa payWave transactions at an ATM (TC 07, 17, 27, 37) this field must contain a value of 07.</p> <p><b>VIC edits</b></p>

Edit criteria - TCR 0	
Field	Description
	<p>For Custom Payment Service original purchase transactions and their reversals, this field must have the same contents as in the Authorization Request (DMSA Field 22.1, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the POS Entry Mode from the first Authorization Response.</p> <p><b>VIC edit, Asia Pacific Region</b></p> <p>For transactions submitted requesting the EIRF rate this field must contain a value of 90.</p> <p><b>VIC edit, national - Mexico National Net Settlement</b></p> <p>For transactions submitted at the electronic rate, this field must contain a value of 02 or 90.</p> <p><b>VIC edit, national - US</b></p> <p>EIRF originals and reversals must contain a space, 00 through 06, or 90. EPS transactions must contain 01 through 06, or 90.</p> <p>This field must contain a 90 if Custom Payment Service original transactions and their reversals meet the following criteria:</p> <ul style="list-style-type: none"> <li>■ The Requested Payment Service (RPS) = A, C, D, 1, 2 (not valid for original transactions), 4, 6 or 8</li> <li>■ The Authorization Characteristic Indicator (ACI) is A or E</li> <li>■ The Reimbursement Attribute (RA) = A or 4</li> </ul> <p><b>VIC edit, national - UK</b></p> <p>CNP '94 original sales drafts must contain 01.</p> <p><b>Representments, Chargebacks</b></p> <p>The entry must be a valid value.</p> <p><b>Business-to-Business (B2B)</b></p> <p>This field must contain a value of 01 (manual key entry).</p> <p><b>Visa Europe Online Payments Platform</b></p> <p>This field must contain a value of 01 (manual key entry).</p> <p><b>Commercial Large Value Transaction Program</b></p> <p>This field must contain a value of 01 (manual key entry).</p> <p><b>Visa payWave at ATM</b></p> <p>For Visa payWave transactions at an ATM (TC 07, 17, 27, 37) this field must contain a value of 07 or 91.</p>

Edit criteria - TCR 0	
Field	Description
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	<p>The date that DMSC processes this transaction or item. This field is used to ensure that the correct Currency Conversion Rates are used.</p> <p><b>Outgoing</b> The VIC inserts the Central Processing Date.</p> <p><b>Incoming</b> The field contains the date format YDDD (year and day).</p> <p><b>VIC edit for Originals, Representments, Chargebacks</b> The entry must be numeric. The VIC will insert the Central Processing Date in the YDDD format.</p> <p><b>VIC edit for Reversals, Chargeback reversals</b> The entry must be numeric. The entry cannot be a future date. The field must contain the Central Processing Date (in the YDDD format) of the transaction being reversed.</p>

Edit criteria - TCR 0	
Field	Description
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	<p>This field must contain A through Z or 0 through 9. For a full list of valid values, see <a href="#">Reimbursement Attribute</a> on page 756.</p> <p>If 1, 2, G or H is entered, the Merchant Category Code must be 6011 and the transaction must be a Cash Disbursement (TC 07, 17, 27, 37).</p> <p>If a 6, 7, J, or K is entered, the transaction cannot be a Cash Disbursement (TC 07, 17, 27 and 37).</p> <p>If a 7 is entered, the transaction cannot be an original purchase or credit voucher except in the EU region.</p> <p>If 8, 9, A, B, C, J or K is entered, the transaction must be a sales draft (TC 05, 15, 25, 35) or a credit voucher (TC 06, 16, 26, 36).</p> <p>If A is entered, the transaction must be participating in a Custom Payment Service (that is, the Authorization Characteristics Indicator cannot equal N).</p> <p><b>Regional - CEMEA</b></p> <p>If C is entered, the MCC must be classified as an International Airline.</p> <p><b>VIC edit, Visa Europe Transactions</b></p> <ul style="list-style-type: none"> <li>C is valid for all Airline MCCs for domestic and intraregional Airline transactions.</li> </ul> <p><b>National - US:</b></p> <ul style="list-style-type: none"> <li>■ If 4 is entered, the Merchant Category Code must be 5411.</li> <li>■ If 6 is entered, the transaction cannot be an original purchase or credit voucher.</li> <li>■ If K is entered, the POS Entry Mode must be 01 or 90 and the Requested Payment Service must be A.</li> <li>■ If K is entered, the purchase or credit must be from a US Acquirer and contain MCC 4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222 or 9399.</li> <li>■ MCCs 5962, 5966 and 5967 cannot be submitted with a Reimbursement Attribute of A or K.</li> <li>■ Transactions for US Acquirers for non-secured electronic commerce (Moto/EC Indicator 8) must contain Reimbursement Attribute 0.</li> </ul> <p><b>VIC edit</b></p> <p>If A or K is entered, the transaction must meet all qualification criteria for the PSIRF rate.</p> <p><b>VIC edit, national - US</b></p> <p>If 3 is entered, the Merchant Category Code must be valid for EPS transactions.</p> <p><b>VIC edit, regional-Asia Pacific:</b></p> <p>7 is not valid on original transactions (TC 05, 06, 25, 26; usage code 1).</p> <p>If 3 is entered, the Merchant Category Code must be valid for EPS transactions.</p>

Edit criteria - TCR 0	
Field	Description
	<p><b>VIC edit, national - Malaysia, Hong Kong, Macau, Australia, New Zealand, Thailand, India, and Indonesia</b></p> <p>If 3 is entered, the Merchant Category Code must be valid for EPS transactions.</p>

## 5.5 TCR 1: Additional Data

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.5.1 Record layout

Record layout - TCR 1: Additional Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	AN	Business Format Code
6-7	2	AN	Token Assurance Level
8-16	9	AN	Reserved
17-22	6	UN	Chargeback Reference Number
23	1	AN	Documentation Indicator
24-73	50	AN	Member Message Text
74-75	2	AN	Special Condition Indicators
76-78	3	AN	Fee Program Indicator
79	1	AN	Issuer Charge
80	1	AN	Reserved
81-95	15	AN	Card Acceptor ID
96-103	8	AN	Terminal ID
104-115	12	UN	National Reimbursement Fee
116	1	AN	Mail/Phone/Electronic Commerce and Payment Indicator
117	1	AN	Special Chargeback Indicator
118-123	6	AN	Interface Trace Number
124	1	AN	Acceptance Terminal Indicator
125	1	AN	Prepaid Card Indicator
126	1	AN	Service Development Field
127	1	AN	AVS Response Code
128	1	AN	Authorization Source Code
129	1	AN	Purchase Identifier Format
130	1	AN	Account Selection
131-132	2	AN	Instalment Payment Count

Record layout - TCR 1: Additional Data			
Position	Field length	Format	Contents
133-157	25	AN	Purchase Identifier
158-166	9	UN	Cashback
167	1	AN	Chip Condition Code
168	1	AN	POS Environment

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.5.2 Edit criteria

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the appropriate transaction code. It must be the same as the transaction code in the TCR 0.  Represent transactions must have the original transaction code.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0 Default 1 Account Funding 2 Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 1.
<b>Business Format Code</b> Position: 5 Length: 1 Format: Alphanumeric	Reserved for the Visa Token Service. Contains a space.

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Token Assurance Level</b> Position: 6-7 Length: 2 Format: Alphanumeric	Code indicating the trust level of the Payment Token to Cardholder's Account Number.  It indicates the type of identification and verification (ID&V) performed and the entity that performed it.  It is a two-digit value ranging from 00, which indicates that no ID&V has been performed, to a value of 99 indicating the highest possible assurance.  This value is defined and provided by the Token Service provider when issuing a Payment Token. It may be updated if additional ID&V is performed.  If not used, this must be space-filled.
<b>Reserved</b> Position: 8-16 Length: 9 Format: Alphanumeric	Reserved for future use. Edit Package will always space-fill.
<b>Chargeback Reference Number</b> Position: 17-22 Length: 6 Format: Unpacked numeric	Unique identifier assigned by Issuers to Chargebacks. Acquirers that submit Visa Europe representations must include the number in the representation message.  For original sales drafts, the entry must be zeros.  <b>Chargebacks</b> This field is assigned by Issuers for internal routing purposes.  <b>Representments</b> An entry must be present if the Issuer included it in the Chargeback.

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Documentation Indicator</b> Position: 23 Length: 1 Format: Alphanumeric	Identifies the status of supporting documentation. For originals, the entry must be a space (No support documentation required). <b>Note</b> This field is required for non-domestic transactions. <b>Representments, Chargebacks</b> The field must contain one of the following values: <ul style="list-style-type: none"> <li><b>Space</b> No support documentation required</li> <li><b>0</b> No support documentation provided</li> <li><b>1</b> Support documentation to follow</li> <li><b>2</b> Invalid Acquirer Reference Number and no supporting documentation required or received</li> <li><b>3</b> Invalid Acquirer Reference Number and supporting documentation was received</li> <li><b>4</b> No supporting documentation was received for prior Chargeback</li> </ul> <b>Reversals</b> The entry must be the same as the transaction being reversed.

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Member Message Text</b> Position: 24-73 Length: 50 Format: Alphanumeric	<p>This field is used to send text messages. All Members must be able to receive and process this field. If used, the entry must be left-justified. Characters must be EBCDIC.</p> <p><b>Note</b> For a list of Chargeback Reason Codes, see <a href="#">Chargeback Reason Code</a> on page 656.</p> <p><b>National - Brazil</b></p> <p>Tax ID: positions 24-37 (14 digits).</p> <p>Merchant Legal Name: positions 38-73.</p> <p><b>Money transfer OCTs, including Enhanced Format for Money Transfer OCTs</b></p> <p>If the sender's Account Number is available, the Acquirer and originator must provide it in this field. If the sender's Account Number is not available, the Acquirer and originators must provide the sender reference number in this field. The field may also optionally contain the sender's primary residential address. This field must not be all spaces. The format of this field is:</p> <ul style="list-style-type: none"> <li>■ Sender's account number/sender reference number</li> <li>■ Space (as a delimiter)</li> <li>■ Sender's primary residential address</li> </ul> <p><b>Enhanced Format for Non-Money Transfer OCTs</b></p> <p>This field must contain the number used by the merchant or originator to track the funds disbursement (invoice number or other type of tracking number) or a value of 123.</p> <p>Originators must provide the merchant/government entity address in this field on cross-border transactions. This field must not be all spaces.</p>
<b>Special Condition Indicators</b> Position: 74-75 Length: 2 Format: Alphanumeric	<p>Provides extra information to assist in the Visa effort to reduce the number of chargebacks. It contains the appropriate Risk Identification Service indicator or Merchant indicator.</p> <p>For a list of valid values, see <a href="#">Special Condition Indicator</a> on page 786.</p> <p><b>National - US</b></p> <p>The above edit applies, but the second position cannot be an H.</p> <p><b>VIC edit, national - US</b></p> <p>If the second position is B, D or S, this must be a Lodging or Cruise Ship transaction.</p>

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Fee Program Indicator</b> Position: 76-78 Length: 3 Format: Alphanumeric	<p>Contains an Interchange Reimbursement Fee program indicator (FPI). This field is left-justified and space-filled. See <a href="#">Data Codes</a> on page 645 for lists of valid Fee Program Indicators.</p> <p><b>Cross-Border Domestic Interchange Program (CBDIP)</b> For transactions processed under this program, the value must be 5CB.</p> <p><b>National - US and Canada</b> This field contains the indicator for the requested Fee Program. If the transaction does not qualify for that program, or if the field is blank in the outgoing transaction, the indicator of the program for which the transaction qualified will be placed in this field. For a list of indicators, see Fee Program Indicator in the appendices.</p> <p><b>Intraregional Asia Pacific (AP) and CEMEA, and domestic AP and CEMEA</b> This field contains the indicator for the requested Fee Program. If the transaction does not qualify for that program, the field value will be removed and replaced with spaces. For a list of indicators, see Fee Program Indicator in the appendices.</p> <p><b>Edit Package Edit, Non-US, Non-Canada, and Non-AP Region</b> Spaces will be moved to this field for Non-US, Non-Canada, and Non-AP original and reversal transactions.</p> <p><b>Edit Package Edit, National - US, Canada, and AP Region</b> If present, this field will be edited for valid alphanumeric values.</p> <p><b>VIC edit, national - US</b> If this field in the outgoing transaction is blank, the VIC will move the indicator of the fee program for which the transaction qualifies to this field. If the indicator in this field in the outgoing transaction does not match the indicator for which the transaction qualifies, the VIC will replace the contents of this field with the assessed Fee Program Indicator.</p> <p><b>Incoming, National - US</b> This field contains the indicator for the fee program for which the transaction qualifies.</p> <p><b>Incoming, Intraregional AP and CEMEA, and Domestic AP and CEMEA</b> This field contains the indicator for the requested fee program. If the transaction does not qualify for the requested fee program, the field value will be removed and replaced with spaces.</p> <p><b>Incoming, Non-US, Non-AP and Non-CEMEA</b> This field contains spaces.</p> <p><b>Chargebacks, representments and their reversals:</b></p> <ul style="list-style-type: none"> <li>■ National - US: This field must be the same as in the previous transaction.</li> </ul>

Edit criteria - TCR 1: Additional Data																	
Field	Description																
	<ul style="list-style-type: none"> <li>■ National - Canada: This field must be the same as in the previous transaction.</li> </ul>																
<b>Issuer Charge</b>  Position: 79 Length: 1 Format: Alphanumeric	<p>This field is populated when International Service Assessment (ISA) has been assessed on the transaction. Valid values are:</p> <table> <tbody> <tr> <td>C</td><td>Single currency cash Acquirer ISA assessed</td></tr> <tr> <td>S</td><td>Multicurrency cash Acquirer ISA assessed</td></tr> <tr> <td>B</td><td>Base purchase Acquirer ISA assessed (not applicable for ATM)</td></tr> <tr> <td>E</td><td>Enhanced purchase Acquirer ISA assessed (not applicable for ATM)</td></tr> <tr> <td>D</td><td>Single currency purchase including account funding Acquirer ISA assessed</td></tr> <tr> <td>T</td><td>Multicurrency purchase including account funding Acquirer ISA assessed</td></tr> <tr> <td>R</td><td>ISA assessed and rebated (not applicable for ATM)</td></tr> <tr> <td>Space</td><td>No charge assessed</td></tr> </tbody> </table>	C	Single currency cash Acquirer ISA assessed	S	Multicurrency cash Acquirer ISA assessed	B	Base purchase Acquirer ISA assessed (not applicable for ATM)	E	Enhanced purchase Acquirer ISA assessed (not applicable for ATM)	D	Single currency purchase including account funding Acquirer ISA assessed	T	Multicurrency purchase including account funding Acquirer ISA assessed	R	ISA assessed and rebated (not applicable for ATM)	Space	No charge assessed
C	Single currency cash Acquirer ISA assessed																
S	Multicurrency cash Acquirer ISA assessed																
B	Base purchase Acquirer ISA assessed (not applicable for ATM)																
E	Enhanced purchase Acquirer ISA assessed (not applicable for ATM)																
D	Single currency purchase including account funding Acquirer ISA assessed																
T	Multicurrency purchase including account funding Acquirer ISA assessed																
R	ISA assessed and rebated (not applicable for ATM)																
Space	No charge assessed																
<b>Reserved</b>  Position: 80 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.																
<b>Card Acceptor ID</b>  Position: 81-95 Length: 15 Format: Alphanumeric	<p>Code that identifies the Card acceptor operating the POS terminal.</p> <p>This field must contain an Acquirer-assigned alphanumeric code that identifies the Card Acceptor. Unless provided by different entities, the Card Acceptor Identification code must be the same alphanumeric code in both the authorization and clearing messages. This field must not be all zeros or spaces.</p> <p><b>Chargebacks</b></p> <p>This field must be retained and returned when it was provided in the original transaction.</p> <p><b>Representments</b></p> <p>This field must be retained and returned when it was provided in the Chargeback transaction.</p>																

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Terminal ID</b> Position: 96-103 Length: 8 Format: Alphanumeric	Code that identifies the Card acceptor terminal or ATM. For electronic point-of-sale or point-of-service (POS) terminals, when the ID is not unique to a specific terminal, Card Acceptor Identification Code can be used along with this field. ATM terminal IDs must be unique within the Acquirer's network. An identification code of fewer than 8 positions must be left-justified and the remainder of the field space-filled.  <b>National - US</b> This field is required if the Card Acceptor ID in an EIRF original does not fully identify the terminal.  <b>National - CPS participating</b> This field is required and must identify a specific terminal if the Card acceptor identified by the Card Acceptor ID in a Custom Payment Service original has multiple terminals.
<b>National Reimbursement Fee</b> Position: 104-115 Length: 12 Format: Unpacked numeric	Numeric entry indicating a fee for a National Net Settlement transaction. It must be zeros unless the transaction is a National Net Settlement transaction for a country using this capability. Two decimal positions are implied.  Implementation of this capability requires pre-notification to Visa Europe.
<b>Mail/Phone/Electronic Commerce and Payment Indicator</b> Position: 116 Length: 1 Format: Alphanumeric	Indicates transaction performed by mail order, telephone or electronic commerce.  The field must contain a space or 1 through 9. For descriptions of valid codes, see <i>Mail/Phone/Electronic Commerce and Payment Indicator</i> on page 741.  <b>VIC edit</b> This field must contain 1, 2, 3, 5, 6, 7 or 8 to qualify for CPS/Card Not Present or CPS/Direct Marketing PSIRF.  <b>National - US</b> This field must contain 1, 2, 3, 5, 6 or 7 to qualify for CPS/Card Not Present rate.  <b>National - US</b> If Requested Payment Service is A and POS Entry Mode is 01, this field must contain a space.  <b>Europe</b> This field must contain 8 or 9 to qualify for the secure MOTO fees.

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Special Chargeback Indicator</b> Position: 117 Length: 1 Format: Alphanumeric	This subfield supplies extra information regarding Chargebacks (validation requests and advice messages). <b>Originals, reversals of originals</b> The field must contain a space. <b>Chargebacks, Chargeback reversals, representments, representation reversals</b> Valid values are: <b>Space</b> Field not applicable <b>P</b> Partial amount Chargeback - valid for US only.
<b>Interface Trace Number</b> Position: 118-123 Length: 6 Format: Alphanumeric	Reserved field: <ul style="list-style-type: none"><li>■ Outgoing: The field is reserved and must be zero-filled.</li><li>■ Incoming: The field is reserved; it may be non-zeros.</li></ul>
<b>Acceptance Terminal Indicator</b> Position: 124 Length: 1 Format: Alphanumeric	Indicates type of Acceptance Terminal. For valid values, see <a href="#">Acceptance Terminal Indicator</a> on page 645. <b>VIC edit</b> The field must contain 3 to qualify for CPS/Automated Fuel Dispenser.
<b>Prepaid Card Indicator</b> Position: 125 Length: 1 Format: Alphanumeric	Indicates type of Prepaid Card. Valid values are: <b>Space</b> Not applicable <b>P</b> Prepaid Card <b>L</b> Prepaid Load <b>Note</b> For Chargebacks and representments, the entry for this field must be the same as the original transaction
<b>Service Development Field</b> Position: 126 Length: 1 Format: Alphanumeric	Indicates type of commerce. This field must be numeric. Valid values are: <b>0</b> Not used <b>1</b> Electronic Commerce <b>2</b> In-Flight Commerce <b>5</b> Transponder-Initiated <b>6</b> Relationship Participant <b>7</b> Deferred Billing Indicator <b>Note</b> Canadian Acquirers participating in the Address Verification Service populate the Address Verification Service results code received in the Visa Europe Authorization Service (VEAS) response message in a transaction's corresponding Clearing Record.

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>AVS Response Code</b> Position: 127 Length: 1 Format: Alphanumeric	Contains the response to an Address Verification Service (AVS) request, indicating matches or discrepancies between addresses and ZIP codes. The entry must contain a valid value. For a list of valid codes, see <a href="#">AVS Response Code</a> on page 649. <b>Note</b> Canadian Acquirers participating in the Address Verification Service populated the Address Verification Service results code received in the BASE I Authorization Response message in a Transaction's corresponding Clearing Record.
<b>Authorization Source Code</b> Position: 128 Length: 1 Format: Alphanumeric	Indicates whether or not Card present at authorization and type of commerce or service requested. The allowable entries are a space, A through Z, or 0 through 9. For a list of valid codes, see <a href="#">Authorization Source Code</a> on page 648. <b>National - US</b> EIRF originals and reversals, the entry may not be a space. The entry may be a space for credit vouchers and credit reversals. <b>National - CPS participating</b> For CPS originals and their reversals, the entry must not be a space. The entry may be a space for credit vouchers and their reversals. <b>VIC edit, national - US</b> For EPS and Supermarket originals and their reversals, the entry may not be a space.

Edit criteria - TCR 1: Additional Data	
Field	Description
<p><b>Purchase Identifier Format</b>            Position: 129            Length: 1            Format: Alphanumeric</p>	<p>Indicates the format of additional identifying information for purchases, such as order number or invoice number, etc. Format can include free text or type of number.</p> <p>This field must be a space or 0, 1, 3, 4 or 5. If this field contains a value of 1, 3, 4 or 5, the Purchase Identifier field must not be all spaces. The Purchase Identifier Format value of 2 for exception items of original transactions clearing prior to CPD September 27, 1997 will continue to be allowed. For a list of valid codes, see <a href="#">Purchase Identifier Format</a> on page 755.</p> <p><b>Italy</b></p> <p>For all transactions acquired in Italy (Italian Acquirers and cross-border Acquirers in Italy), this field must contain 0 (zero), indicating that the Purchase Identifier field contains free text (in this case the Merchant Street Address).</p> <p><b>VIC edit National - US</b></p> <p>For original purchase transactions and their reversals:</p> <ul style="list-style-type: none"> <li>■ To qualify for CPS/Car Rental (Card Not Present), CPS/Car Rental (Card Present), CPS/Retail, or CPS/Retail Debit Card PSIRF, this field must contain a 3.</li> <li>■ To qualify for CPS/Hotel (Card Not Present), CPS/Hotel (Card Present), CPS/Retail, or CPS/Retail Debit Card PSIRF, this field must contain a 4.</li> <li>■ To qualify for CPS/Card Not Present PSIRF, this field must contain a 1.</li> </ul> <p><b>VIC edit, national - Brazil</b></p> <p>To qualify for CPS/Direct Marketing PSIRF, this field must contain a 1 for original purchase transactions and their reversals.</p>

Edit criteria - TCR 1: Additional Data																			
Field	Description																		
<b>Account Selection</b> Position: 130 Length: 1 Format: Alphanumeric	<p>Indicates type of account (savings, checking, etc.).</p> <p>For TC07 with MCC = 6011 this field must contain:</p> <table> <tr> <td><b>0</b></td> <td>Unavailable</td> </tr> <tr> <td><b>1</b></td> <td>Savings Account</td> </tr> <tr> <td><b>2</b></td> <td>Checking Account</td> </tr> <tr> <td><b>3</b></td> <td>Credit Card Account</td> </tr> </table> <p>Plus Issuers must retain and return this field in subsequent US national Chargebacks.</p> <p>For POS draft transactions, this field must contain:</p> <table> <tr> <td><b>Space</b></td> <td>Not applicable</td> </tr> <tr> <td><b>0</b></td> <td>Unavailable</td> </tr> <tr> <td><b>1</b></td> <td>Savings Account</td> </tr> <tr> <td><b>2</b></td> <td>Checking Account</td> </tr> <tr> <td><b>3</b></td> <td>Credit Card Account</td> </tr> </table>	<b>0</b>	Unavailable	<b>1</b>	Savings Account	<b>2</b>	Checking Account	<b>3</b>	Credit Card Account	<b>Space</b>	Not applicable	<b>0</b>	Unavailable	<b>1</b>	Savings Account	<b>2</b>	Checking Account	<b>3</b>	Credit Card Account
<b>0</b>	Unavailable																		
<b>1</b>	Savings Account																		
<b>2</b>	Checking Account																		
<b>3</b>	Credit Card Account																		
<b>Space</b>	Not applicable																		
<b>0</b>	Unavailable																		
<b>1</b>	Savings Account																		
<b>2</b>	Checking Account																		
<b>3</b>	Credit Card Account																		
<b>Installment Payment Count</b> Position: 131-132 Length: 2 Format: Alphanumeric	<p>If instalment purchase, indicates the number of instalments. This edit applies only to the Latin American and Caribbean Region.</p> <p><b>VIC edit</b></p> <p>For National Bilateral and National Net transactions (Settlement Flag 6 or 8), the entry must be 00 through 99, or spaces.</p>																		

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Purchase Identifier</b> Position: 133-157 Length: 25 Format: Alphanumeric	<p>Used to send information identifying the purchase to the Issuer and Cardholder. Indicates the type of identifying information (order number, invoice number, text description, etc.). If this field is not used, it must contain spaces. The entry must be left-justified. Unused positions of the field must be space-filled.</p> <p>If the Purchase Identifier Format field contains a value of 1, 3, 4, or 5, this field must not be all spaces.</p> <p><b>Italy</b></p> <p>For all transactions acquired in Italy (Italian Acquirers and cross-border Acquirers in Italy), this field must contain the Merchant Street Address:</p> <ul style="list-style-type: none"> <li>■ The first 20 characters contain the street location in alphanumeric text, truncated if necessary, and the final five characters contain the door number.</li> <li>■ The Purchase Identifier Format field must contain a 0 (zero).</li> </ul> <p><b>VIC edit, national - US</b></p> <p>If the Purchase Identifier Format of a US original is spaces or 0, the Purchase Identifier can be spaces or nonblank.</p> <p>For original purchase transactions and their reversals:</p> <ul style="list-style-type: none"> <li>■ To qualify for CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) this field must contain the rental agreement number.</li> <li>■ To qualify for CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present), this field must contain the hotel folio number.</li> <li>■ To qualify for CPS/Card Not Present PSIRF, this field must contain the order number.</li> </ul> <p><b>VIC edit, national - Brazil</b></p> <p>To qualify for CPS/Direct Marketing PSIRF, this field must contain the order number on original purchase transactions and their reversals.</p>
<b>Cashback</b> Position: 158-166 Length: 9 Format: Unpacked numeric	<p>Amount of cash back. This entry must be numeric and equal to or less than the Source Amount. Two decimals are implied. For cash back originals and their reversals this field must contain the cash back amount submitted in the Authorization Request. For all other transactions, this field must contain zeros.</p> <p><b>VIC edit</b></p> <p>For Custom Payment Service original purchase transactions and their reversals, this field must have the same contents as that in the Authorization Response (DMSA field 61.1 converted to unpacked numeric). If multiple authorizations were submitted, this field must contain the Cashback from the first Authorization Response.</p>

Edit criteria - TCR 1: Additional Data	
Field	Description
<b>Chip Condition Code</b> Position: 167 Length: 1 Format: Alphanumeric	<p>Provides information about magnetic stripe-read transactions of VSDC Cards at VSDC ATMs ("fallback" transactions). It does not apply to VSDC transactions where the Chip is read.</p> <p>Valid values include:</p> <ul style="list-style-type: none"> <li><b>Space</b> Unknown/not applicable</li> <li><b>0</b> Unknown/not applicable</li> <li><b>1</b> Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-capable terminal was a successful Chip read, or was not a Chip Transaction.</li> <li><b>2</b> Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-capable terminal was an unsuccessful Chip read.</li> </ul>
<b>POS Environment</b> Position: 168 Length: 1 Format: Alphanumeric	<p>Where the Cardholder credentials are stored on file, this field indicates the type of transaction; such as a Recurring Transaction, Instalment Payment or unscheduled Merchant-initiated transaction.</p> <p>For a list of valid codes, see <a href="#">POS Environment Code</a> on page 751.</p> <p><b>Credential on file</b></p> <p>This field must contain the value C when it is present in the Authorization Request.</p>

## 5.6 TCR 2: Sweden National Settlement Draft Data Record

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.6.1 Record layout

Record layout - TCR 2: Sweden National Settlement Draft Data Record			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-19	3	AN	Country Code
20-31	12	UN	National Tax
32	1	AN	Reserved
33-34	2	AN	Payment Indicator
35-49	15	UN	National Merchant ID
50-74	25	AN	Merchant Name
75-87	13	AN	Merchant City
88-117	30	AN	Department ID
118-168	51	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.6.2 Edit criteria

Edit criteria - TCR 2: Sweden National Settlement Draft Data Record	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 2.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Country Code</b> Position: 17-19 Length: 3 Format: Alphanumeric	Code that represents the country involved. Country Code must be SE (Sweden), left-justified and followed by a space.
<b>National Tax</b> Position: 20-31 Length: 12 Format: Unpacked numeric	Used by Acquirers to indicate the amount of Value Added Tax (VAT) included in the Transaction Amount. This amount must be expressed in the same currency as the Source Amount. This field must be numeric. It may contain zeros. The field contains two implied decimal places.
<b>Reserved</b> Position: 32 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 2: Sweden National Settlement Draft Data Record	
Field	Description
<b>Payment Indicator</b> Position: 33-34 Length: 2 Format: Alphanumeric	Used by Acquirers to indicate Cardholder account selection (for example, deposit account or credit account) at the point of sale.
<b>National Merchant ID</b> Position: 35-49 Length: 15 Format: Unpacked numeric	Numeric code used to identify the Merchant. This field must be numeric. It may contain zeros.
<b>Merchant Name</b> Position: 50-74 Length: 25 Format: Alphanumeric	Name of Merchant. The field may contain Swedish characters.
<b>Merchant City</b> Position: 75-87 Length: 13 Format: Alphanumeric	City in which Merchant is located. The field may contain Swedish characters.
<b>Department ID</b> Position: 88-117 Length: 30 Format: Alphanumeric	Member-defined data. This field may contain Swedish characters.
<b>Reserved</b> Position: 118-168 Length: 51 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.7 TCR 2: Turkey National Settlement Draft Data Record

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.7.1 Record layout

Record layout - TCR 2: Turkey National Settlement Draft Data Record			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	AN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	2	AN	Reserved
17-19	3	AN	Country Code
20-44	25	AN	Merchant Name - Turkish
45-57	13	AN	Merchant Location - Turkish
58-65	8	UN	Central Merchant Identifier (CMI)
66	1	AN	CMI Valid Indicator
67-70	4	UN	Acquiring Institution Code - EFT
71	1	AN	Type of ATM
72-168	97	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.7.2 Edit criteria

Edit criteria - TCR 2: Turkey National Settlement Draft Data Record							
Field	Description						
<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: Unpacked numeric	This field must contain the same transaction code as the TCR.						
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: Alphanumeric	<p>This field must contain one of the following values:</p> <table> <tr> <td>0</td> <td>Default</td> </tr> <tr> <td>1</td> <td>Account Funding</td> </tr> <tr> <td>2</td> <td>Original Credit Transaction</td> </tr> </table> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>	0	Default	1	Account Funding	2	Original Credit Transaction
0	Default						
1	Account Funding						
2	Original Credit Transaction						

Edit criteria - TCR 2: Turkey National Settlement Draft Data Record	
Field	Description
<b>Transaction Component Sequence Number</b>  Positions: 4 Length: 1 Format: Unpacked numeric	This field must contain a 2.
<b>Reserved</b>  Positions: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use.
<b>Country Code</b>  Positions: 17-19 Length: 3 Format: Alphanumeric	Code that represents the country involved. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant Name - Turkish</b>  Positions: 20-44 Length: 25 Format: Alphanumeric	Merchant Name in Turkish language. This field must be present.
<b>Merchant Location - Turkish</b>  Positions: 45-57 Length: 13 Format: Alphanumeric	Merchant Location in Turkish language. This field must be present.
<b>Central Merchant Identifier (CMI)</b>  Positions: 58-65 Length: 8 Format: Unpacked numeric	This field will have a numeric value that will have a standard Mod-10 check performed on it. This field must be present.
<b>CMI Valid Indicator</b>  Positions: 66 Length: 1 Format: Alphanumeric	This field contains the Yes/No results from the Mod-10 check on the CMI field.
<b>Acquiring Institution Code - EFT</b>  Positions: 67-70 Length: 4 Format: Unpacked numeric	Acquiring Institution Code.

Edit criteria - TCR 2: Turkey National Settlement Draft Data Record	
Field	Description
Type of ATM Positions: 71 Length: 1 Format: Alphanumeric	This field must contain one of the following values:  <b>S</b> A debit transaction at a standard ATM (SA), which is an ATM located in an area where there are other Turkish bank ATMs. <b>U</b> A debit transaction at a unique ATM (UA), which is an ATM located in a remote area where there are no other Turkish bank ATMs. <b>Space</b> Not a debit transaction.
<b>Reserved</b> Positions: 72-168 Length: 97 Format: Alphanumeric	This field is reserved for future use.

## 5.8 TCR 3: Industry - Specific Data

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

The TCR 3 is used for industry-specific data for passenger transport, lodging and car rental Merchants. Fields in positions 1 through 18 are common to all formats. The format of positions 19 through 168 are dependent on the Business Format Code. The Business Format Codes are:

AI	Passenger transport itinerary data (included Airlines and passenger railway)
AN	Passenger transport ancillary data (includes Airlines and passenger railway)
LG	Lodging (includes hotels and cruise ships)
CA	Car rental
FL	Fleet Service
CR	Original Credit Transaction

### 5.8.1 Money transfer transactions

Money transfer transactions are typically used for person-to-person payments where:

- An Original Credit Transaction results in a TC 06 that credits the recipient, and
- An Account Funding Transfer (AFT) advice results in a TC 05 that debits the sender

#### Terminology used for money transfer transactions

Term	Description
Sender	Individual that initiates the money transfer
Originator	Usually the sender's Issuer, but could be a third party agent sponsored by a Visa Europe Member
Recipient	Individual account that receives the money transfer funds
Recipient Issuer	The financial institution that issued the recipient's Visa card

#### Identifying money transfer transactions

Originators must include a TCR 3 record in DMSC Draft Data clearing transactions sent to Visa Europe. The Business Application ID field in TCR 3 identifies money transfer AFT and Original Credit Transactions when the field contains:

AA	Applies to transactions where the sender and recipient are the same person.
PP	Applies to transactions where the sender and recipient are not the same person.

#### Validating money transfer transactions

The following processing rules apply when a money transfer transaction fails validation.

Validation failure condition	Processing rules
Recipient Issuer does not participate in Original Credit Transactions	VECSS returns the transaction with a return reason code value of <b>1N</b> (Transaction is invalid for the destination)
Recipient Issuer does not participate in money transfer transactions	VECSS returns the transaction with a return reason code value of <b>1N</b> (Transaction is invalid for the destination) <b>Note</b> VECSS does not overlay the value of the Business Application ID field
<p>Recipient Issuer of a money transfer Original Credit Transaction is outside Visa Europe</p> <p><b>Note</b> Dual-message AFT and Original Credit Transactions cannot be sent to Issuers outside Visa Europe</p>	<p>VECSS returns the transaction with a return reason code value of <b>1N</b> (The transaction type is invalid for the destination)</p> <p>Edit Package rejects the transaction with the reject reason code value of <b>V1161</b> (Business application ID of AA or PP is not valid for this transaction)</p>
<p>Originator of a money transfer Original Credit Transaction is outside Visa Europe</p> <p><b>Note</b> Non-Visa Europe originators of AFT and money transfer Original Credit Transactions must submit them through SMS</p>	<p>VECSS returns the transaction with a return reason code value of <b>1N</b> (The transaction type is invalid for the destination)</p> <p>Edit Package rejects the transaction with the reject reason code value of <b>V1161</b> (Business application ID of AA or PP is not valid for this transaction)</p>
<p>Merchant Category Code (MCC) in TCR 0, position 133-136, is not:</p> <ul style="list-style-type: none"> <li>■ 4829 (Wire transfer money orders), or</li> <li>■ 6012 (Financial institutions merchandise and services)</li> </ul>	<p>VECSS returns the transaction with a return reason code value of <b>23</b> (The Merchant Category Code is invalid for the transaction type)</p> <p>Edit Package rejects the transaction with the reject code value of <b>V1164</b> (Merchant Category Code is not valid for money transfer transactions)</p>
Source Amount in TCR 0, position 77-88, is greater than USD 2,500.00	<p>VECSS returns the transaction with a return reason code value of <b>D3</b> (The USD value of a transaction exceeds the maximum amount allowable)</p> <p>If the source currency is USD, Edit Package rejects the transaction with the reject reason code value of <b>V1162</b> (Source Amount cannot be greater than USD 2,500.00 for money transfer transactions)</p>
<p>Neither of the following values is present in TCR 3 for a money transfer Original Credit Transaction:</p> <ul style="list-style-type: none"> <li>■ Sender Reference Number, position 24-39</li> <li>■ Sender Account Number, position 40-73</li> </ul>	<p>VECSS returns the transaction with the return reason code value of <b>V4</b> (money transfer data requirement not met - missing AML data)</p> <p>Edit Package rejects the transaction with a reject reason code value of <b>V1165</b> (Sender Reference Number or Sender Account Number must be present for money transfer transactions)</p>

Validation failure condition	Processing rules
<p>Originator and recipient Issuer are in different countries, and one or more of the following fields are not present in TCR 3:</p> <ul style="list-style-type: none"> <li>■ Sender Name in positions 74-103</li> <li>■ Sender Address in positions 104-138</li> <li>■ Sender City in positions 139-163</li> <li>■ Sender State in positions 164-165 (required when the Sender Country field contains a value of US or CA)</li> <li>■ Sender Country in positions 166-168</li> </ul>	<p>VECSS returns the transaction with a return reason code value of <b>V4</b> (money transfer data requirement not met - missing AML data)</p> <p>Edit Package rejects the transaction with one or more of the following reject code values:</p> <ul style="list-style-type: none"> <li>■ <b>V1166</b> (Sender name must be present for money transfer transactions)</li> <li>■ <b>V1167</b> (Sender address must be present for money transfer transactions)</li> <li>■ <b>V1168</b> (Sender city must be present for money transfer transactions)</li> <li>■ <b>V1169</b> (Sender state must be present for money transfer transactions)</li> <li>■ <b>V1175</b> (Sender country must be present for money transfer transactions)</li> </ul>
<p>Member Message Text field in TCR 1, position 24-73, is blank or all spaces</p> <p><b>Note</b> This violates an existing business rule that applies to all Original Credit Transactions with an MCC of 4829 or 6012</p>	<p>VECSS returns the transaction with a return reason code value of <b>V4</b> (money transfer data requirement not met - missing AML data)</p> <p>Edit Package rejects the transaction with the following existing reject code value of <b>V1228</b> (Member message text must not be spaces for money transfer Original Credit Transactions and their reversals)</p>

## 5.8.2 Issuer fee processing

DMSC blocks OIF processing for multicurrency Original Credit Transactions with a business application identifier value of AA or PP.

## 5.8.3 Record layout

Record layout - TCR 3: Industry-Specific Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-15	11	AN	Reserved
16	1	AN	Fast Funds Indicator
17-18	2	AN	Business Format Code
19-168	50	AN	Data Content (dependent on Business Format Code)

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

#### 5.8.4 Edit criteria

Not applicable.

## 5.9 TCR 3: Industry-Specific Data - Passenger Itinerary Data

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming interchange

### 5.9.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Passenger Itinerary Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code (AI)
19-26	8	AN	Reserved
27-46	20	AN	Passenger Name
47-52	6	UN	Departure Date (MMDDYY)
53-55	3	AN	Origination City/Airport Code
56-62	7	Group	Trip Leg 1 Information
63-69	7	Group	Trip Leg 2 Information
70-76	7	Group	Trip Leg 3 Information
77-83	7	Group	Trip Leg 4 Information
84-91	8	AN	Travel Agency Code
92-116	25	AN	Travel Agency Name
117	1	AN	Restricted Ticket Indicator
118-123	6	AN	Fare Basis Code - Leg 1
124-129	6	AN	Fare Basis Code - Leg 2
130-135	6	AN	Fare Basis Code - Leg 3
136-141	6	AN	Fare Basis Code - Leg 4
142-145	4	AN	Computerized Reservation System
146-150	5	AN	Flight Number - Leg 1
151-155	5	AN	Flight Number - Leg 2
156-160	5	AN	Flight Number - Leg 3
161-165	5	AN	Flight Number - Leg 4
166	1	AN	Credit Reason Indicator
167	1	AN	Ticket Change Indicator

Record layout - TCR 3: Industry-Specific Data-Passenger Itinerary Data			
Position	Field length	Format	Contents
168	1	AN	Reserved
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## 5.9.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data							
Field	Description						
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.						
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	<p>This field must contain one of the following values:</p> <table> <tr> <td>0</td> <td>Default</td> </tr> <tr> <td>1</td> <td>Account Funding</td> </tr> <tr> <td>2</td> <td>Original Credit Transaction</td> </tr> </table> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>	0	Default	1	Account Funding	2	Original Credit Transaction
0	Default						
1	Account Funding						
2	Original Credit Transaction						
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.						
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.						
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. If the Merchant Category Code on the TCR 0 indicates an Airline or a passenger railway, this field must contain AI (Passenger Itinerary) format. This entry is not valid for Cash Disbursements.						
<b>Reserved</b> Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.						

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data	
Field	Description
<b>Passenger Name</b> Position: 27-46 Length: 20 Format: Alphanumeric	Name of passenger. <b>National - US</b> This field cannot begin with a space on originals and their reversals of passenger transport transactions requesting EIRF or any Custom Payment Service. <b>VIC edit, Visa Europe Transactions</b> For Miscellaneous Airline Charges, this field must be present. May be the Cardholder name if the passenger name is unavailable. Must be nonblank. <b>VIC edit, Visa Europe Transactions</b> To qualify for Airline IRF, the first position must not be a space.
<b>Departure Date</b> Position: 47-52 Length: 6 Format: Unpacked numeric	Date of passenger's departure. The field may contain zeros or a valid date in the format MMDDYY (month, day, year). The date may be a future one.
<b>Origination City/Airport Code</b> Position: 53-55 Length: 3 Format: Alphanumeric	Code indicating the city and/or airport where the trip originates. <b>Note</b> The code entered must be a valid International Air Transport Association (IATA) airport code.
<b>Trip Leg 1 Information</b> Position: 56-62 Length: 7 Format: group	Description of first leg of trip. Up to four groups of data from trip leg data can be entered; one group for each trip leg, up to four legs total, is allowed. For the additional Passenger Itinerary Data - Leg-Specific for legs 5 through 32, see TC 50: Text message transactions. The Carrier Code, Service Class and Destination City/Airport Code are edited only on Leg 1. Only the Stop-Over Code is edited for all four legs in this record. The entry must be in the format shown in the sub-fields below.
<b>Carrier Code</b> Position: 56-57 Length: 2 Format: Alphanumeric	Code indicating name of carrier (Lufthansa, SAS, etc.). <b>National - US</b> The entry may not contain all spaces or zeros for originals and reversals of Passenger Transport transactions requesting EIRF or any Custom Payment Service. <b>VIC edit, Visa Europe Transactions</b> For Miscellaneous Airline Charges this field must be present and nonblank. This field must not contain all spaces or all zeros for transactions requesting the Airline IRF.

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 58 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates service class (first class, business class, etc.).</p> <p><b>National - US</b> The entry may not be a space or zero for originals and reversals of Passenger Transport transactions requesting EIRF or any Custom Payment Service.</p> <p><b>VIC edit, Visa Europe Transactions</b> This field may not be a space or zero for transactions requesting Airline IRF.</p>				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 59 Length: 1 Format: Alphanumeric</li> </ul>	Indicates whether a stopover is allowed on this ticket. Values are: <table style="margin-left: 20px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 60-62 Length: 3 Format: Alphanumeric</li> </ul>	<p>Indicates destination city's airport code.</p> <p><b>Note</b> The code entered must be a valid International Air Transport Association (IATA) airport code.</p>				
<b>Trip Leg 2 Information</b> Position: 63-69 Length: 7 Format: group	Description of second leg of trip.				
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 63-64 Length: 2 Format: Alphanumeric</li> </ul>	Code indicating name of carrier (Lufthansa, SAS, etc.). Edited only on Leg 1.				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 65 Length: 1 Format: Alphanumeric</li> </ul>	Indicates service class (first class, business class, etc.). Edited only on Leg 1.				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 66 Length: 1 Format: Alphanumeric</li> </ul>	Indicates whether a stopover is allowed on this ticket. Values are: <table style="margin-left: 20px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 67-69 Length: 3 Format: Alphanumeric</li> </ul>	<p>Indicates destination city's airport code.</p> <p><b>Note</b> The code entered must be a valid International Air Transport Association (IATA) airport code.</p> <p>Edited only on Leg 1.</p>				
<b>Trip Leg 3 Information</b> Position: 70-76 Length: 7 Format: group	Description of third leg of trip.				
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 70-71 Length: 2 Format: Alphanumeric</li> </ul>	<p>Code indicating name of carrier (Lufthansa, SAS, etc.).</p> <p>Edited only on Leg 1.</p>				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 72 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates service class (first class, business class, etc.).</p> <p>Edited only on Leg 1.</p>				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 73 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates whether a stopover is allowed on this ticket. Values are:</p> <table style="margin-left: 40px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 74-76 Length: 3 Format: Alphanumeric</li> </ul>	<p>Indicates destination city's airport code.</p> <p><b>Note</b> The code entered must be a valid International Air Transport Association (IATA) airport code.</p> <p>Edited only on Leg 1.</p>				
<b>Trip Leg 4 Information</b> Position: 77-83 Length: 7 Format: group	Description of fourth leg of trip.				

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 77-78 Length: 2 Format: Alphanumeric</li> </ul>	Code indicating name of carrier (Lufthansa, SAS, etc.). Edited only on Leg 1.
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 79 Length: 1 Format: Alphanumeric</li> </ul>	Indicates service class (first class, business class, etc.). Edited only on Leg 1.
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 80 Length: 1 Format: Alphanumeric</li> </ul>	Indicates whether a stopover is allowed on this ticket. Values are:  O Stopover allowed X Stopover not allowed
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 81-83 Length: 3 Format: Alphanumeric</li> </ul>	Indicates destination city's airport code. <b>Note</b> The code entered must be a valid International Air Transport Association (IATA) airport code. Edited only on Leg 1.
<b>Travel Agency Code</b> Position: 84-91 Length: 8 Format: Alphanumeric	Code identifying travel agency if the ticket was issued by a travel agency.
<b>Travel Agency Name</b> Position: 92-116 Length: 25 Format: Alphanumeric	Name of travel agency if the ticket was issued by a travel agency.
<b>Restricted Ticket Indicator</b> Position: 117 Length: 1 Format: Alphanumeric	Indicates whether this ticket is non-refundable. This entry must be supplied on CPS/Passenger Transport 1 or 2 transactions if the ticket was purchased as a non-refundable ticket. Valid values are:  Space No restriction 0 No restriction 1 Restricted (non-refundable) ticket
<b>Fare Basis Code-Leg 1</b> Position: 118-123 Length: 6 Format: Alphanumeric	Fare basis code used for Leg 1 of the trip. This field may contain spaces.

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data	
Field	Description
<b>Fare Basis Code-Leg 2</b> Position: 124-129 Length: 6 Format: Alphanumeric	Fare basis code used for Leg 2 of the trip. This field may contain spaces.
<b>Fare Basis Code-Leg 3</b> Position: 130-135 Length: 6 Format: Alphanumeric	Fare basis code used for Leg 3 of the trip. This field may contain spaces.
<b>Fare Basis Code-Leg 4</b> Position: 136-141 Length: 6 Format: Alphanumeric	Fare basis code used for Leg 4 of the trip. This field may contain spaces.
<b>Computerized Reservation System</b> Position: 142-145 Length: 4 Format: Alphanumeric	Indicates the computerised reservation system used to make the reservation and purchase the ticket. <b>National - Germany</b> This field must contain spaces or one of the codes listed in <a href="#">Computerized Reservation System</a> on page 659.
<b>Flight Number-Leg 1</b> Position: 146-150 Length: 5 Format: Alphanumeric	Number of the Airline flight to be taken on Leg 1 of the trip. This field may contain spaces.
<b>Flight Number-Leg 2</b> Position: 151-155 Length: 5 Format: Alphanumeric	Number of the Airline flight to be taken on Leg 2 of the trip. This field may contain spaces.
<b>Flight Number-Leg 3</b> Position: 156-160 Length: 5 Format: Alphanumeric	Number of the Airline flight to be taken on Leg 3 of the trip. This field may contain spaces.
<b>Flight Number-Leg 4</b> Position: 161-165 Length: 5 Format: Alphanumeric	Number of the Airline flight to be taken on Leg 4 of the trip. This field may contain spaces.

Edit criteria - TCR 3: Industry-Specific Data-Passenger Itinerary Data	
Field	Description
<b>Credit Reason Indicator</b> Position: 166 Length: 1 Format: Alphanumeric	Contains either a space or a code to indicate the reason for a credit to the cardholder. Valid values are: <ul style="list-style-type: none"> <li><b>A</b> Passenger transport ancillary purchase cancellation</li> <li><b>B</b> Airline ticket and passenger transport ancillary purchase cancellation</li> <li><b>C</b> Airline ticket cancellation</li> <li><b>O</b> Other</li> <li><b>P</b> Partial refund of airline ticket</li> <li><b>Space</b> When not used (invalid values are changed to space)</li> </ul>
<b>Ticket Change Indicator</b> Position: 167 Length: 1 Format: Alphanumeric	This field will contain either a space or a code to indicate why a ticket was changed. Valid values are: <ul style="list-style-type: none"> <li><b>C</b> Change to existing ticket</li> <li><b>N</b> New ticket</li> <li><b>Space</b> When not used (invalid values are changed to space)</li> </ul>
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.10 TCR 3: Industry-Specific Data - Passenger Transport Ancillary Data

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming interchange

### 5.10.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Passenger Transport Ancillary Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-33	15	AN	Ancillary Ticket Document Number
34-37	4	AN	Ancillary Service Category 1
38-41	4	AN	Ancillary Service Sub-Category 1
42-45	4	AN	Ancillary Service Category 2
46-49	4	AN	Ancillary Service Sub-Category 2
50-53	4	AN	Ancillary Service Category 3
54-57	4	AN	Ancillary Service Sub-Category 3
58-61	4	AN	Ancillary Service Category 4
62-65	4	AN	Ancillary Service Sub-Category 4
66-85	20	AN	Passenger Name
86-100	15	UN	Issued in Connection With Ticket Number
101	1	AN	Credit Reason Indicator
102-168	67	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.10.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Passenger Transport Ancillary Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the corresponding TCR 0.
<b>Transaction Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  <b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	This field must contain AN (Passenger Transport Ancillary Data).
<b>Ancillary Ticket Document Number</b> Position: 19-33 Length: 15 Format: Alphanumeric	The form number assigned by the carrier for the transaction. The value of this field comprises the carrier code, form, and serial number, without the check digit.  Must be present (not all zeros), left justified with trailing zeros.  Must not contain all spaces for transactions requesting the Airline IRF.

Edit criteria - TCR 3: Industry-Specific Data-Passenger Transport Ancillary Data	
Field	Description
<b>Ancillary Service Category 1</b> Position: 34-37 Length: 4 Format: Alphanumeric	The ancillary service category code for the sole or primary type of service that is being provided. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces. Must not contain all spaces for transactions requesting the Airline IRF. For a list of valid values, see <a href="#">Ancillary Service Category code</a> on page 646.
<b>Ancillary Service Sub-Category 1</b> Position: 38-41 Length: 4 Format: Alphanumeric	Contains either a valid ancillary service sub-category code for the Ancillary Service Category 1 field, or all spaces Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces.
<b>Ancillary Service Category 2</b> Position: 42-45 Length: 4 Format: Alphanumeric	The ancillary service category code for an additional second type of service that is being provided. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces. For a list of valid values, see <a href="#">Ancillary Service Category code</a> on page 646.
<b>Ancillary Service Sub-Category 2</b> Position: 46-49 Length: 4 Format: Alphanumeric	Contains either a valid ancillary service sub-category code for the Ancillary Service Category 2 field, or all spaces. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces.
<b>Ancillary Service Category 3</b> Position: 50-53 Length: 4 Format: Alphanumeric	The ancillary service category code for an additional third type of service that is being provided. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces. For a list of valid values, see <a href="#">Ancillary Service Category code</a> on page 646.
<b>Ancillary Service Sub-Category 3</b> Position: 54-57 Length: 4 Format: Alphanumeric	Contains either a valid ancillary service sub-category code for the Ancillary Service Category 3 field, or all spaces. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces.
<b>Ancillary Service Category 4</b> Position: 58-61 Length: 4 Format: Alphanumeric	The ancillary service category code for an additional fourth type of service that is being provided. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces. For a list of valid values, see <a href="#">Ancillary Service Category code</a> on page 646.

Edit criteria - TCR 3: Industry-Specific Data-Passenger Transport Ancillary Data	
Field	Description
<b>Ancillary Service Sub-Category 4</b> Position: 62-65 Length: 4 Format: Alphanumeric	Contains either a valid ancillary service sub-category code for the Ancillary Service Category 4 field, or all spaces. Endpoints must be able to support any alphanumeric value up to four characters. This field is left-justified with trailing spaces.
<b>Passenger Name</b> Position: 66-85 Length: 20 Format: Alphanumeric	Either the passenger's name, or the Cardholder's name if the passenger's name is unavailable. If a name is not available, a description of the ancillary purchase should be entered. Must not contain all spaces for transactions requesting the Airline IRF.
<b>Issued in Connection With Ticket Number</b> Position: 86-100 Length: 15 Format: Alphanumeric	If this purchase has a connection or relationship to another purchase, such as a baggage fee for a passenger transport ticket, this field will contain the ticket document number for the other purchase. For a standalone purchase, this field must contain the same value as in the Ancillary Ticket Document Number field. Must not contain all spaces for transactions requesting the Airline IRF.
<b>Credit Reason Indicator</b> Position: 101 Length: 1 Format: Alphanumeric	Indicates the reason for the credit to the Cardholder. Valid values are:  A Passenger transport ancillary purchase cancellation B Airline ticket and passenger transport ancillary purchase cancellation O Other space Not a credit to the Cardholder (invalid values are changed to space)
<b>Reserved</b> Position: 102-168 Length: 67 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.11 TCR 3: Industry-Specific Data - Lodging

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

### 5.11.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Lodging			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code (LG)
19-26	8	AN	Reserved
27	1	AN	Lodging No-Show Indicator
28-33	6	UN	Lodging Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Lodging Check-in Date (YYMMDD)
44-55	12	UN	Daily Room Rate
56-67	12	UN	Total Tax
68-79	12	UN	Prepaid Expenses
80-91	12	UN	Food/Beverage Charges
92-103	12	UN	Folio Cash Advances
104-105	2	UN	Room Nights
106-117	12	UN	Total Room Tax
118-168	51	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.11.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Lodging	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. Contains the LG (Lodging) format.  This entry is not valid for Cash Disbursements.
<b>Reserved</b> Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 3: Industry-Specific Data-Lodging	
Field	Description
<b>Lodging No-Show Indicator</b> Position: 27 Length: 1 Format: Alphanumeric	An indicator that the Cardholder is being billed for a reserved room that was not actually rented (AKA a no-show charge). The Issuer may provide this information on the Cardholder statement or use it to enhance customer service information.  Valid values are:  <b>0</b> Not applicable <b>1</b> No-show  To qualify for the CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, this field must be used if the transaction is due to a no-show charge.
<b>Lodging Extra Charges</b> Position: 28-33 Length: 6 Format: Unpacked numeric	This field may be used to indicate the type of additional charges added to a Cardholder's bill after check-out. Each position in the field can be used to indicate a type of charge. If there are less than six additional charges, they must be left-justified, space-filled or zero-filled to the right.  For a list of valid values, see <i>Lodging Extra Charges Code</i> on page 740. If there are no extra charges, this field must be all spaces or all zeros.  To qualify for the CPS/Retail, CPS/Hotel (Card Not Present), or CPS/Hotel (Card Present) PSIRF, this field must be used if there were additional charges.
<b>Reserved</b> Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Lodging Check-In Date</b> Position: 38-43 Length: 6 Format: Unpacked numeric	The date the Cardholder checked into the hotel, or in the case of a no-show or an advance lodging, the scheduled arrival date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD.  <b>VIC edit</b> To qualify for the CPS/Retail, CPS/Hotel (Card Not Present), or CPS/Hotel (Card Present) PSIRF, this entry must be a valid date.  The Chargeback Reduction Service (CRS) will use this date, if present, in performing the CRB/Exception file validation.
<b>Daily Room Rate</b> Position: 44-55 Length: 12 Format: Unpacked numeric	Daily rate being charged for the room.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 3: Industry-Specific Data-Lodging	
Field	Description
<b>Total Tax</b> Position: 56-67 Length: 12 Format: Unpacked numeric	Tax portion of the amount being billed. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Prepaid Expenses</b> Position: 68-79 Length: 12 Format: Unpacked numeric	Any prepaid expenses being billed. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Food/Beverage Charges</b> Position: 80-91 Length: 12 Format: Unpacked numeric	All food and beverage charges. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Folio Cash Advances</b> Position: 92-103 Length: 12 Format: Unpacked numeric	Any folio cash advances being billed. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Room Nights</b> Position: 104-105 Length: 2 Format: Unpacked numeric	Number of nights being billed. The entry must be numeric. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Total Room Tax</b> Position: 106-117 Length: 12 Format: Unpacked numeric	Total room tax being billed. The entry must be numeric, two decimal positions are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Reserved</b> Position: 118-168 Length: 51 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.12 TCR 3: Industry-Specific Data - Car Rental

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

### 5.12.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Car Rental			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code (CA)
19-20	2	UN	Days Rented
21-26	6	AN	Reserved
27	1	AN	Car Rental No-Show Indicator
28-33	6	UN	Car Rental Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Car Rental Check-out Date (YYMMDD)
44-55	12	UN	Daily Rental Rate
56-67	12	UN	Weekly Rental Rate
68-79	12	UN	Insurance Charges
80-91	12	UN	Fuel Charges
92-93	2	AN	Car Class Code
94-105	12	UN	One-Way Drop-off Charges
106-145	40	AN	Renter Name
146-168	23	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.12.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Car Rental	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain CA (Car Rental). This entry is not valid for Cash Disbursements.
<b>Days Rented</b> Position: 19-20 Length: 2 Format: Unpacked numeric	Number of days the vehicle was rented. The entry must be numeric. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Reserved</b> Position: 21-26 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 3: Industry-Specific Data-Car Rental	
Field	Description
<b>Car Rental No-Show Indicator</b> Position: 27 Length: 1 Format: Alphanumeric	An indicator that the Cardholder is being billed for a reserved vehicle that was not actually rented (that is, a "no-show" charge).  Valid values are:  <b>0</b> Not applicable <b>1</b> No-show for a Specialised Vehicle  To qualify for the CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, this field must be used if the transaction is due to a no-show for a specialised vehicle.
<b>Car Rental Extra Charges</b> Position: 28-33 Length: 6 Format: Unpacked numeric	Additional charges being billed.  For a list of valid codes, see <i>Car Rental Extra Charges</i> on page 654. If there are no extra charges, this field must be all spaces or all zeros. <b>Note</b> To qualify for the CPS/Retail, CPS/Car Rental (Card Not Present), or CPS/Car Rental (Card Present) PSIRF, this field must be used if there were additional charges.
<b>Reserved</b> Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Car Rental Check-Out Date</b> Position: 38-43 Length: 6 Format: Unpacked numeric	Date the Cardholder picked up the car, or, in the case of a no-show or pre-pay transaction, the scheduled pick-up date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. The Chargeback Reduction Service will use this date, if present, in performing the CRB/Exception file validation.  <b>VIC edit</b> To qualify for the CPS/Retail, CPS/Car Rental (Card Not Present), or CPS/Car Rental (Card Present) PSIRF, this entry must be a valid date.
<b>Daily Rental Rate</b> Position: 44-55 Length: 12 Format: Unpacked numeric	Daily rate being charged for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Weekly Rental Rate</b> Position: 56-67 Length: 12 Format: Unpacked numeric	Weekly rate being charged for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 3: Industry-Specific Data-Car Rental	
Field	Description
<b>Insurance Charges</b> Position: 68-79 Length: 12 Format: Unpacked numeric	Any insurance being charged for the vehicle. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Fuel Charges</b> Position: 80-91 Length: 12 Format: Unpacked numeric	Fuel charges for the vehicle. The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Car Class Code</b> Position: 92-93 Length: 2 Format: Alphanumeric	Code indicating the vehicle's class. The entry may be spaces.
<b>One-Way Drop-Off Charges</b> Position: 94-105 Length: 12 Format: Unpacked numeric	Any charges for one-way drop-off of the vehicle (that is, additional charges for returning the vehicle at a location other than the pickup point). The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Renter Name</b> Position: 106-145 Length: 40 Format: Alphanumeric	Name of renter. The entry may be spaces.
<b>Reserved</b> Position: 146-168 Length: 23 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.13 TCR 3: Industry-Specific Data - Fleet Service

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

### 5.13.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Fleet Service			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code (FL)
19-22	4	AN	Reserved
23-26	4	AN	Expanded Fuel Type
27	1	AN	Type of Purchase
28-29	2	AN	Fuel Type
30	1	AN	Unit of Measure
31-42	12	UN	Quantity
43-54	12	UN	Unit Cost
55-66	12	UN	Gross Fuel Price
67-78	12	UN	Net Fuel Price
79-90	12	UN	Gross Non-Fuel Price
91-102	12	UN	Net Non-Fuel Price
103-109	7	AN	Odometer Reading
110-113	4	UN	VAT/Tax Rate
114-125	12	UN	Miscellaneous Fuel Tax
126-131	6	AN	Product Qualifier
132-137	6	AN	Reserved
138-149	12	UN	Miscellaneous Non-Fuel Tax
150	1	AN	Service Type
151	1	AN	Miscellaneous Fuel Tax Exemption Status
152	1	AN	Miscellaneous Non-Fuel Tax Exemption Status
153-168	16	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.13.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Fleet Service	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain FL (for Fleet service).
<b>Reserved</b> Position: 19-22 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Expanded Fuel Type</b> Position: 23-26 Length: 4 Format: Alphanumeric	This field contains the Expanded Fuel Type. It should be left-justified and space-filled.

Edit criteria - TCR 3: Industry-Specific Data-Fleet Service	
Field	Description
<b>Type of Purchase</b> Position: 27 Length: 1 Format: Alphanumeric	Type of purchase. Valid values are:  1 Fuel Purchase 2 Non-Fuel Purchase 3 Fuel and Non-Fuel Purchase
<b>Fuel Type</b> Position: 28-29 Length: 2 Format: Alphanumeric	Type of fuel (unleaded regular, diesel, etc.) For a list of valid codes, see <a href="#">Fuel Type Code</a> on page 737.
<b>Unit of Measure</b> Position: 30 Length: 1 Format: Alphanumeric	Unit of measure used for fuel. Valid values are:  L Litre G US gallon I Imperial gallon K Kilogram P Pound
<b>Quantity</b> Position: 31-42 Length: 12 Format: Unpacked numeric	Quantity of fuel being billed. Four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Unit Cost</b> Position: 43-54 Length: 12 Format: Unpacked numeric	Cost of fuel per unit of measure (for example, euros per litre). Four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Gross Fuel Price</b> Position: 55-66 Length: 12 Format: Unpacked numeric	Gross fuel price. Four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Net Fuel Price</b> Position: 67-78 Length: 12 Format: Unpacked numeric	Net fuel price. Four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 3: Industry-Specific Data-Fleet Service	
Field	Description
<b>Gross Non-Fuel Price</b> Position: 79-90 Length: 12 Format: Unpacked numeric	Gross price of non-fuel items. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Net Non-Fuel Price</b> Position: 91-102 Length: 12 Format: Unpacked numeric	Net price of non-fuel items. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Odometer Reading</b> Position: 103-109 Length: 7 Format: Alphanumeric	Reading taken from vehicle's odometer.
<b>VAT/Tax Rate</b> Position: 110-113 Length: 4 Format: Unpacked numeric	Value Added Tax or other tax on amount being charged. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Miscellaneous Fuel Tax</b> Position: 114-125 Length: 12 Format: Unpacked numeric	Fuel tax being charged. If the entry is not numeric, the DMSC VIC will insert zeros. This field must be numeric. Two decimal places are implied.
<b>Product Qualifier</b> Position: 126-131 Length: 6 Format: Alphanumeric	This field contains the Product Qualifier. It should be left-justified and space-filled.
<b>Reserved</b> Position: 132-137 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Miscellaneous Non-Fuel Tax</b> Position: 138-149 Length: 12 Format: Unpacked numeric	Tax being charged for non-fuel items. If the entry is not numeric, the DMSC VIC will insert zeros. This field must be numeric. Two decimal places are implied.

Edit criteria - TCR 3: Industry-Specific Data-Fleet Service	
Field	Description
<b>Service Type</b> Position: 150 Length: 1 Format: Alphanumeric	Identifies type of service at the fuel station. Valid values are:  Space Non-Fuel Transaction F Full service S Self Service
<b>Miscellaneous Fuel Tax Exemption Status</b> Position: 151 Length: 1 Format: Alphanumeric	Indicates whether the fuel purchase was exempt from fuel tax. Valid values are:  Blank Default 0 Non-Exempt 1 Exempt
<b>Miscellaneous Non-Fuel Tax Exemption Status</b> Position: 152 Length: 1 Format: Alphanumeric	Whether the non-fuel purchase was exempt from tax. Valid values are:  0 Non-Exempt 1 Exempt
<b>Reserved</b> Position: 153-168 Length: 16 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.14 TCR 3: Industry-Specific Data - Original Credit Transaction

TC 06, 16, 26, 36

CTF - Outgoing and incoming Interchange

### 5.14.1 Record layout

Record layout - TCR 3: Industry-Specific Data-Original Credit Transaction			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-15	12	AN	Reserved
16	1	AN	Fast Funds Indicator
17-18	2	AN	Business Format Code
19-20	2	AN	Business Application ID
21	1	AN	Source of Funds
22-23	2	AN	Payment Reversal Reason Code
24-39	16	AN	Sender Reference Number
40-73	34	AN	Sender Account Number
74-103	30	AN	Sender Name
104-138	35	AN	Sender Address
139-163	25	AN	Sender City
164-165	2	AN	Sender State
166-168	3	AN	Sender Country

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.14.2 Edit criteria

Edit criteria - TCR 3: Industry-Specific Data-Original Credit Transaction	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-15 Length: 11 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Fast Funds Indicator</b> Position: 16 Length: 1 Format: Alphanumeric	This field must contain a space.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain CR (for Original Credit Transaction).
<b>Business Application IDs</b> Position: 19-20 Length: 2 Format: Alphanumeric	Business Application ID for an Original Credit Transaction. For valid values, see appendix <i>Business Application IDs</i> on page 653.

Edit criteria - TCR 3: Industry-Specific Data-Original Credit Transaction	
Field	Description
<b>Source of Funds</b> Position: 21 Length: 1 Format: Alphanumeric	This field must contain one of the following values:  1 Cash 2 Check 3 Card space Unspecified  <b>Note</b> From the April 2015 business release, for a money transfer OCT (Business Application ID field in positions 19-20 is AA or PP), this field will contain a space.
<b>Payment Reversal Reason Code</b> Position: 22-23 Length: 2 Format: Alphanumeric	This field must contain one of the following values:  01 Returned check not sufficient funds (NSF) 02 Returned check stop payment 03 Returned check account closed 04 Returned check refer to maker 05 Returned check - other Spaces Unspecified  <b>Note</b> From the April 2015 business release, for a money transfer OCT (Business Application ID field in positions 19-20 is AA or PP), this field will contain spaces.
<b>Sender Reference Number</b> Position: 24-39 Length: 16 Format: Alphanumeric	This field will contain a transaction reference number that is provided by the originator and can be used to uniquely identify the sender.  This field is required if the Business Application ID field in positions 19-20 is AA or PP, AND the Sender Account Number field (pos. 40-73) is spaces. Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.
<b>Sender Account Number</b> Position: 40-73 Length: 34 Format: Alphanumeric	This field contains the sender's Card number or bank Account Number from which the funds are to be taken.  This field is required if the Business Application ID field in positions 19-20 is AA or PP, AND the Sender Reference Number field (pos. 24-39) is spaces. Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.
<b>Sender Name</b> Position: 74-103 Length: 30 Format: Alphanumeric	This field must contain the name of the person or entity for the account from which funds are to be taken.

Edit criteria - TCR 3: Industry-Specific Data-Original Credit Transaction	
Field	Description
<b>Sender Address</b> Position: 104-138 Length: 35 Format: Alphanumeric	If present, this field contains the address of the person or entity for the account from which funds are to be taken.  This field may be required for a money transfer OCT (Business Application ID field in positions 19-20 is AA or PP) within the European Economic Area (EEA) and cross-border, subject to Statutory and Regulatory Requirement.  Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.
<b>Sender City</b> Position: 139-163 Length: 25 Format: Alphanumeric	If present, this field contains the city of the person or entity for the account from which funds are to be taken.  This field may be required for a money transfer OCT (Business Application ID field in positions 19-20 is AA or PP) within the EEA and cross-border, subject to Statutory and Regulatory Requirement.  Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.
<b>Sender State</b> Position: 164-165 Length: 2 Format: Alphanumeric	The geographical state or province of the person or entity for the account from which funds are to be taken.  This field is required if the Business Application ID field in positions 19-20 is AA or PP AND the Sender Country is USA or Canada. Otherwise, this field must contain all spaces.  Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.
<b>Sender Country</b> Position: 166-168 Length: 3 Format: Alphanumeric	If present, this field contains the ISO 3-digit country code of the person or entity for the account from which funds are to be taken.  This field may be required for a money transfer OCT (Business Application ID field in positions 19-20 is AA or PP) within the EEA and cross-border, subject to Statutory and Regulatory Requirement.  Transactions that fail the edit criteria will be returned with Return Reason Code = V4 - Money Transfer Data Requirement Not Met - Missing AML Data.

## 5.15 TCR 3: Enhanced Format for Non-Money transfer OCT

TC 06, 16, 26, 36

CTF - Outgoing and incoming Interchange

### 5.15.1 Record layout

Record layout - TCR 3: Enhanced Format for Non-Money transfer OCT			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-15	11	AN	Reserved
16	1	AN	Fast Funds Indicator
17-18	2	AN	Business Format Code
19-20	2	AN	Business Application ID
21	1	AN	Source of Funds
22-23	2	AN	Payment Reversal Reason Code
24-39	16	AN	Sender Reference Number
40-73	34	AN	Sender Account Number
74-103	30	AN	Sender Name
104-138	35	AN	Sender Address
139-163	25	AN	Sender City
164-165	2	AN	Sender State
166-168	3	AN	Sender Country

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.15.2 Edit criteria

Edit criteria - TCR 3: Enhanced Format for Non-Money transfer OCT	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-15 Length: 11 Format: Alphanumeric	This field must contain spaces.
<b>Fast Funds Indicator</b> Position: 16 Length: 1 Format: Alphanumeric	This field must contain spaces.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain CR (for Original Credit Transaction).
<b>Business Application IDs</b> Position: 19-20 Length: 2 Format: Alphanumeric	Business Application ID for a non-money transfer. For valid values, see appendix <a href="#">Business Application IDs</a> on page 653.

Edit criteria - TCR 3: Enhanced Format for Non-Money transfer OCT	
Field	Description
<b>Source of Funds</b> Position: 21 Length: 1 Format: Alphanumeric	This field must contain spaces.
<b>Payment Reversal Reason Code</b> Position: 22-23 Length: 2 Format: Alphanumeric	This field must contain spaces.
<b>Sender Reference Number</b> Position: 24-39 Length: 16 Format: Alphanumeric	This field must contain the number used by the merchant or originator to track the funds disbursement (invoice number or other type of tracking number) or a value of 123.
<b>Sender Account Number</b> Position: 40-73 Length: 34 Format: Alphanumeric	This field must contain spaces.
<b>Sender Name</b> Position: 74-103 Length: 30 Format: Alphanumeric	For cross-border transactions, this field must contain the name of the merchant/government entity.
<b>Sender Address</b> Position: 104-138 Length: 35 Format: Alphanumeric	For cross-border transactions, this field must contain the address of the merchant/government entity.
<b>Sender City</b> Position: 139-163 Length: 25 Format: Alphanumeric	For cross-border transactions, this field must contain the city of the merchant/government entity.
<b>Sender State</b> Position: 164-165 Length: 2 Format: Alphanumeric	This field must contain spaces.
<b>Sender Country</b> Position: 166-168 Length: 3 Format: Alphanumeric	For cross-border transactions, this field must contain the country of the merchant/government entity.

## 5.16 TCR 3: Enhanced Format for Money Transfer OCT

TC 06, 16, 26, 36

CTF - Outgoing and incoming Interchange

### 5.16.1 Record layout

Record layout - TCR 3: Enhanced Format for Money Transfer OCT			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-15	12	AN	Reserved
16	1	AN	Fast Funds Indicator
17-18	2	AN	Business Format Code
19-20	2	AN	Business Application ID
21	1	AN	Source of Funds
22-23	2	AN	Payment Reversal Reason Code
24-39	16	AN	Sender Reference Number
40-73	34	AN	Sender Account Number
74-103	30	AN	Sender Name
104-138	35	AN	Sender Address
139-163	25	AN	Sender City
164-165	2	AN	Sender State
166-168	3	AN	Sender Country

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.16.2 Edit criteria

Edit criteria - TCR 3: Enhanced Format for Money Transfer OCT	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Reserved</b> Position: 5-15 Length: 11 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Fast Funds Indicator</b> Position: 16 Length: 1 Format: Alphanumeric	This field must contain a space.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain CR (for Original Credit Transaction).
<b>Business Application IDs</b> Position: 19-20 Length: 2 Format: Alphanumeric	Business Application ID for a money transfer. For valid values, see appendix <i>Business Application IDs</i> on page 653.

Edit criteria - TCR 3: Enhanced Format for Money Transfer OCT	
Field	Description
<b>Source of Funds</b> Position: 21 Length: 1 Format: Alphanumeric	This field must contain a space.
<b>Payment Reversal Reason Code</b> Position: 22-23 Length: 2 Format: Alphanumeric	This field must contain spaces.
<b>Sender Reference Number</b> Position: 24-39 Length: 16 Format: Alphanumeric	This field must contain the reference number for the transaction supplied by the sender.
<b>Sender Account Number</b> Position: 40-73 Length: 34 Format: Alphanumeric	This field must contain the sender's Card number or bank Account Number from which the funds are to be taken.
<b>Sender Name</b> Position: 74-103 Length: 30 Format: Alphanumeric	This field must contain the name of the person or entity for the account from which funds are to be taken.
<b>Sender Address</b> Position: 104-138 Length: 35 Format: Alphanumeric	This field must contain the address of the person or entity for the account from which funds are to be taken.
<b>Sender City</b> Position: 139-163 Length: 25 Format: Alphanumeric	This field must contain the city of the person or entity for the account from which funds are to be taken.
<b>Sender State</b> Position: 164-165 Length: 2 Format: Alphanumeric	This field must contain spaces.
<b>Sender Country</b> Position: 166-168 Length: 3 Format: Alphanumeric	This field must contain the country of the person or entity for the account from which funds are to be taken.

## 5.17 TCR 4: Supplemental Financial Data

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

**Note** Visa Inc. has changed the name of this TCR from Single Message System Interface (SMS Data) to Supplemental Financial Data. To ensure consistency, Visa Europe has reflected this change in VECSS.

### 5.17.1 Record layout

Record layout - TCR 4: Supplemental Financial Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-9	5	AN	Agent Unique ID
10-14	5	AN	Reserved
15-16	2	AN	Business Format Code
17-20	4	UN	Network Identification Code
21-45	25	AN	Contact Information
46	1	AN	Adjustment Processing Indicator
47-50	4	AN	Message Reason Code
51-58	8	UN	Surcharge Amount
59-60	2	AN	Surcharge Credit/Debit Indicator
61-76	16	AN	Visa Internal Use Only
77-103	27	AN	Reserved
104-111	8	UN	Surcharge Amount in Cardholder Billing Currency
112-119	8	UN	Money Transfer Foreign Exchange Fee
120-168	49	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.17.2 Edit criteria

Edit criteria - TCR 4: Supplemental Financial Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Agent Unique ID</b> Position: 5-9 Length: 5 Format: Alphanumeric	Reserved for use by Visa Inc. This field is not used by Visa Europe, and will contain spaces.
<b>Reserved</b> Position: 10-14 Length: 5 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 15-16 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain SD (for Supplemental Financial Data).

Edit criteria - TCR 4: Supplemental Financial Data	
Field	Description
<b>Network Identification Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	The Network ID which indicates the brand of debit product. The entry must be numeric and may be zeros. This field is included in all non-Visa Presentments acquired by SMS.  Valid values are:  0002 Visa (the default if the TCR 4 is not included) 0003 Interlink 0004 Plus 0006 MasterCard 0040 American Express 0042 AFFN 0043 Diner's Club
<b>Contact Information</b> Position: 21-45 Length: 25 Format: Alphanumeric	Contact information for Plus transactions.  The field must contain spaces if not used. It is used for Plus transactions only. Single Message System will drop the field for non-Plus transactions.
<b>Adjustment Processing Indicator</b> Position: 46 Length: 1 Format: Alphanumeric	Indicates if adjustment processing occurred.  Valid values are:  Space No adjustment A Adjustment
<b>Message Reason Code</b> Position: 47-50 Length: 4 Format: Alphanumeric	Message reason code explaining the reason for sending a reversal, adjustment, Chargeback, Chargeback reversal, representment, or fee collection/funds disbursement (Visa only).  This field is mapped to the SMS MIS/CAS Reason Code (Merchant Information System/Card Authorization System).  The field must contain spaces if not used.

Edit criteria - TCR 4: Supplemental Financial Data	
Field	Description
<b>Surcharge Amount</b> Position: 51-58 Length: 8 Format: Unpacked numeric	<p>Contains a surcharge amount if assessed on a transaction. Two decimal positions are implied.</p> <p><b>ATM Cash Disbursement access fees</b></p> <ul style="list-style-type: none"> <li>■ If an ATM Cash Disbursement access fee is present in this field, it must be the same amount that was in the Authorization Request.</li> <li>■ If an ATM Cash Disbursement access fee is present in this field, the Acquirer is not eligible to receive a Cash Disbursement fee from Visa Europe Issuers for the same transaction.</li> <li>■ For all exception items, such as chargebacks, partial chargebacks, reversals and partial reversals, both Issuers and Acquirers must include exactly the same amount in this field as in the original transaction. This is to ensure that a Cash Disbursement fee does not get applied to a transaction to which an access fee has been applied.</li> <li>■ If no ATM Cash Disbursement access fee was assessed by the Acquirer, this field must contain all zeros.</li> </ul> <p><b>Note</b> The Source Amount in TCR 0 for the transaction will be the total of the amount dispensed plus the access fee.</p> <p><b>POS surcharges acquired by Visa Europe Members in the US</b></p> <p>This field is mandatory for surcharges assessed on POS transactions by Merchants in the US and US territories, and where the Acquirer is a Visa Europe Member.</p> <p><b>Note</b> For POS surcharges, if the Issuer is a Visa Europe Member, VECSS changes this value to all zeros before sending to the Issuer.</p> <p><b>All other uses</b></p> <p>This field is optional for other transactions. It contains an Acquirer-assessed transaction surcharge for informational purposes only.</p> <p>The access fee amount in DMSA and SMS Field 28 must be the same as in the Authorization Request for CPS/ATM original ATM Cash Disbursements and their reversals.</p>

Edit criteria - TCR 4: Supplemental Financial Data	
Field	Description
<b>Surcharge Credit/Debit Indicator</b> Position: 59-60 Length: 2 Format: Alphanumeric	If there is a surcharge, this field indicates whether it is a debit or credit. If the field is used, the entry must be DB or CR. If there is no surcharge, this field contains spaces. <b>ATM Cash Disbursement access fees</b> If the Surcharge Amount is an access fee assessed by the Acquirer on an ATM Cash Disbursement, this field must contain DB for both original and reversal transactions. <b>Surcharges assessed on POS transactions by Merchants in the US and US territories</b> For surcharges assessed on POS transactions by Merchants in the US and US territories, if the Issuer is a Visa Europe Member VECSS changes this field to all spaces before sending to the Issuer.
<b>Visa Internal Use Only</b> Position: 61-76 Length: 16 Format: Alphanumeric	This field is used by Visa Europe.
<b>Reserved</b> Position: 77-103 Length: 27 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Surcharge Amount in Cardholder Billing Currency</b> Position: 104-111 Length: 8 Format: Unpacked numeric	If there is a surcharge, this field contains the surcharge amount in the Cardholder Billing Currency. Two decimal positions are implied. <b>ATM Cash Disbursement access fees</b> If the Surcharge Amount is an access fee assessed by the Acquirer on an ATM Cash Disbursement, VECSS calculates the access fee in the Cardholder Billing Currency for Issuers that opt to support access fee information. <b>Surcharges assessed on POS transactions by Merchants in the US and US territories</b> For surcharges assessed on POS transactions by Merchants in the US and US territories, if the Issuer is a Visa Europe Member VECSS changes this field to all zeros before sending to the Issuer.
<b>Money Transfer Foreign Exchange Fee</b> Position: 112-119 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 4: Supplemental Financial Data	
Field	Description
<b>Reserved</b> Position: 120-168 Length: 49 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.18 TCR 4: Supplemental Financial and Promotion Data

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

### 5.18.1 Record layout

Record layout - TCR 4: Supplemental Financial and Promotion Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-9	5	AN	Agent Unique ID
10-14	5	AN	Reserved
15-16	2	AN	Business Format Code
17-20	4	UN	Network Identification Code
21-45	25	AN	Contact Information
46	1	AN	Adjustment Processing Indicator
47-50	4	AN	Message Reason Code
51-58	8	UN	Surcharge Amount
59-60	2	AN	Surcharge Credit/Debit Indicator
61-76	16	AN	Visa Internal Use Only
77-78	2	AN	Promotion Type
79-103	25	AN	Promotion Code
104-111	8	UN	Surcharge Amount in Cardholder Billing Currency
112-168	57	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.18.2 Edit criteria

Edit criteria - TCR 4: Supplemental Financial and Promotion Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0      Default 1      Account Funding 2      Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Agent Unique ID</b> Position: 5-9 Length: 5 Format: Alphanumeric	Reserved for use by Visa Inc. This field is not used by Visa Europe, and will contain spaces.
<b>Reserved</b> Position: 10-14 Length: 5 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 15-16 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain SP (for Supplemental Financial and Promotion Data).

Edit criteria - TCR 4: Supplemental Financial and Promotion Data	
Field	Description
<b>Network Identification Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	<p>The Network ID, which indicates the brand of debit product. The entry must be numeric and may be zeros. This field is included in all non-Visa Presentments acquired by SMS.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> <li>0002 Visa (the default if the TCR 4 is not included)</li> <li>0003 Interlink</li> <li>0004 Plus</li> <li>0006 MasterCard</li> <li>0040 American Express</li> <li>0041 Discover Card</li> <li>0042 AFFN</li> <li>0043 Diner's Club</li> </ul>
<b>Contact Information</b> Position: 21-45 Length: 25 Format: Alphanumeric	<p>Contact information for Plus transactions.</p> <p>The field must contain spaces if not used. It is used for Plus transactions only. SMS will drop the field for non-Plus transactions.</p>
<b>Adjustment Processing Indicator</b> Position: 46 Length: 1 Format: Alphanumeric	<p>Indicates if adjustment processing occurred.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> <li>Space No adjustment</li> <li>A Adjustment</li> </ul>
<b>Message Reason Code</b> Position: 47-50 Length: 4 Format: Alphanumeric	<p>Message reason code explaining the reason for sending a reversal, adjustment, Chargeback, Chargeback reversal, representment, or fee collection/funds disbursement (Visa only).</p> <p>This field is mapped to the SMS MIS/CAS Reason Code (Merchant Information System /Card Authorization System).</p> <p>The field must contain spaces if not used.</p>

Edit criteria - TCR 4: Supplemental Financial and Promotion Data	
Field	Description
<b>Surcharge Amount</b> Position: 51-58 Length: 8 Format: Unpacked numeric	<p>Used for POS transactions with promotion data. This field contains an acquirer-assessed POS transaction surcharge for informational purposes only.</p> <p>When POS surcharge is assessed in the authorization, the acquirer must include the fee information in the TCR 4 and the amount must be the same as in Field 28 of the Authorization Request.</p> <p>If the field is used, two decimal positions are implied.</p> <p><b>Note</b> The Source Amount in TCR 0 for the transaction will be the total of the amount dispensed plus the access fee.</p> <p><b>POS surcharges acquired by Visa Europe Members in the US</b></p> <p>This field is mandatory for surcharges assessed on POS transactions by Merchants in the US and US territories, and where the Acquirer is a Visa Europe Member.</p> <p><b>Note</b> For POS surcharges, if the Issuer is a Visa Europe Member, VECSS changes this value to all zeros before sending to the Issuer.</p> <p><b>All other uses</b></p> <p>This field is optional for other transactions. It contains an Acquirer-assessed transaction surcharge for informational purposes only.</p> <p>The access fee amount in DMSA and SMS Field 28 must be the same as in the Authorization Request for CPS/ATM original ATM Cash Disbursements and their reversals.</p>
<b>Surcharge Credit/Debit Indicator</b> Position: 59-60 Length: 2 Format: Alphanumeric	<p>If there is a surcharge, this field indicates whether it is a debit or credit.</p> <p>If the field is used, the entry must be DB or CR.</p> <p>If there is no surcharge, this field contains spaces.</p> <p><b>Surcharges assessed on POS transactions by Merchants in the US and US territories</b></p> <p>For surcharges assessed on POS transactions by Merchants in the US and US territories, if the Issuer is a Visa Europe Member VECSS changes this field to all spaces before sending to the Issuer.</p>
<b>Visa Internal Use Only</b> Position: 61-76 Length: 16 Format: Alphanumeric	This field is used by Visa Europe.
Promotion Type Position: 77-78 Length: 2 Format: Alphanumeric	<p>Code indicating the type of promotion associated with the transaction.</p> <p>Reserved for Visa use only.</p> <p>Valid characters are:</p> <p>Position 77: V–Z</p> <p>Position 78: 1–9 and A–Z</p>

Edit criteria - TCR 4: Supplemental Financial and Promotion Data	
Field	Description
Promotion Code Position: 79-103 Length: 25 Format: Alphanumeric	Indicates a specific promotional or loyalty program. Reserved for Visa use only. Valid characters are: Position 79: V–Z Position 80-103: 1–9 and A–Z
<b>Surcharge Amount in Cardholder Billing Currency</b> Position: 104-111 Length: 8 Format: Unpacked numeric	If there is a surcharge, this field contains the surcharge amount in the Cardholder Billing Currency. Two decimal positions are implied. <b>Surcharges assessed on POS transactions by Merchants in the US and US territories</b> For surcharges assessed on POS transactions by Merchants in the US and US territories, if the Issuer is a Visa Europe Member VECSS changes this field to all zeros before sending to the Issuer.
<b>Reserved</b> Position: 112-168 Length: 57 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.19 TCR 4: Promotion Data

TC 05, 06, 15, 16, 25, 26, 35, 36

CTF - Outgoing and incoming Interchange

### 5.19.1 Record layout

Record layout - TCR 4: Promotion Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-14	10	AN	Reserved
15-16	2	AN	Business Format Code
17-18	2	AN	Promotion Type
19-43	25	AN	Promotion Code
44-168	125	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.19.2 Edit criteria

Edit criteria - TCR 4: Promotion Data							
Field	Description						
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.						
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  <table> <tr> <td><b>0</b></td> <td>Default</td> </tr> <tr> <td><b>1</b></td> <td>Account Funding</td> </tr> <tr> <td><b>2</b></td> <td>Original Credit Transaction</td> </tr> </table> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>	<b>0</b>	Default	<b>1</b>	Account Funding	<b>2</b>	Original Credit Transaction
<b>0</b>	Default						
<b>1</b>	Account Funding						
<b>2</b>	Original Credit Transaction						

Edit criteria - TCR 4: Promotion Data	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Reserved</b>  Position: 5-14 Length: 10 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b>  Position: 15-16 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain PD (for Promotion Data).
Promotion Type  Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of promotion associated with the transaction. Reserved for Visa use only. Valid characters are: Position 17: V-Z Position 18: 1-9 and A-Z
Promotion Code  Position: 19-43 Length: 25 Format: Alphanumeric	Indicates a specific promotional or loyalty program. Reserved for Visa use only. Valid characters are: Position 19: V-Z Position 20-43: 1-9 and A-Z
<b>Reserved</b>  Position: 44-168 Length: 125 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.20 TCR 5: Payment Service Data

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

### 5.20.1 Record layout

Record layout - TCR 5: Payment Service Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-19	15	UN	Transaction Identifier
20-31	12	UN	Authorized Amount
32-34	3	AN	Authorization Currency Code
35-36	2	AN	Authorization Response Code
37-40	4	AN	Validation Code
41	1	AN	Excluded Transaction Identifier Reason
42	1	AN	CRS Processing Code
43-44	2	AN	Chargeback Rights Indicator
45-46	2	UN	Multiple Clearing Sequence Number
47-48	2	UN	Multiple Clearing Sequence Count
49	1	AN	Market-Specific Authorization Data Indicator
50-61	12	UN	Total Authorized Amount
62	1	AN	Information Indicator
63-76	14	AN	Merchant Telephone Number
77	1	AN	Additional Data Indicator
78-79	2	AN	Merchant Volume Indicator
80-81	2	AN	Electronic Commerce Goods Indicator
82-91	10	AN	Merchant Verification Value
92-106	15	UN	Interchange Fee Amount
107	1	AN	Interchange Fee Sign
108-115	8	UN	Source Currency to Base Currency Exchange Rate
116-123	8	UN	Base Currency to Destination Currency Exchange Rate
124-135	12	UN	Optional Issuer ISA Amount
136-137	2	AN	Product ID
138-143	6	AN	Program ID
144	1	AN	Dynamic Currency Conversion (DCC) Indicator

Record layout - TCR 5: Payment Service Data			
Position	Field length	Format	Contents
145-149	5	AN	Reserved
150-165	16	UN	Token
166-167	2	AN	Reserved
168	1	AN	CVV2 Result Code

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.20.2 Edit criteria

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0. Representment transactions must have the original transaction code.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0 Default 1 Account Funding 2 Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 5.

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Transaction Identifier</b>  Position: 5-19 Length: 15 Format: Unpacked numeric	<p>A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.</p> <p>It became mandatory from April 2013 to include the TID in this field for all transaction types and all payment services. Acquirers and Issuers must include it in all subsequent reversals and exception items.</p> <p>The entry must be numeric. It must be either zeros or a valid Transaction Identifier (TID).</p> <p><b>Originals and original reversals</b></p> <p>For Custom Payment Service purchase transactions and their reversals and CPS/ATM original ATM Cash Disbursements and their reversals, this field must not be zeros.</p> <ul style="list-style-type: none"> <li>■ VIC edit: The Transaction Identifier must be the same as in the Authorization Response (DMSA Field 62.2, converted to unpacked numeric) in the following transactions: <ul style="list-style-type: none"> <li>• CPS original purchase transactions and their reversals</li> <li>• CPS/ATM original ATM Cash Disbursements and their reversals</li> </ul> </li> </ul> <p>If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Transaction Identifier from the first Authorization Response.</p> <ul style="list-style-type: none"> <li>■ Incoming, CPS participating countries: A Transaction Identifier is assigned to every original purchase transaction that does not already contain one. This field must be retained and returned in subsequent exception transactions.</li> <li>■ Incoming: A Transaction Identifier is assigned to every ATM original Cash Disbursement that does not already contain one. This field must be retained and returned in subsequent exception transactions, if the TCR 5 is received.</li> </ul> <p><b>Chargebacks, representments, and their reversals</b></p> <ul style="list-style-type: none"> <li>■ CPS participating countries: The Transaction Identifier must be included for a Domestic Transaction with an Acquirer Reference Number Format Code of 2. If the Acquirer Reference Number Format Code is a 2, this field may not contain zeros. If the original transaction contained a Transaction Identifier, it must be included on the TCR 5.</li> </ul> <p><b>Credit voucher reversals and credit voucher Chargebacks</b></p> <p>This field may contain a Transaction Identifier.</p> <p><b>Note</b> Positions 1 and 2 contain proprietary information used by Visa Europe; position 3 contains the last digit of the current year; positions 4 through 6 contain the Greenwich mean time (GMT) date (Julian date in</p>

Edit criteria - TCR 5: Payment Service Data							
Field	Description						
<b>Authorized Amount</b> Position: 20-31 Length: 12 Format: Unpacked numeric	<p>the format DDD); positions 7 through 11 contain the GMT in relative seconds since start of day; positions 12 through 15 contain a sequence number.</p> <p><b>Authorized Amount</b> Position: 20-31 Length: 12 Format: Unpacked numeric</p> <p><b>VIC edit</b> For Custom Payment Service original draft transactions and their reversals, this field must contain the same amount as in the Authorization Response (DMSA Field 4, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorized Amount from the first Authorization Response.</p> <p><b>Outgoing</b> For originals and reversals that do not participate in a payment service or Chip Card service, the Edit Package will not initialise this field to zeros. Edit Package will retain the original contents, if the field is numeric.</p> <p><b>Incoming</b> This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in Appendix D of the Visa Europe DMSA Technical Specifications manual.</p> <p><b>Note</b> Non-CPS transactions may contain this field.</p> <p><b>Business-to-Business (B2B)</b> For B2B settlement matching, the value of the Settlement Match field in the ARDEF table determines which of the following criteria must be met:</p> <table> <thead> <tr> <th>Val</th> <th>Criteria to be met</th> </tr> </thead> <tbody> <tr> <td>L</td> <td>The amount in this field must be <b>greater than or equal to</b> the value in the Source Amount field (TCR 0, positions 77-88)</td> </tr> <tr> <td>E</td> <td>The amount in this field must be <b>equal to</b> the value in the Source Amount field (TCR 0, positions 77-88).</td> </tr> </tbody> </table>	Val	Criteria to be met	L	The amount in this field must be <b>greater than or equal to</b> the value in the Source Amount field (TCR 0, positions 77-88)	E	The amount in this field must be <b>equal to</b> the value in the Source Amount field (TCR 0, positions 77-88).
Val	Criteria to be met						
L	The amount in this field must be <b>greater than or equal to</b> the value in the Source Amount field (TCR 0, positions 77-88)						
E	The amount in this field must be <b>equal to</b> the value in the Source Amount field (TCR 0, positions 77-88).						

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Authorization Currency Code</b> Position: 32-34 Length: 3 Format: Alphanumeric	<p>Currency code of the authorized Source Amount. The entry must be spaces or a valid ISO numeric currency code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.</p> <p>If the Authorized Amount is not zeros, then the Authorization Currency Code must not be spaces. The source currency and the authorization currency must be the same. CPS credit vouchers and their reversals must contain spaces in this field.</p> <p><b>VIC edit</b></p> <p>The Authorization Currency Code must be the same as in the Authorization Response (DMSA Field 49, converted to unpacked numeric) in the following transactions:</p> <ul style="list-style-type: none"> <li>■ CPS original purchase transactions and their reversals</li> <li>■ CPS/ATM original ATM Cash Disbursements and their reversals</li> </ul> <p><b>VIC edit</b></p> <p>If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Transaction Currency Code from the first Authorization Response.</p> <p><b>Outgoing</b></p> <p>For originals and reversals that do not participate in a payment service or Chip Card service, the Edit Package will not initialise this field to spaces. Edit Package will retain the original contents, if the field is a valid currency code.</p> <p><b>Note</b> Non-CPS transactions may contain this field.</p> <p><b>Business-to-Business (B2B)</b></p> <p>This field must match the Source Currency Code field (TCR 0, positions 89-91).</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Authorization Response Code</b> Position: 35-36 Length: 2 Format: Alphanumeric	<p>Code provided by the Issuer when a transaction is approved or there is "no reason to decline". The entry must be two alphanumeric characters: spaces, A through Z, or 0 through 9. For Custom Payment Service credit vouchers and their reversals, this field must contain spaces.</p> <p><b>VIC edit</b></p> <p>For Custom Payment Service original purchase transactions and their reversals, this field must contain the Response Code received in the Authorization Response (DMSA Field 39). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorization Response Code from the first Authorization Response.</p> <p>The values for this code, and their meanings, are documented in the SMS POS Technical Specifications manual.</p> <p>For Chip Transactions that are processed offline, this field must contain one of the following values:</p> <ul style="list-style-type: none"> <li><b>Y1</b> Offline Approval</li> <li><b>Z1</b> Offline Decline</li> <li><b>Y3</b> Unable to go online, approval</li> <li><b>Z3</b> Unable to go online, decline</li> </ul>
<b>Validation Code</b> Position: 37-40 Length: 4 Format: Alphanumeric	<p>A unique value that Visa Europe includes as part of the Custom Payment Service programs in each Authorization Response to ensure that key authorization fields are preserved in the Clearing Record.</p> <p>For CPS original purchase transactions and their reversals, this entry may not be spaces. For CPS/ATM original ATM Cash Disbursements and their reversals, this entry may not be spaces. CPS credit vouchers and their reversals must contain spaces in this field.</p> <p>Acquirers must include the validation code in the Validation Code field.</p> <p><b>Outgoing</b></p> <p>For originals and reversals that do not participate in a Custom Payment Service (Authorization Characteristics Indicator=N), Edit Package will move spaces to this field.</p> <p><b>Chargebacks, Representments</b></p> <p>This field will be initialised to spaces by the Edit Package.</p> <p><b>VIC edit</b></p> <p>For CPS originals and their reversals, this field must contain the Validation Code received in the Authorization Response, (DMSA Field 62.3). If multiple authorizations were supplied, this field must contain the Validation Code from the first authorization response.</p> <p><b>Incoming</b></p> <p>This field will be initialised to spaces prior to delivery.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Excluded Transaction Identifier Reason</b> Position: 41 Length: 1 Format: Alphanumeric	Code indicating that a Transaction Identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a Transaction Identifier can be processed successfully through the Visa Europe System. This field must be a space. <b>Chargebacks and Representments</b> <ul style="list-style-type: none"> <li>■ VIC edit: DMSC will initialise this field to spaces.</li> </ul>
<b>CRS Processing Code</b> Position: 42 Length: 1 Format: Alphanumeric	Code set by DMSC when an exception item has been edited by the Chargeback Reduction Service. A transaction not qualified for CRS validations will always contain a space in this field. Valid values are: Y        Edited by CRS Space    Not edited

Edit criteria - TCR 5: Payment Service Data																																			
Field	Description																																		
<b>Chargeback Rights Indicator</b> Position: 43-44 Length: 2 Format: Alphanumeric	<p>Indicates Chargeback rights based on the circumstances of the transaction.</p> <p><b>Incoming</b></p> <p>DMSC inserts one of the following values in the original sales draft (TC 05) transaction:</p> <p>Spaces Indicator not set</p> <table> <tbody> <tr><td>00</td><td>Card present/non-T&amp;E</td></tr> <tr><td>01</td><td>Card present/T&amp;E</td></tr> <tr><td>02</td><td>Card not present-AVS or Recurring Payment/non-T&amp;E</td></tr> <tr><td>03</td><td>Card not present-AVS/T&amp;E</td></tr> <tr><td>04</td><td>Card not present-T&amp;E</td></tr> <tr><td>05</td><td>Card present-no verifiable Cardholder identification/ non-T&amp;E</td></tr> <tr><td>06</td><td>Card not present-no AVS/non-T&amp;E</td></tr> <tr><td>07</td><td>Card not present-no AVS/T&amp;E</td></tr> <tr><td>08</td><td>Card present-key-entered/non-T&amp;E</td></tr> <tr><td>09</td><td>Card present-key-entered/T&amp;E</td></tr> <tr><td>10</td><td>Card not present-non-3-D secure/T&amp;E</td></tr> <tr><td>11</td><td>Card not present-non-3-D secure/non-T&amp;E</td></tr> <tr><td>12</td><td>Card not present-3-D secure/T&amp;E</td></tr> <tr><td>13</td><td>Card not present-3-D secure/non-T&amp;E</td></tr> <tr><td>14</td><td>Small-Ticket/Non-T&amp;E or contactless</td></tr> <tr><td>16</td><td>PIN Authenticated Debit Chargeback Rights Indicators</td></tr> <tr><td>17</td><td>Card Present-Electronically Read</td></tr> </tbody> </table> <p><b>Incoming Cash Disbursement:</b></p> <p>Visa Europe will populate this field and forward the value to the Issuer.</p> <p><b>Note</b> This field will be space-filled by the Edit Package.</p> <p><b>Chargebacks and Representments</b></p> <ul style="list-style-type: none"> <li>■ VIC edit: DMSC will initialise this field to spaces.</li> </ul>	00	Card present/non-T&E	01	Card present/T&E	02	Card not present-AVS or Recurring Payment/non-T&E	03	Card not present-AVS/T&E	04	Card not present-T&E	05	Card present-no verifiable Cardholder identification/ non-T&E	06	Card not present-no AVS/non-T&E	07	Card not present-no AVS/T&E	08	Card present-key-entered/non-T&E	09	Card present-key-entered/T&E	10	Card not present-non-3-D secure/T&E	11	Card not present-non-3-D secure/non-T&E	12	Card not present-3-D secure/T&E	13	Card not present-3-D secure/non-T&E	14	Small-Ticket/Non-T&E or contactless	16	PIN Authenticated Debit Chargeback Rights Indicators	17	Card Present-Electronically Read
00	Card present/non-T&E																																		
01	Card present/T&E																																		
02	Card not present-AVS or Recurring Payment/non-T&E																																		
03	Card not present-AVS/T&E																																		
04	Card not present-T&E																																		
05	Card present-no verifiable Cardholder identification/ non-T&E																																		
06	Card not present-no AVS/non-T&E																																		
07	Card not present-no AVS/T&E																																		
08	Card present-key-entered/non-T&E																																		
09	Card present-key-entered/T&E																																		
10	Card not present-non-3-D secure/T&E																																		
11	Card not present-non-3-D secure/non-T&E																																		
12	Card not present-3-D secure/T&E																																		
13	Card not present-3-D secure/non-T&E																																		
14	Small-Ticket/Non-T&E or contactless																																		
16	PIN Authenticated Debit Chargeback Rights Indicators																																		
17	Card Present-Electronically Read																																		

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Multiple Clearing Sequence Number</b> Position: 45-46 Length: 2 Format: Unpacked numeric	<p>A sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single authorization, for example, where a single retail order made in a Card-not-present environment is delivered using part shipments at different times.</p> <p>All DMSC clearing messages linked to a single Authorization Request must contain a unique clearing sequence number from at least 1 to the total number of Clearing Records for the authorization.</p> <p><b>Outgoing</b></p> <p>The Edit Package will move zeros to this field for the following situations:</p> <ul style="list-style-type: none"> <li>■ All Cash Disbursements</li> <li>■ All transactions that have non-numeric data in this field</li> </ul> <p><b>VIC edit</b></p> <p>For all transactions, non-numeric data in this field is replaced with zeros for the following situations:</p> <ul style="list-style-type: none"> <li>■ All Cash Disbursements</li> <li>■ All transactions that have non-numeric data in this field</li> </ul> <p><b>Representments, reversals, Chargebacks, Chargeback reversals, Retrieval Requests, and fraud advice messages</b></p> <p>This field must contain the same Multiple Clearing Sequence Number as the original purchase transaction.</p> <p><b>CPS transactions</b></p> <p>For US transactions, this field must be numeric.</p> <p><b>VIC edit</b></p> <p>To qualify for the Passenger Transport, original purchase transactions and their reversals must contain a value greater than zero.</p> <p><b>Note</b> All transactions associated with the same Transaction Identifier must be in sequence and in the same batch.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Multiple Clearing Sequence Count</b> Position: 47-48 Length: 2 Format: Unpacked numeric	<p>Where multiple clearing messages are used for a single authorization, this field must contain the total number of clearing messages.</p> <p>Unless stated in any edit criteria below, the Multiple Clearing Sequence Count must be included in each of the clearing messages within the series.</p> <p><b>Outgoing</b></p> <p>The Edit Package will move zeros to this field for the following situations:</p> <ul style="list-style-type: none"> <li>■ All Cash Disbursements</li> <li>■ All transactions that have non-numeric data in this field</li> </ul> <p><b>VIC edit</b></p> <p>For all transactions, non-numeric data in this field is replaced with zeros for the following situations:</p> <ul style="list-style-type: none"> <li>■ All Cash Disbursements</li> <li>■ All transactions that have non-numeric data in this field</li> </ul> <p><b>CPS transactions</b></p> <p>For US CPS transactions, this field must be numeric.</p> <p>To qualify for CPS/Passenger Transport original purchase transactions and their reversals, the last transaction in the series must carry the Multiple Clearing Sequence Count with a value greater than zero. (All transactions within the series may carry the Multiple Clearing Sequence Count.)</p> <p><b>Note</b> All transactions associated with the same Transaction Identifier must be in sequence and in the same batch.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Market-Specific Authorization Data Indicator</b> Position: 49 Length: 1 Format: Alphanumeric	<p>Code indicating the industry for which market-specific authorization data was included in the transaction. Valid values are:</p> <ul style="list-style-type: none"> <li><b>H</b> Valid Hotel market-specific Authorization data received.</li> <li><b>A</b> Valid auto rental Market-specific Authorization data received.</li> <li><b>B</b> Valid bill payment market-specific Authorization data received.</li> <li><b>N</b> Invalid or not applicable market-specific data received.</li> </ul> <p><b>VIC edit</b></p> <p>For Custom Payment Service original purchase transactions and their reversals, this field must have the same contents as that in the Authorization Response (DMSA. Field 62.4). If multiple authorizations were submitted, this field must contain the Market-Specific Authorization Data Indicator from the first Authorization Response.</p> <p>For CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, this entry must contain an H. For CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, this entry must contain an A.</p> <p><b>Outgoing</b></p> <p>For draft transactions that do not participate in a Custom Payment Service (Authorization Characteristics Indicator=N), the Edit Package will initiate this field to spaces, if it is not alphanumeric.</p> <p><b>Note</b> Non-CPS transactions may contain this field.</p> <p><b>Debt Repayment Transactions</b></p> <p>For debt repayment transactions using a debit card, this value must be B.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Total Authorized Amount</b> Position: 50-61 Length: 12 Format: Unpacked numeric	<p>Total authorized amount. This entry must be numeric.</p> <p>Custom payment service credit vouchers and their reversals must contain zeros in this field. CPS/ATM Transactions must contain zeros in this field.</p> <p><b>VIC edit</b></p> <p>To qualify for CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, or CPS/Card Not Present PSIRF, or CPS/Direct Marketing PSIRF, the Total Authorized Amount must be provided on original purchase transactions and their reversals. The entry must be numeric and contain a value greater than zero.</p> <p><b>Outgoing</b></p> <p>For draft transactions that do not participate in a Custom Payment Service (Authorization Characteristics Indicator=N), the Edit Package will initialise this field to zero, if it is not numeric.</p> <p><b>Incoming</b></p> <p>This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in Appendix D of the Visa Europe DMSA Technical Specifications manual.</p> <p><b>Note</b> Non-CPS transactions may contain this field.</p>
<b>Information Indicator</b> Position: 62 Length: 1 Format: Alphanumeric	<p>Indicates if the Merchant or customer service telephone number is provided on the Cardholder billing statement or is stored internally.</p> <p>Optional field. Valid values are:</p> <ul style="list-style-type: none"> <li><b>Y</b> The Merchant or customer service telephone number may be provided on the Cardholder statement.</li> <li><b>N</b> Indicates that the telephone number must not be provided on the Cardholder's statement but must be stored internally for Cardholder inquiries.</li> </ul>
<b>Merchant Telephone Number</b> Position: 63-76 Length: 14 Format: Alphanumeric	<p>Optional field containing the Merchant or customer service telephone number. This field must be left-justified with trailing spaces. Spaces must be used if the field is not supplied.</p> <p>The phone number must be in the Merchant City field for CPS/Card Not Present or CPS/Direct Marketing transactions.</p>
<b>Additional Data Indicator</b> Position: 77 Length: 1 Format: Alphanumeric	<p>The VIC inserts a space in this field.</p> <p><b>Space</b> Indicator not set</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Merchant Volume Indicator</b>  Position: 78-79 Length: 2 Format: Alphanumeric	<p>This field indicates the amount of IRF reduction based on the Merchant's volume.</p> <p>All US acquired purchase and Credit Transactions must contain one of the following values:</p> <ul style="list-style-type: none"> <li><b>Space</b> Not used</li> <li><b>00-99</b> Number of basis points by which the IRF is reduced</li> <li><b>MP</b> Merchant Partner</li> </ul> <p>For non-US Acquirer purchases and credits, as well as all cash transactions, the Edit package will move a space to this field. The VIC will edit the Merchant Name and Merchant Volume Indicator against the eligibility table.</p>
<b>Electronic Commerce Goods Indicator</b>  Position: 80-81 Length: 2 Format: Alphanumeric	<p>This field indicates the type of goods that were purchased on the Internet.</p> <p>The field must be left-justified and space-filled. The first position must contain:</p> <ul style="list-style-type: none"> <li><b>Space</b> Not used</li> <li><b>D</b> Digital Goods</li> <li><b>P</b> Physical Goods</li> </ul>
<b>Merchant Verification Value</b>  Position: 82-91 Length: 10 Format: Alphanumeric	<p>The value if used by Visa Europe to determine a Merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating Merchants by Visa Europe. The last four positions will be defined in conjunction with the Acquirer. Acquirers must include the MVV in DMSC transactions to qualify for any special fee programs or global Merchant tracking programs.</p> <p>Valid characters are:</p> <ul style="list-style-type: none"> <li>■ A-F</li> <li>■ 0-9</li> <li>■ Default value: spaces</li> </ul> <p>If any position of the field has a value, then all positions must have a non-space valid value.</p> <p><b>Note</b> MVV processing rules do not apply to TC x7series transactions.</p>

Edit criteria - TCR 5: Payment Service Data					
Field	Description				
<b>Interchange Fee Amount</b> Position: 92-106 Length: 15 Format: UN	Specifies the Interchange fee amount (in the Settlement Currency of the Member) calculated by Visa Europe for this transaction. The field is right-justified, with six decimals implied. <b>Outgoing</b> The field must contain zeros. This field will be populated by the VIC. <b>Incoming</b> The field contains the Interchange fee amount assessed on this transaction by Visa Europe.				
<b>Interchange Fee Sign</b> Position: 107 Length: 1 Format: AN	Specifies if the Interchange fee amount is a credit or a debit for the receiving Member. <b>Note</b> This field is used by the Enhanced Interchange Data Service. Valid values: <table style="margin-left: 40px;"> <tr> <td>C</td> <td>Credit</td> </tr> <tr> <td>D</td> <td>Debit</td> </tr> </table> <b>Outgoing</b> The field must contain spaces. The VIC will insert the valid value.	C	Credit	D	Debit
C	Credit				
D	Debit				

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Source Currency to Base Currency Exchange Rate</b> Position: 108-115 Length: 8 Format: UN	<p>Currency exchange rate applied to this transaction when Visa Europe converts the Source Amount to the Transaction Amount in the destination currency:</p> <ul style="list-style-type: none"> <li>■ If there is a direct exchange rate available between source and destination currencies, this field is populated with the direct exchange rate</li> <li>■ If there is no direct exchange rate available between source and destination currencies, this field is populated with the exchange rate between the source currency and the base currency.</li> <li>■ If currency conversion does not apply or the source currency is the same as the base currency, this field contains zeros.</li> </ul> <p>For further information about source and destination currencies, see the description of the Currency Conversion Service in the Visa Europe Technical Service Descriptions manual.</p> <p><b>Field format</b></p> <p>The format of this field is SSRRRRRR, where:</p> <p><b>SS</b> Scale factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</p> <p><b>RRRRRR</b> Conversion rate</p> <p>Note that:</p> <ul style="list-style-type: none"> <li>■ A scale factor of zeros means the entry is a whole number.</li> <li>■ A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRR.</li> <li>■ A scale factor of 02 means the number has two decimal place accuracy; RRRR.RR is entered as 02RRRRR and so forth.</li> <li>■ For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR.</li> </ul> <p><b>Outgoing</b></p> <p>This field will be populated by the VIC.</p> <p><b>Incoming</b></p> <p>This field contains the currency exchange rate applied to this transaction by Visa Europe.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Base Currency to Destination Currency Exchange Rate</b> Position: 116-123 Length: 8 Format: UN	<p>Currency exchange rate applied to this transaction when Visa Europe converts the Source Amount to the Transaction Amount in the destination currency:</p> <ul style="list-style-type: none"> <li>■ If there is a direct exchange rate available between source and destination currencies, this field is not populated.</li> <li>■ If there is no direct exchange rate available between source and destination currencies, this field is populated with the exchange rate between the base currency and the destination currency.</li> <li>■ If currency conversion does not apply or the destination currency is the same as the base currency, this field contains zeros.</li> </ul> <p>For further information about source and destination currencies, see the description of the Currency Conversion Service in the Visa Europe Technical Service Descriptions manual.</p> <p><b>Field format</b></p> <p>The format of this field is SSRRRRRR where:</p> <p>SS Scale factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</p> <p>RRRRRR Conversion rate</p> <p>Note that:</p> <ul style="list-style-type: none"> <li>■ A scale factor of zeros means the entry is a whole number.</li> <li>■ A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRR.</li> <li>■ A scale factor of 02 means the number has two decimal place accuracy; RRRRR.RR is entered as 02RRRRR and so forth.</li> <li>■ For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRR is entered as 08RRRRR.</li> </ul> <p><b>Outgoing</b></p> <p>This field will be populated by the VIC.</p> <p><b>Incoming</b></p> <p>The field contains the currency exchange rate applied to this transaction by Visa Europe.</p>

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>Optional Issuer ISA Amount</b> Position: 124-135 Length: 12 Format: Unpacked numeric	<p>This ISO-defined field can be used for any charge type or fee applied to a transaction. Currently, this field is used to carry optional International Service Assessment (ISA) data for Issuers in the Latin America and Caribbean (LAC) region.</p> <p>The optional Issuer ISA amount in this field is not included in the Destination Amount. Optional Issuer ISA amounts are calculated in conjunction with ISA processing, but they are not included in Settlement Amounts or subject to Acquirer allocation.</p> <p>The field is calculated by the VIC when the Optional Issuer ISA percentage is defined in the Members' profile.</p> <p>The Optional Issuer ISA Amount is in the destination currency; two decimal places are implied.</p>
<b>Product ID</b> Position: 136-137 Length: 2 Format: Alphanumeric	<p>Product identifier code. Note that:</p> <ul style="list-style-type: none"> <li>■ All non-US acquired purchase, credit voucher, and Cash Disbursements from Acquirers that choose to receive the Product ID must contain the Product ID received in the authorization response (DMSA Field 62.23). If this field is not received in the V.I.P. response message, the Product ID field should contain spaces.</li> <li>■ All US-acquired purchase, credit voucher, and Cash Disbursements must contain the Product ID received in the Authorization Response (DMSA Field 62.23). If this field is not received in the V.I.P. response message, the Product ID field should contain spaces.</li> </ul> <p><b>VIC edit</b></p> <p>For Custom Payment Service original purchase transactions and their reversals, this field must contain Product ID received in the Authorization Response (DMSA Field 62.23). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorization Response Code from the first Authorization Response.</p> <p>Acquirers that receive the Product ID in the authorization message should send the value received unchanged for Draft Data in TC x5, x6 and x7 transactions in this field.</p> <p>Issuers must be prepared to receive the Product ID value in this field.</p> <p>This requirement applies to all ATM and POS transactions worldwide. For a list of valid values, see <i>Product IDs</i> on page 753.</p>
<b>Program ID</b> Position: 138-143 Length: 6 Format: Alphanumeric	Program identifier. For US Domestic Transactions, the Acquirer may optionally send in a Program ID value.

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>DCC Indicator</b> Position: 144 Length: 1 Format: Alphanumeric	<p>The valid values for this field are:</p> <ul style="list-style-type: none"> <li><b>1</b> Dynamic Currency Conversion (DCC) has been performed for the transaction</li> <li><b>Space</b> DCC not performed or not applicable (default value)</li> </ul> <p>Where DCC has been performed for the transaction:</p> <ul style="list-style-type: none"> <li>■ For POS transactions, this field must be set to 1</li> <li>■ For ATM transactions, it is strongly recommended that this field is set to 1</li> </ul> <p>If the DCC Indicator is not a valid value:</p> <ul style="list-style-type: none"> <li>■ VECSS returns the transaction with a return reason code value of NC (Dynamic currency conversion indicator is invalid)</li> <li>■ Edit Package rejects the transaction with the reject code value of V1179 (Dynamic currency conversion indicator is invalid)</li> </ul>
<b>Reserved</b> Position: 145-149 Length: 5 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Token</b> Position: 150-165 Length: 16 Format: Unpacked Numeric	<p>For transactions that use the Visa Token Service, this field contains the Payment Token.</p> <p>For transactions that do not contain token-specific data, this field will contain all zeros.</p>
<b>Reserved</b> Position: 166-167 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 5: Payment Service Data	
Field	Description
<b>CVV2 Result Code</b> Position: 168 Length: 1 Format: Alphanumeric	<p>Card Verification Value 2 (CVV2) is the verification result for Card-not-present transactions and also for Card-present CVV2 verification-only requests. This field must contain a space or a valid code. For Cash Disbursements, this field must contain a space. For a list of valid codes, see <a href="#">CVV2 Result Code</a> on page 660.</p> <p><b>VIC edits:</b></p> <ul style="list-style-type: none"> <li>■ Invalid values will be initialised to space.</li> <li>■ All values submitted for Cash Disbursements will be initialised to space.</li> </ul> <p><b>Incoming</b></p> <p>Edit Package will initialise this field to space for transactions submitted with invalid values and for all Cash Disbursements.</p> <p><b>Canada</b></p> <p>Canadian acquirers participating in the CVV2 Service are required to populate this field with the CVV2 results code received in the corresponding Authorization Response.</p>

## 5.21 TCR 6: Limited-Use Data

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.21.1 Record layout

Record layout - TCR 6: Limited-Use Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	UN	Local Tax
17	1	UN	Local Tax Included
18-29	12	UN	National Tax
30	1	UN	National Tax Included
31-50	20	AN	Merchant VAT Registration/Single Business Reference Number
51-63	13	AN	Customer VAT Registration Number
64-75	12	AN	Reserved
76-79	4	AN	Summary Commodity Code
80-91	12	UN	Other Tax
92-106	15	AN	Message Identifier
107-110	4	UN	Time of Purchase
111-127	17	AN	Customer Code/Customer Reference Identifier (CRI)
128-129	2	AN	Non-Fuel Product Code 1
130-131	2	AN	Non-Fuel Product Code 2
132-133	2	AN	Non-Fuel Product Code 3
134-135	2	AN	Non-Fuel Product Code 4
136-137	2	AN	Non-Fuel Product Code 5
138-139	2	AN	Non-Fuel Product Code 6
140-141	2	AN	Non-Fuel Product Code 7
142-143	2	AN	Non-Fuel Product Code 8
144-154	11	AN	Merchant Postal Code
155-168	14	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.21.2 Edit criteria

Edit criteria - TCR 6: Limited-Use Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0 Default 1 Account Funding 2 Original Credit Transaction  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 6.
<b>Local Tax</b> Position: 5-16 Length: 12 Format: Unpacked numeric	This field may be used by Acquirers to indicate the amount of state or provincial tax included in the Transaction Amount. This amount must be expressed in the same currency as the Source Amount. This field must be numeric. It may contain zeros. This field contains two implied decimal places.  <b>VIC edit</b> US Only - When submitted on taxable non-fuel commercial Card transactions, the local tax amount that is greater than zero must be between 0.1% and 22% of the Source Amount.
<b>Local Tax Included</b> Position: 17 Length: 1 Format: Unpacked numeric	Indicates if local tax is included or not. Valid values are:  0 Default 1 Account Funding 2 Original Credit Transaction  This field must contain 1 if the Local Tax field is not zeros.

Edit criteria - TCR 6: Limited-Use Data	
Field	Description
<b>National Tax</b> Position: 18-29 Length: 12 Format: Unpacked numeric	This field may be used by Acquirers to indicate the amount of National Tax included in the Transaction Amount. This amount must be expressed in the same currency as the Source Amount.  This field must be numeric. It may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros. This field contains two implied decimal places.
<b>National Tax Included</b> Position: 30 Length: 1 Format: Unpacked numeric	Indicates whether national tax is included or not. Valid values are:  0 Not subject to tax 1 Subject to tax  This field must contain 0 or 1.
<b>Merchant VAT Registration/Single Business Reference Number</b> Position: 31-50 Length: 20 Format: Alphanumeric	Contains the Merchant's VAT registration number or Single Business Reference Number (SBRN).
<b>Customer VAT Registration Number</b> Position: 51-63 Length: 13 Format: Alphanumeric	Contains the Cardholder's value-added tax registration number.
<b>Reserved</b> Position: 64-75 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Summary Commodity Code</b> Position: 76-79 Length: 4 Format: Alphanumeric	Contains the national standard coding structure for the description of goods.
<b>Other Tax</b> Position: 80-91 Length: 12 Format: Unpacked numeric	Indicates other taxes. This field must be numeric; two decimal positions are implied. The field may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 6: Limited-Use Data	
Field	Description
<b>Message Identifier</b> Position: 92-106 Length: 15 Format: Alphanumeric	If additional data is provided in the TC 50, then this field must contain the Message Identifier used to link the transactions.
<b>Time of Purchase</b> Position: 107-110 Length: 4 Format: Unpacked numeric	Indicates time the purchase was made.  The format is hhmm in local Merchant or Acquirer time, as follows:  hh      Time in hours (00 to 23) mm      Time in minutes (00 to 59)  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Customer Code/Customer Reference Identifier (CRI)</b> Position: 111-127 Length: 17 Format: Alphanumeric	A reference number or code that identifies the Cardholder or consumer.  For US Purchasing Card Large-Ticket, GSA Large-Ticket or Purchasing Card fuel transactions, if additional data is provided, this field must be nonblank. Space-fill if unused.  For Fuel Transactions, field may be drivers ID, vehicle number, or generic number entered by the Cardholder at the point of sale.  <b>Cross-Border Domestic Interchange Program (CBDIP)</b>  For transactions processed under this program, the value must be the Single Merchant Identifier of the registered Merchant, which comprises 9 digits with trailing spaces.
<b>Non-Fuel Product Code 1</b> Position: 128-129 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 2</b> Position: 130-131 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 3</b> Position: 132-133 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 4</b> Position: 134-135 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.

Edit criteria - TCR 6: Limited-Use Data	
Field	Description
<b>Non-Fuel Product Code 5</b> Position: 136-137 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 6</b> Position: 138-139 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 7</b> Position: 140-141 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Non-Fuel Product Code 8</b> Position: 142-143 Length: 2 Format: Alphanumeric	Identifies product. For a list of valid values, see <a href="#">Non-Fuel Product Code</a> on page 747. Space-fill if unused.
<b>Merchant Postal Code</b> Position: 144-154 Length: 11 Format: Alphanumeric	Contains the postal code to identify the Merchant location of commercial Card transactions. The entry must be alphanumeric and may contain spaces or special characters.
<b>Reserved</b> Position: 155-168 Length: 14 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 5.22 TCR 7: Chip Card Transaction Data

TC 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37

CTF - Outgoing and incoming Interchange

### 5.22.1 Record layout

Record layout - TCR 7: Chip Card Transaction Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Transaction Type
7-9	3	UN	Card Sequence Number
10-15	6	UN	Terminal Transaction Date
16-21	6	DX	Terminal Capability Profile
22-24	3	UN	Terminal Country Code
25-32	8	AN	Terminal Serial Number
33-40	8	DX	Unpredictable Number
41-44	4	DX	Application Transaction Counter
45-48	4	DX	Application Interchange Profile
49-64	16	DX	Cryptogram
65-66	2	DX	Issuer Application Data, Byte 2
67-68	2	DX	Issuer Application Data, Byte 3
69-78	10	DX	Terminal Verification Results
79-86	8	DX	Issuer Application Data, Byte 4-7
87-98	12	UN	Cryptogram Amount
99-100	2	DX	Issuer Application Data, Byte 8
101-116	16	DX	Issuer Application Data, Byte 9-16
117-118	2	DX	Issuer Application Data, Byte 1
119-120	2	DX	Issuer Application Data, Byte 17
121-150	30	DX	Issuer Application Data, Byte 18-32
151-158	8	DX	Form Factor Indicator
159-168	10	DX	Issuer Script 1 Results

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 5.22.2 Edit criteria

Edit criteria - TCR 7: Chip Card Transaction Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the appropriate transaction code. The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain one of the following values:  0 Default 1 Account Funding 2 Original Credit Transaction
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 7.
<b>Transaction Type</b> Position: 5-6 Length: 2 Format: Alphanumeric	Contains the transaction type as used by the Card to calculate the Cryptogram. Valid values are:  00 Goods or Service Purchase 01 Withdrawal/Cash Advance 02 Adjustment 03 Check Guarantee (funds guaranteed) 11 Quasi-Cash Transaction 17 Script 19 Fee Collection 20 Return (of goods) 22 Adjustment 29 Funds Disbursement 30 Available Funds Inquiry 40 Cardholder Account Transfer A0 COPAC Goods or Service Purchaser (Obsolete) A1 COPAC Withdrawal Cash Advance (Obsolete)

Edit criteria - TCR 7: Chip Card Transaction Data	
Field	Description
<b>Card Sequence Number</b> Position: 7-9 Length: 3 Format: Unpacked numeric	Contains the number assigned to a specific Card when two or more Cards are associated with a single Account Number. This field must be numeric.
<b>Terminal Transaction Date</b> Position: 10-15 Length: 6 Format: Unpacked numeric	Contains the local date at the terminal on which the transaction was authorized. This field must be numeric. Date is in YYMMDD format.
<b>Terminal Capability Profile</b> Position: 16-21 Length: 6 Format: display hexadecimal	Indicates the Card input data, the Cardholder Verification Method (CVM), and the security capabilities that are supported by the terminal. For specific information on the indicators that are carried in this field, see the Visa Smart Debit/Credit (VSDC) System Technical Manual.  <b>VIC edit</b> This field must be display hexadecimal.
<b>Terminal Country Code</b> Position: 22-24 Length: 3 Format: Unpacked numeric	Contains the country code of the country where the terminal is located. This field must be numeric. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Terminal Serial Number</b> Position: 25-32 Length: 8 Format: Alphanumeric	Reserved. This field is temporarily reserved while Visa Europe evaluates the current methodology used by manufacturers to assign the identification number for VSDC terminals. The field may be reinstated after a standard is established within Visa Europe and the payments industry related to the formatting and coding of the data. New VSDC-certified Acquirers must space-fill the field. There is no requirement for existing VSDC Acquirers to modify their internal systems to space-fill the field.
<b>Unpredictable Number</b> Position: 33-40 Length: 8 Format: display hexadecimal	Contains the number used in the generation of the Cryptogram for Chip (VSDC) Transactions. It provides variability and uniqueness to the Cryptogram.  <b>VIC edit</b> This field must be displayed as hexadecimal.

Edit criteria - TCR 7: Chip Card Transaction Data	
Field	Description
<b>Application Transaction Counter</b> Position: 41-44 Length: 4 Format: display hexadecimal	Contains the count of the transactions performed within the application. This field increments by 1 each time a transaction is initiated. Multiple Authorization Requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advice messages, the ATC is the value from the original message. <b>VIC edit</b> This field must be display hexadecimal.
<b>Application Interchange Profile</b> Position: 45-48 Length: 4 Format: display hexadecimal	Carried in VSDC transactions, this field provides a series of indicators that reflect the specific functions supported by the Chip Card account. For example, this field indicates whether Cardholder verification is supported. <b>VIC edit</b> This field must be display hexadecimal.
<b>Cryptogram</b> Position: 49-64 Length: 16 Format: display hexadecimal	Contains the clearing Cryptogram used to validate transaction processing in the event of a dispute. <b>VIC edit</b> This field must be display hexadecimal.
<b>Issuer Application Data, Byte 2</b> Position: 65-66 Length: 2 Format: display hexadecimal	Contains the following depending on type of Chip Card: <b>VIS</b> Derivation Key Index <b>CCD</b> Common Core Identifier <b>Generic EMV Transport</b> Undefined Data
<b>Issuer Application Data, Byte 3</b> Position: 67-68 Length: 2 Format: display hexadecimal	Contains the following depending on type of Chip Card: <b>VIS</b> Cryptogram Version <b>CCD</b> Derivation Key Index <b>Generic EMV Transport</b> Undefined Data
<b>Terminal Verification Results</b> Position: 69-78 Length: 10 Format: display hexadecimal	A series of indicators from the terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to Members in the online message and clearing transaction. <b>VIC edit</b> This field must be display hexadecimal.

Edit criteria - TCR 7: Chip Card Transaction Data	
Field	Description
<b>Issuer Application Data, Bytes 4-7</b> Position: 79-86 Length: 8 Format: display hexadecimal	Contains the following depending on type of Chip Card:  <b>VIS</b> Card Verification Results <b>CCD</b> Card Verification Results <b>Generic EMV Transport</b> Undefined Data
<b>Cryptogram Amount</b> Position: 87-98 Length: 12 Format: Unpacked numeric	The Transaction Amount used by the Chip when calculating the Cryptogram. It must contain right-justified numeric data with leading zeros.
<b>Issuer Application Data, Byte 8</b> Position: 99-100 Length: 2 Format: display hexadecimal	Contains the following depending on type of Chip Card:  <b>VIS</b> Data could be present <b>CCD</b> CVR Extension <b>Generic EMV Transport</b> Undefined Data
<b>Issuer Application Data, Bytes 9-16</b> Position: 101-116 Length: 16 Format: display hexadecimal	Contains the following depending on type of Chip Card:  <b>VIS</b> Data could be present <b>CCD</b> Counters <b>Generic EMV Transport</b> Undefined Data
<b>Issuer Application Data, Byte 1</b> Position: 117-118 Length: 2 Format: display hexadecimal	Contains the following depending on type of Chip Card:  <b>VIS</b> Data could be present <b>CCD</b> Length Indicator <b>Generic EMV Transport</b> Undefined Data
<b>Issuer Application Data, Byte 17</b> Position: 119-120 Length: 2 Format: display hexadecimal	Contains the following depending on type of Chip Card:  <b>VIS</b> Data could be present <b>CCD</b> Length Indicator <b>Generic EMV Transport</b> Undefined Data

Edit criteria - TCR 7: Chip Card Transaction Data	
Field	Description
<b>Issuer Application Data, Bytes 18-32</b> Position: 121-150 Length: 30 Format: display hexadecimal	Contains the following depending on type of Chip Card: <b>VIS</b> Data could be present <b>CCD</b> Issuer Discretionary Data <b>Generic EMV Transport</b> Undefined Data
<b>Form Factor Indicator</b> Position: 151-158 Length: 8 Format: display hexadecimal	This field contains indicators related to the attributes of the Cardholder's device and the technology used for the communication between the Cardholder's device and the acquiring device. These indicators are transmitted by the payment device to the contactless terminal during Authorization. This value must be present when the POS Entry Mode has a value of 07 in TC 05, TCR 0 positions 162-163.
<b>Issuer Script 1 Results</b> Position: 159-168 Length: 10 Format: display hexadecimal	Identifies the update command that the Issuer sends in the Authorization Response to the Card during online processing. With the command, the Card updates the Card parameters and records the success or failure of the updates in the Issuer Script 1 Results field. The entry must be in the format shown in the sub-fields below.
<b>Script 1 Results</b> Position: 159-160 Length: 2 Format: display hexadecimal	<b>VIC edit</b> This field must be display hexadecimal.
<b>Script 1 Identifier</b> Position: 161-168 Length: 8 Format: display hexadecimal	<b>VIC edit</b> This field must be display hexadecimal.

## 5.23 TCR D: Instalment Payment

TC 05, 06 25, 26

CTF - Outgoing and incoming Interchange

### 5.23.1 Record layout

Record layout - TCR D: Instalment Payment			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-6	2	AN	Business Format Code
7-18	12	UN	Installment Payment Total Amount
19-21	3	AN	Installment Payment Currency Code
22-24	3	UN	Number of Installments
25-36	12	UN	Amount of Each Installment
37-39	3	UN	Installment Payment Number
40	1	AN	Frequency of Installments
41-168	128	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 5.23.2 Edit criteria

Edit criteria - TCR D: Instalment Payment	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain the following value:  0      Default

Edit criteria - TCR D: Instalment Payment	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	This field must contain a D.
<b>Business Format Code</b> Position: 5-6 Length: 2 Format: Alphanumeric	This field contains IP for instalment payment transactions.
<b>Installment Payment Total Amount</b> Position: 7-18 Length: 12 Format: Unpacked numeric	This field contains the total amount of the instalment payments. Zero-filled, right-justified
<b>Installment Payment Currency Code</b> Position: 19-21 Length: 3 Format: Alphanumeric	Valid currency code as listed in <a href="#">Currency, country and state codes</a> on page 789.
<b>Number of Installments</b> Position: 22-24 Length: 3 Format: Unpacked numeric	This field contains the number of instalment payments. Zero-filled, right-justified
Amount of Each Installment Position: 25-36 Length: 12 Format: Unpacked numeric	This field contains the amount of each instalment payments. Zero-filled, right-justified
<b>Installment Payment Number</b> Position: 37-39 Length: 3 Format: Unpacked numeric	This field contains the Instalment Payment Number. Zero-filled, right-justified

Edit criteria - TCR D: Instalment Payment	
Field	Description
<b>Frequency of Installments</b> Position: 40 Length: 1 Format: Alphanumeric	This field must contain the frequency of instalment payments.
<b>Reserved</b> Position: 41-168 Length: 128 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 6 TC 10: Fee collection transactions

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TCR 0

CTF - Outgoing and incoming Interchange

The Fee Collection transaction (TC 10) allows charges to be routed between Members to settle fees and distribute rewards for Card recovery. This transaction can be used to reverse a Funds Disbursement transaction (TC 20).

Fee Collection transactions consist of a TCR 0.

## 6.1 TCR 0: Draft Data

CTF - Outgoing and incoming Interchange

### 6.1.1 Record layout

Record layout - TCR 0: Draft Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	AN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-146	70	AN	Message Text
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	AN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 6.1.2 Edit criteria

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain a 10.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this DMSC transaction message is sent. To receive monetary items, this field must contain spaces or a valid six-digit BIN. If spaces are entered, the VIC inserts the BIN based on the Account Number (if the Account Number is a numeric other than all zeros).
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. To send monetary items, this field must contain a valid six-digit BIN.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that tells the receiving Member the reason for the Fee Collection. This field must contain a valid four-digit Funds Disbursement Reason Code (for example, 5310 - ATM Cash Disbursement Issuer Credit). For a list of valid values, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Country Code</b> Position: 21-23 Length: 3 Format: Alphanumeric	A three-character code that represents the country involved.  If the Funds Disbursement Reason Code is: <ul style="list-style-type: none"><li>■ 0100 or 0190, the field must contain a valid country code followed by a space</li><li>■ 0300, the field must contain the country code CA or BR</li><li>■ Any other Funds Disbursement Reason Codes, the field must contain spaces</li></ul> For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Event Date</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date of the event for which the funds disbursement is being initiated. The field must contain a valid four-digit date in the format MMDD.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account.  <b>Outgoing</b> The entry must be a 16-digit numeric. The first nine characters must be valid per the current ARDEF Table. For Account Numbers less than 16 digits, zero-fill to the right. The entry must be the correct length, must check digit.  <b>VIC edit</b> The entry must represent either the Destination BIN or Source BIN according to the ARDEF Table. Account Numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. To determine which reason code requires an Account Number, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.  <b>Incoming</b> The edit criteria are the same as for outgoing except that the field must be filled with zeros for those Funds Disbursement Reason Codes..
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If used, the field must be left-justified and zero-filled to the right. The field is used for Account Numbers greater than 16 digits. The Outgoing Edit Package inserts zeros if there are spaces or if the Account Number is all zeros.

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Destination Amount</b>  Position: 47-58 Length: 12 Format: Unpacked numeric	<p>Identifies the submitted Transaction Amount in the currency that is appropriate to the destination endpoint.</p> <p><b>Note</b> Two decimals are implied.</p> <p>The VIC converts the Source Amount to the Destination Amount. For transactions that are processed using National Net Settlement and transactions processed using the Bilateral Interchange Fee Processing Service, the VIC moves the Source Amount to the Destination Amount field.</p> <p><b>Outgoing</b> The field must contain zeros.</p> <p><b>Incoming</b> The field must contain a number greater than zero and it must be the same as the Outgoing Source Amount.</p>
<b>Destination Currency Code</b>  Position: 59-61 Length: 3 Format: Alphanumeric	<p>The ISO 3-digit currency code presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, Fee Collection Transactions, Chargebacks), it is the Settlement Currency of the destination.</p> <p>The VIC inserts the Settlement Currency of the receiving Processing Centre. For transactions processed using National Net Settlement and transactions processed using the Bilateral Interchange Fee Processing Service, the Destination Currency Code will be the same as the Source Currency Code.</p> <p><b>Outgoing</b> The field must contain spaces.</p> <p><b>Incoming</b> The field must contain a valid ISO numeric code.</p>
<b>Source Amount</b>  Position: 62-73 Length: 12 Format: Unpacked numeric	<p>Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint.</p> <p><b>Outgoing</b> The field must be numeric and be greater than zero. The Source Amount cannot exceed the maximum amount allowed by the Reason Code.</p> <p>Two decimals are implied. To perform the edit check, the VIC converts the amount to USD if it is not already so, and returns the transaction if the converted amount exceeds the maximum allowed for the Funds Disbursement Reason Code. For maximum values, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.</p> <p><b>Incoming</b> The field must be numeric and be greater than zero.</p> <p><b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Source Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	The ISO 3-digit currency code associated with the amount of a transaction entered into Interchange. This field must contain a valid ISO numeric code. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Message Text</b> Position: 77-146 Length: 70 Format: Alphanumeric	This field can be used for a freeform text message or a Funds Disbursement Reason Code 0300 transaction (Bill Payment Service; Brazil and Canada only). The field must not contain all spaces. Funds Disbursement Reason Code 0300 edit criteria are shown as follows.
<b>Message Text Field for Reason Code 0300</b> Position: 77-146 Length: 70 Format: Alphanumeric	This field can be used for a freeform text message for transactions with a Reason Code of 0300. This field is used only in Brazil and Canada Bill Payment Service.
<b>■ Acquirer Reference Number</b> Position: 77-99 Length: 23 Format: Unpacked numeric	A 23-digit identification number assigned by the Acquirer and associated with every draft/voucher. It consists of a format code, BIN, capture date, file locator and check digit.
<b>• Format Code</b> Position: 77 Length: 1 Format: Unpacked numeric	Used to ensure a valid Visa reference number. The entry must be a 7.
<b>• BIN</b> Position: 78-83 Length: 6 Format: Unpacked numeric	A six-digit system number used by Visa to identify Processing Centres and Members. BINs are assigned to Processing Centres operated by Members, Processors, the Members that operate Processing Centres, and alias Members. The entry must represent either the Destination BIN or the Source BIN.

Edit criteria - TCR 0: Draft Data	
Field	Description
<ul style="list-style-type: none"> <li><b>Date</b> Position: 84-87 Length: 4 Format: Unpacked numeric</li> </ul>	The entry must contain a four-digit numeric in the format YDDD (year and Julian day).
<ul style="list-style-type: none"> <li><b>Film Locator</b> Position: 88-98 Length: 11 Format: Unpacked numeric</li> </ul>	A number used to identify film records of the transaction. This field must contain an 11-digit numeric. The entry may be zeros if the Processing Centre has other provisions for quick retrieval of originals/photocopies.
<ul style="list-style-type: none"> <li><b>Check Digit</b> Position: 99 Length: 1 Format: Unpacked numeric</li> </ul>	A digit added to the end of an Account Number or Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the Account Number. It is used during editing processes to validate Account Numbers and Acquirer Reference Numbers.  This entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 77-98).
<ul style="list-style-type: none"> <li><b>Bank Name</b> Position: 100-124 Length: 25 Format: Alphanumeric</li> </ul>	The name of the bank. An entry is required and must be space-filled to the right.
<ul style="list-style-type: none"> <li><b>Bank City</b> Position: 125-137 Length: 13 Format: Alphanumeric</li> </ul>	The city where the bank is located. An entry is required and must be space-filled to the right.
<ul style="list-style-type: none"> <li><b>Merchant Category Code</b> Position: 138-141 Length: 4 Format: Unpacked numeric</li> </ul>	A code designating the principal trade, profession or line of business in which a Merchant is engaged.  The entry must be 6010.

Edit criteria - TCR 0: Draft Data							
Field	Description						
<ul style="list-style-type: none"> <li>■ <b>Transfer Type</b> Position: 142-143 Length: 2 Format: Unpacked numeric</li> </ul>	<p>Type of transfer being made. Valid values are:</p> <table> <tr> <td>00</td><td>Cardholder payment</td></tr> <tr> <td>01</td><td>Returned/invalid account</td></tr> <tr> <td>02</td><td>Returned/other reason</td></tr> </table>	00	Cardholder payment	01	Returned/invalid account	02	Returned/other reason
00	Cardholder payment						
01	Returned/invalid account						
02	Returned/other reason						
<ul style="list-style-type: none"> <li>■ <b>Reserved</b> Position: 144-146 Length: 3 Format: Alphanumeric</li> </ul>	This field is reserved for future use. Edit Package will always space-fill.						
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	<p>Indicates the service used for settlement. For a list of definitions, see <a href="#">Settlement Flag</a> on page 785.</p> <p><b>Outgoing</b> The field must contain 0, 8, or 9. If 8 is entered, both the Source and Destination BINs must be non-US</p> <p><b>Incoming</b> The field must contain 0 or 8.</p> <p><b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p>						
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	<p>A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.</p> <p>This field must be numeric.</p> <p>The entry must be either zeros or a valid Transaction Identifier. For fulfilment and non-f fulfilment fee transactions (Reason Codes 5160 and 5170), the Transaction Identifier from the corresponding transaction will be included.</p>						
<b>Reserved</b> Position: 163 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.						
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	<p>The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given DMSC processing day, this date is based on the input phase of VIC processing.</p> <p><b>Outgoing</b> The VIC inserts the Central Processing Date. The field will contain a four-digit numeric in the format YDDD (year and day).</p>						

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 6.2 TCR 0: Cardholder Fee Assessment

CTF - Incoming Interchange

### 6.2.1 Record layout

Record layout - TCR 0: Cardholder Fee Assessment			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Originator Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	UN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-101	25	AN	Originator Name
102-114	13	AN	Originator City
115-119	5	UN	Originator ZIP Code
120-122	3	AN	Originator State/Province Code
123-136	14	AN	Merchant Telephone Number
137-146	10	AN	Merchant Verification Value
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	UN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 6.2.2 Edit criteria

Edit criteria - TCR 0: Cardholder Fee Assessment	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain a 10 and is used for original Cardholder Fee or reversal for Issuer Offset.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Value will be 1 Visa Extras Cardholder Fees.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. Visa Europe Issuer BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. Visa Europe internal BIN.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that provides additional information to the receiving Member regarding a Chargeback, representment, fee collection, funds disbursement, or Transaction Receipt Request.  Use the following values:  6000      Original Transaction 6030      Reversal Summary

Edit criteria - TCR 0: Cardholder Fee Assessment	
Field	Description
<b>Originator Country Code</b> Position: 21-23 Length: 3 Format: Alphanumeric	Country code of the originator of the transaction. For Visa Extra Cardholder Fee, the value will be US. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Event Date (MMDD)</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date the transaction was created.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. Left-justified, zero-filled (zero-filled for the summary).
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. Left-justified, zero-filled (zero-filled for the summary).
<b>Destination Amount</b> Position: 47-58 Length: 12 Format: Unpacked numeric	Amount of Visa Extra Fee. Two decimals are implied.
<b>Destination Currency Code</b> Position: 59-61 Length: 3 Format: Alphanumeric	The currency type presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, fee collection, Chargeback), it is the Settlement Currency of the destination. The value will be 840.
<b>Source Amount</b> Position: 62-73 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Two decimals are implied.
<b>Source Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	The currency type associated with the amount of a transaction entered into Interchange. The value will be 840.

Edit criteria - TCR 0: Cardholder Fee Assessment	
Field	Description
<b>Originator Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	Name of the originator of the transaction. If not supplied by the source of the transaction, Visa Europe will populate with the default value of Visa Extra Subscription Fees. For summary files, this will contain Visa Extra Summary.
<b>Originator City</b> Position: 102-114 Length: 13 Format: Alphanumeric	Originator city. If not supplied by the source of the transaction, Visa Europe will populate with the default value of San Francisco. For summary files, this will be blank.
<b>Originator ZIP Code</b> Position: 115-119 Length: 5 Format: Unpacked numeric	Originator ZIP code. If not supplied by the source of the transaction, Visa Europe will populate with the default value of 94128. For summary files, this will be 0.
<b>Originator State/Province Code</b> Position: 120-122 Length: 3 Format: Alphanumeric	Originator state. If not supplied by the source of the transaction, Visa Europe will populate with the default value of CA. For summary files, this will be blank.
<b>Merchant Telephone Number</b> Position: 123-136 Length: 14 Format: Alphanumeric	Merchant telephone number. For Visa Extra Cardholder Fee, this field will be blank. For summary files, this will be blank.
<b>Merchant Verification Value</b> Position: 137-146 Length: 10 Format: Alphanumeric	The value is used by Visa Europe to determine a Merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating Merchants by Visa Europe. The last four positions will be defined in conjunction with the Acquirer. Acquirers must include the MVV in DMSC transactions to qualify for any special programs fee processing. For Visa Extra Cardholder Fee, this field will be blank. For summary files, this will be blank.
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	Indicates the service used for settlement. Value will be 0 (zero).

Edit criteria - TCR 0: Cardholder Fee Assessment	
Field	Description
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.  For Visa Extra Cardholder Fee, this field will be zeros.
<b>Reserved</b> Position: 163 Length: 1 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Central Processing Date (YDDD)</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given DMSC processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 6.3 TCR 0: Cardholder Credits/Rebates

CTF - Outgoing and incoming interchange

### 6.3.1 Record layout

Record layout - TCR 0: Cardholder Credits/Rebates			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Originator Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	UN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-101	25	AN	Originator Name
102-114	13	AN	Originator City
115-119	5	UN	Originator ZIP Code
120-122	3	AN	Originator State/Province Code
123-136	14	AN	Merchant Telephone Number
137-146	10	AN	Merchant Verification Value
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	UN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 6.3.2 Edit criteria

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	1 0- Used for original Cardholder Fee or Cardholder Credit/Rebate Reversal.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Value will be 1 Credit/Rebate.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	Value will be 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that provides additional information to the receiving Member regarding a Chargeback, representment, fee collection, funds disbursement, or Transaction Receipt Request.  The following values should be used:  6100 Cardholder Fee 6130 Cardholder Credit/Rebate Reversal

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Originator Country Code</b> Position: 21-23 Length: 3 Format: Alphanumeric	Identifies the two-digit country code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Event Date (MMDD)</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date the transaction was created.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. Left-justified, zero-filled.
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. Left-justified, zero-filled.
<b>Destination Amount</b> Position: 47-58 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the destination endpoint. This field must contain zeros.
<b>Destination Currency Code</b> Position: 59-61 Length: 3 Format: Alphanumeric	The currency type presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, fee collection, Chargeback), it is the Settlement Currency of the destination. This field must contain spaces.
<b>Source Amount</b> Position: 62-73 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Amount of Credit/Rebate. Two decimals are implied.
<b>Source Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	The currency type associated with the amount of a transaction entered into Interchange. The value will be 840.

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Originator Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	Originator name - must not be blank.
<b>Originator City</b> Position: 102-114 Length: 13 Format: Alphanumeric	Originator city - must not be blank.
<b>Originator ZIP Code</b> Position: 115-119 Length: 5 Format: Unpacked numeric	Originator ZIP - must not be blank.
<b>Originator State/Province Code</b> Position: 120-122 Length: 3 Format: Alphanumeric	Originator state - must not be blank.
<b>Merchant Telephone Number</b> Position: 123-136 Length: 14 Format: Alphanumeric	Merchant telephone number - must not be blank.
<b>Merchant Verification Value</b> Position: 137-146 Length: 10 Format: Alphanumeric	The value is used by Visa Europe to determine a Merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating Merchants by Visa Europe. The last four positions will be defined in conjunction with the Acquirer. Acquirers must include the MVV in DMSC transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.  This field will be zeros.

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Reserved</b> Position: 163 Length: 1 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Central Processing Date (YDDD)</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given DMSC processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 7 TC 20: Funds disbursement transactions

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TCR 0

CTF - Outgoing and incoming Interchange

The Funds Disbursement transaction (TC 20) is used to reverse a Fee Collection transaction (TC 10) and to transmit monetary credits.

Funds Disbursement transactions consist of a TCR 0.

## 7.1 TCR 0: Draft Data

CTF - Outgoing and incoming Interchange

### 7.1.1 Record layout

Record layout - TCR 0: Draft Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	AN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-146	70	AN	Message Text
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	AN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 7.1.2 Edit criteria

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain a 20.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this transaction message is sent. The field must contain spaces or a valid six-digit BIN to receive monetary items. If spaces are entered, the VIC inserts the BIN based on the Account Number (if the Account Number is a numeric other than all zeros).
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. The field must contain a valid six-digit BIN to send monetary items.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that tells the receiving Member the reason for the funds disbursement. The field must contain a valid four-digit Funds Disbursement Reason Code. For a list of valid values, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Country Code</b> Position: 21-23 Length: 3 Format: Alphanumeric	A three-digit code that represents the country involved.  If the Funds Disbursement Reason Code is: <ul style="list-style-type: none"><li>■ 0100 or 0190, the field must contain a valid country code followed by a space.</li><li>■ 0300, the field must contain the country code CA or BR.</li></ul> Any other Funds Disbursement Reason Code, the field must contain spaces.  For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Event Date</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date of the event for which the funds disbursement is being initiated.  The field must contain a valid four-digit date in the format MMDD.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account.  Account Numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. To determine which reason code requires an Account Number, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.  <b>Outgoing</b>  When the field is required, the entry must be a 16-digit numeric. The first nine characters must be valid per the current ARDEF Table. For Account Numbers less than 16 digits, zero-fill to the right. The entry must be the correct length, must check digit.  <b>VIC edit</b>  The entry must represent either the Destination BIN or Source BIN according to the ARDEF table.
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits.  If used, the field must be left-justified and zero-filled to the right.  The field is used for Account Numbers greater than 16 digits. The Outgoing Edit Package inserts zeros if there are spaces or if the Account Number is all zeros.

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Destination Amount</b>  Position: 47-58 Length: 12 Format: Unpacked numeric	The amount that is credited to the destination BIN.  <b>Outgoing</b> The field must contain zeros.  <b>Incoming</b> The field will contain a number greater than zero. The VIC converts the Source Amount to the Destination Amount. For transactions processed using National Net Settlement and transactions processed using the Bilateral Interchange Fee Processing Service, the VIC moves the Source Amount to the Destination Amount field. Two decimals are implied.
<b>Destination Currency Code</b>  Position: 59-61 Length: 3 Format: Alphanumeric	The currency type presented to the Member on incoming transactions.  <b>Outgoing</b> The field must contain spaces.  <b>Incoming</b> The field will contain a valid ISO numeric code. The VIC inserts the Settlement Currency of the receiving Processing Centre. For transactions processed using National Net Settlement and transactions processed using the Bilateral Interchange Fee Processing Service, the Destination Currency Code will be the same as the Source Currency Code.
<b>Source Amount</b>  Position: 62-73 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. The amount that will be debited to the source BIN.  <b>Outgoing</b> The field must be numeric and be greater than zero. The Source Amount cannot exceed the maximum amount allowed by the Reason Code. Two decimals are implied. To perform the edit check, the VIC converts the amount to USD if it is not already so, and returns the transaction if the converted amount exceeds the maximum allowed for the Funds Disbursement Reason Code. For maximum values, see <i>Fee Collection/Funds Disbursement Reason Code</i> on page 661.  <b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.  <b>Incoming</b> The field must contain a numeric greater than zero.
<b>Source Currency Code</b>  Position: 74-76 Length: 3 Format: Alphanumeric	The currency associated with the Source Amount of the transaction. The field must contain a valid ISO numeric code.  <b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Message Text</b> Position: 77-146 Length: 70 Format: Alphanumeric	This field can be used for a freeform text message or for required information in a Funds Disbursement Reason Code 0300 transaction (Bill Payment Service; Brazil and Canada only). This field must not contain all spaces. Funds Disbursement Reason Code 0300 edit criteria are shown as follows.
<b>Message Text Field for Reason Code 0300</b> Position: 77-146 Length: 70 Format: Alphanumeric	This field can be used for a text message for transactions with a Reason Code of 0300. This field is used only in Brazil and Canada Bill Payment Service.
■ <b>Acquirer Reference Number</b> Position: 77-99 Length: 23 Format: Unpacked numeric	A 23-digit identification number assigned by the Acquirer or source of the transaction. It consists of a format code, BIN, capture date, file locator, and check digit.
■ <b>Format Code</b> Position: 77 Length: 1 Format: Unpacked numeric	Used to ensure a valid Visa Europe reference number. The entry must be a 7.
■ <b>BIN</b> Position: 78-83 Length: 6 Format: Unpacked numeric	A six-digit BIN assigned by Visa Europe to identify a Member financial institution, distinguish their Card issuing and acquiring programs, and provide for the proper routing of messages. The entry must represent the Source BIN.
■ <b>Date</b> Position: 84-87 Length: 4 Format: Unpacked numeric	The date the transaction was originated. The entry must contain a four-digit numeric in the format YDDD (year and Julian day).
■ <b>Film Locator</b> Position: 88-98 Length: 11 Format: Unpacked numeric	A number used to identify film records of the transaction. This field must contain an 11-digit numeric. The entry may be zeros if the Processing Centre has other provisions for quick retrieval of originals/photocopies.

Edit criteria - TCR 0: Draft Data							
Field	Description						
<ul style="list-style-type: none"> <li>■ <b>Check Digit</b> Position: 99 Length: 1 Format: Unpacked numeric</li> </ul>	<p>A digit added to the end of the Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the Acquirer Reference Number. It is used during editing processes to validate the Acquirer Reference Number.</p> <p>The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 77-98).</p>						
<ul style="list-style-type: none"> <li>■ <b>Bank Name</b> Position: 100-124 Length: 25 Format: Alphanumeric</li> </ul>	<p>The name of the bank.</p> <p>An entry is required and must be space-filled to the right.</p>						
<ul style="list-style-type: none"> <li>■ <b>Bank City</b> Position: 125-137 Length: 13 Format: Alphanumeric</li> </ul>	<p>The city where the bank is located.</p> <p>An entry is required and must be space-filled to the right.</p>						
<ul style="list-style-type: none"> <li>■ <b>Merchant Category Code</b> Position: 138-141 Length: 4 Format: Unpacked numeric</li> </ul>	<p>A code indicating the principal line of business in which the Merchant is engaged.</p> <p>The entry must be 6010.</p>						
<ul style="list-style-type: none"> <li>■ <b>Transfer Type</b> Position: 142-143 Length: 2 Format: Unpacked numeric</li> </ul>	<p>A code indicating the reason for the Cardholder payment transaction.</p> <p>Valid values are:</p> <table style="margin-left: 20px;"> <tr> <td>00</td> <td>Cardholder payment</td> </tr> <tr> <td>01</td> <td>Returned/invalid account</td> </tr> <tr> <td>02</td> <td>Returned/other reason</td> </tr> </table>	00	Cardholder payment	01	Returned/invalid account	02	Returned/other reason
00	Cardholder payment						
01	Returned/invalid account						
02	Returned/other reason						
<ul style="list-style-type: none"> <li>■ <b>Reserved</b> Position: 144-146 Length: 3 Format: Alphanumeric</li> </ul>	<p>This field is reserved for future use. Edit Package will always space-fill.</p>						

Edit criteria - TCR 0: Draft Data	
Field	Description
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	Indicates if the transaction will settle in the International Settlement Service or in National Net Settlement or Area Net Settlement. For a list of valid values, see <a href="#">Settlement Flag</a> on page 785. <b>Outgoing</b> The field must contain 0, 8 or 9. If the Settlement Flag is entered, both the Source and Destination BINs must be non-US <b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run. <b>Incoming</b> The field will contain 0 or 8.
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks. The entry must be numeric. The entry must be either zeros or a valid Transaction Identifier. For fulfilment and non-fulfilment fee transactions (Reason Codes 5160 and 5170), the Transaction Identifier from the corresponding transaction will be included.
<b>Reserved</b> Position: 163 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF was generated at a VIC. <b>Outgoing</b> The VIC inserts the Central Processing Date. The field will contain a four-digit numeric in the format YDDD (year and day).
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 7.2 TCR 0: Cardholder Fee Assessment Reversal

CTF - Incoming Interchange

### 7.2.1 Record layout

Record layout - TCR 0: Cardholder Fee Assessment Reversal			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Originator Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	UN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-101	25	AN	Originator Name
102-114	13	AN	Originator City
115-119	5	UN	Originator ZIP Code
120-122	3	AN	Originator State/Province Code
123-136	14	AN	Merchant Telephone Number
137-146	10	AN	Merchant Verification Value
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	UN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 7.2.2 Edit criteria

Edit criteria - TCR 0: Cardholder Fee Assessment Reversal	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 20.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Reserved for future use.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	Value will be zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this transaction message is sent. Visa Europe Issuer BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. Visa internal BIN.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that tells the receiving Member the reason for the Funds Disbursement.  The following values should be used:  <b>6010</b> Reversal transaction <b>6020</b> Original summary
Originator Country Code Position: 21-23 Length: 3 Format: Alphanumeric	An ISO alpha country code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.

Edit criteria - TCR 0: Cardholder Fee Assessment Reversal	
Field	Description
<b>Event Date (MMDD)</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date the transaction was created.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. Left-justified, zero-filled (zero-filled for the summary).
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. Left-justified, zero-filled (zero-filled for the summary).
<b>Destination Amount</b> Position: 47-58 Length: 12 Format: Unpacked numeric	Reserved for future use.
<b>Destination Currency Code</b> Position: 59-61 Length: 3 Format: Alphanumeric	The currency type presented to the Member on incoming transactions. The value will be 840.
<b>Source Amount</b> Position: 62-73 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Two decimals are implied. Same as the Destination Amount.
<b>Source Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	The ISO numeric currency code for the USD. The value will be 840.
<b>Originator Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	Originator name. If not supplied by the source of the transaction, Visa Europe will populate with the default value.

Edit criteria - TCR 0: Cardholder Fee Assessment Reversal	
Field	Description
<b>Originator City</b> Position: 102-114 Length: 13 Format: Alphanumeric	Originator city. For summary files, this will be blank.
<b>Originator ZIP Code</b> Position: 115-119 Length: 5 Format: Unpacked numeric	Originator ZIP code. For summary files, this will be 0.
<b>Originator State/Province Code</b> Position: 120-122 Length: 3 Format: Alphanumeric	Originator state. For summary files, this will be blank.
<b>Merchant Telephone Number</b> Position: 123-136 Length: 14 Format: Alphanumeric	Merchant telephone number. For summary files, this will be blank.
<b>Merchant Verification Value</b> Position: 137-146 Length: 10 Format: Alphanumeric	The value is used by Visa Europe to determine a Merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating Merchants by Visa Europe. The last four positions will be defined in conjunction with the Acquirer. Acquirers must include the MVV in DMSC transactions to qualify for any special programs fee processing. For summary files, this will be blank.
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	Indicates if the transaction will settle in the International Settlement Service or in National Net Settlement or Area Net Settlement. Value will be 0 (zero)
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.
<b>Reserved</b> Position: 163 Length: 1 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Cardholder Fee Assessment Reversal	
Field	Description
<b>Central Processing Date (YDDD)</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 7.3 TCR 0: Cardholder Credits/Rebates

CTF - Outgoing and incoming Interchange

### 7.3.1 Record layout

Record layout - TCR 0: Cardholder Credits/Rebates			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-20	4	UN	Reason Code
21-23	3	AN	Originator Country Code
24-27	4	UN	Event Date (MMDD)
28-43	16	UN	Account Number
44-46	3	UN	Account Number Extension
47-58	12	UN	Destination Amount
59-61	3	AN	Destination Currency Code
62-73	12	UN	Source Amount
74-76	3	AN	Source Currency Code
77-101	25	AN	Originator Name
102-114	13	AN	Originator City
115-119	5	UN	Originator ZIP Code
120-122	3	AN	Originator State/Province Code
123-136	14	AN	Merchant Telephone Number
137-146	10	AN	Merchant Verification Value
147	1	UN	Settlement Flag
148-162	15	UN	Transaction Identifier
163	1	UN	Reserved
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 7.3.2 Edit criteria

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	20- Used for original Cardholder Fee Reversal or Cardholder Credit/Rebate.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Value will be 1 Credit/Rebate.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	Value will be 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this transaction message is sent.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.
<b>Reason Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	A code that tells the receiving Member the reason for the Funds Disbursement.  The following value should be used: <b>6120</b> Cardholder Credit/Rebate
<b>Originator Country Code</b> Position: 21-23 Length: 3 Format: Alphanumeric	An ISO alpha country code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Event Date (MMDD)</b> Position: 24-27 Length: 4 Format: Unpacked numeric	The date the transaction was created.
<b>Account Number</b> Position: 28-43 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. Left-justified, zero-filled.
<b>Account Number Extension</b> Position: 44-46 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. Left-justified, zero-filled.
<b>Destination Amount</b> Position: 47-58 Length: 12 Format: Unpacked numeric	Amount of fee or credit. This field must contain zeros.
<b>Destination Currency Code</b> Position: 59-61 Length: 3 Format: Alphanumeric	The currency type presented to the Member on incoming transactions. It is the Settlement Currency of the destination. This field must contain spaces.
<b>Source Amount</b> Position: 62-73 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Amount of Credit/Rebate. Two decimals are implied.
<b>Source Currency Code</b> Position: 74-76 Length: 3 Format: Alphanumeric	The currency type associated with the amount of a transaction entered into Interchange. The value will be 840.
<b>Originator Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	Originator name. Must not be blank.

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Originator City</b> Position: 102-114 Length: 13 Format: Alphanumeric	Originator city. This field must not be blank.
<b>Originator ZIP Code</b> Position: 115-119 Length: 5 Format: Unpacked numeric	Originator ZIP code. This field must not be blank.
<b>Originator State/Province Code</b> Position: 120-122 Length: 3 Format: Alphanumeric	Originator state. This field must not be blank.
<b>Merchant Telephone Number</b> Position: 123-136 Length: 14 Format: Alphanumeric	Merchant telephone number. This field will be blank.
<b>Merchant Verification Value</b> Position: 137-146 Length: 10 Format: Alphanumeric	This field will be blank.
<b>Settlement Flag</b> Position: 147 Length: 1 Format: Unpacked numeric	Indicates the settlement service in which the transaction will settle. Value will be 0 (zero).
<b>Transaction Identifier</b> Position: 148-162 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations and Chargebacks. This field will contain zeros.
<b>Reserved</b> Position: 163 Length: 1 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Cardholder Credits/Rebates	
Field	Description
<b>Central Processing Date (YDDD)</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 8 TC 33: Multipurpose message transactions

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CTF - Incoming Interchange

The TC 33 is used to transmit several types of information:

- Report Distribution Management System (RDMS)
- Chargeback Reduction Service (CRS) Issuer Advice
- Edit Package Plus BIN tables
- Support for token notifications for Issuers

For information on the TC 33 delivery of the Visa BIN table, please contact Visa Europe Customer Support.

## 8.1 TCR 0: RDMS Message

CTF - Incoming Interchange

### 8.1.1 Record layout

Record layout - TCR 0: RDMS Message			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-26	10	AN	Report Identifier
27-34	8	UN	Report Line Sequence Number
35-167	133	AN	Report Text
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.1.2 Edit criteria

Edit criteria - TCR 0: RDMS Message	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain a 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: RDMS Message	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which the DMSC transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b>  Position: 17-26 Length: 10 Format: Alphanumeric	Indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Report Line Sequence Number</b>  Position: 27-34 Length: 8 Format: Unpacked numeric	Used to ensure that the report comes out in the sequence in which it was generated.
<b>Report Text</b>  Position: 35-167 Length: 133 Format: Alphanumeric	Contents of the report line.
<b>Reimbursement Attribute</b>  Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 8.2 TCR 0: CRS Issuer Advice

CTF - Incoming Interchange

### 8.2.1 Record layout

Record Layout - TCR 0: CRS Issuer Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-26	10	AN	Report Identifier
27-29	3	AN	Return Reason Code
30-34	5	AN	Reserved
35-36	2	UN	Returned Transaction Code
37-55	19	UN	Account Number
56-67	12	UN	Source Amount
68-70	3	UN	Source Currency Code
71-82	12	UN	Destination Amount
83-85	3	UN	Destination Currency Code
86-89	4	UN	Transaction Date (MMDD)
90-114	25	AN	Merchant Name
115-127	13	AN	Merchant City
128-130	3	AN	Merchant State/Province Code
131-133	3	AN	Merchant Country Code
134-137	4	UN	Merchant Category Code
138-160	23	UN	Acquirer Reference Number
161	1	AN	CRB Region Code
162-167	6	AN	Reserved
168	1	UN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 8.2.2 Edit criteria

Edit criteria - TCR 0: CRS Issuer Advice	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain a 33.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which the DMSC transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b>  Position: 17-26 Length: 10 Format: Alphanumeric	Indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).

Edit criteria - TCR 0: CRS Issuer Advice	
Field	Description
<b>Return Reason Code</b> Position: 27-29 Length: 3 Format: Alphanumeric	Return reason codes are used in Chargeback Reduction Service (CRS) processing. This field is to be used for the Preauthorized Payment Cancellation Service only. Valid values are: <b>C0</b> Stop Payment <b>C1</b> Revocation of Authorization <b>C2</b> Revocation for all authorizations order
<b>Reserved</b> Position: 30-34 Length: 3 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Returned Transaction Code</b> Position: 35-36 Length: 2 Format: Unpacked numeric	Returned Transaction Code 35-362.
<b>Account Number</b> Position: 37-55 Length: 19 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account.
<b>Source Amount</b> Position: 56-67 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Two decimals are implied.
<b>Source Currency Code</b> Position: 68-70 Length: 3 Format: Unpacked numeric	The currency type associated with the amount of a transaction entered into Interchange.
<b>Destination Amount</b> Position: 71-82 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the destination endpoint. Two decimals are implied.

Edit criteria - TCR 0: CRS Issuer Advice	
Field	Description
<b>Destination Currency Code</b> Position: 83-85 Length: 3 Format: Unpacked numeric	The currency type presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, Fee Collection Transactions, Chargebacks), it is the Settlement Currency of the destination.
<b>Transaction Date</b> Position: 86-89 Length: 4 Format: Unpacked numeric	The date on which a transaction between a Cardholder and a Merchant, an Acquirer or a carrier (Airline or cruise ship), occurs. This field will contain the date in the MMDD (month and day) format.
<b>Merchant Name</b> Position: 90-114 Length: 25 Format: Alphanumeric	Name of the Merchant.
<b>Merchant City</b> Position: 115-127 Length: 13 Format: Alphanumeric	The city location of the Merchant or Member outlet where the transaction occurred.
<b>Merchant State/Province Code</b> Position: 128-130 Length: 3 Format: Alphanumeric	The Merchant's US state or Canadian province.
<b>Merchant Country Code</b> Position: 131-133 Length: 3 Format: Alphanumeric	Identifies the Merchant's country code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant Category Code</b> Position: 134-137 Length: 4 Format: Unpacked numeric	Identifies the Merchant's line of business.
<b>Acquirer Reference Number</b> Position: 138-160 Length: 23 Format: Unpacked numeric	Number assigned by the Acquirer and associated with every draft/voucher. It contains a format code, BIN, capture date, file locator and check digit.

Edit criteria - TCR 0: CRS Issuer Advice	
Field	Description
<b>CRB Region Code</b> Position: 161 Length: 1 Format: Alphanumeric	In an update for DMSA and SMS Exception Files, this field contains one or more CRB region codes that define the distribution of an Account Number in Card Recovery Bulletin Service files and bulletins. In an update for the SMS Exception File only, this field is space-filled.
<b>Reserved</b> Position: 162-167 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Unpacked numeric	Obsolete - must be zero-filled.

## 8.3 TCR 0: Plus BIN Table Header

CTF - Incoming Interchange

### 8.3.1 Record layout

Record layout - TCR 0: Plus BIN Table Header			
Position	Field length	Format	Contents
1-2	2	AN	Transaction Code
3-4	2	AN	Transaction Code Qualifier
5-10	6	AN	Destination BIN
11-16	6	AN	Source BIN
17-26	10	AN	Report Identifier
27-34	8	UN	Data Sequence Number
35-45	11	AN	Record Type
46-53	8	AN	File Type
54-55	2	AN	Reserved
56-60	5	UN	Creation Date (YYDDD)
61-114	54	AN	Reserved
115-167	53	AN	Reserved
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.3.2 Edit criteria

Edit criteria - TCR 0: Plus BIN Table Header	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Alphanumeric	This field will contain a 33.
<b>Transaction Code Qualifier</b> Position: 3-4 Length: 2 Format: Alphanumeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: Plus BIN Table Header	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Alphanumeric	The BIN to which the DMSC transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Alphanumeric	The BIN from which this DMSC transaction message was sent. This field will contain a valid BIN.
<b>Report Identifier</b> Position: 17-26 Length: 10 Format: Alphanumeric	Indicates which report is being transmitted. The report number, which is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports) This field will contain a valid DSPLUSBIN.
<b>Data Sequence Number</b> Position: 27-34 Length: 8 Format: Unpacked numeric	Indicates the sequence number of the data.
<b>Record Type</b> Position: 35-45 Length: 11 Format: Alphanumeric	Contains the value TAPEHEADER.
<b>File Type</b> Position: 46-53 Length: 8 Format: Alphanumeric	Contains the value BINDISTR (BIN Distribution Table).
<b>Reserved</b> Position: 54-55 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Creation Date</b> Position: 56-60 Length: 5 Format: Unpacked numeric	The date (Julian format YYDDD) when the updates were created.
<b>Reserved</b> Position: 61-114 Length: 54 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Plus BIN Table Header	
Field	Description
<b>Reserved</b> Position: 115-167 Length: 53 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 8.4 TCR 0: Plus BIN Table Detail

CTF - Incoming Interchange

### 8.4.1 Record layout

Record layout - TCR 0: Plus BIN Table Detail			
Position	Field length	Format	Contents
1-2	2	AN	Transaction Code
3-4	2	AN	Transaction Code Qualifier
5-10	6	AN	Destination BIN
11-16	6	AN	Source BIN
17-26	10	AN	Report Identifier
27-34	8	UN	Data Sequence Number
35-40	6	UN	Plus Sequence Number
41	1	UN	Format Code
42-43	2	UN	Account Length
44-45	2	UN	BIN Length
46-57	12	UN	BIN Number Account Range
58-60	3	AN	Account Type
61-114	54	AN	Reserved
115-167	53	AN	Reserved
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.4.2 Edit criteria

Edit criteria - TCR 0: Plus BIN Table Detail	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Alphanumeric	This field will contain a 33.
<b>Transaction Code Qualifier</b> Position: 3-4 Length: 2 Format: Alphanumeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: Plus BIN Table Detail	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Alphanumeric	The BIN to which the DMSC transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Alphanumeric	The BIN from which this DMSC transaction message was sent. This field will contain a valid BIN.
<b>Report Identifier</b> Position: 17-26 Length: 10 Format: Alphanumeric	The Report Identifier field indicates which report is being transmitted. The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Data Sequence Number</b> Position: 27-34 Length: 8 Format: Unpacked numeric	Indicates the sequence number of the data.
<b>Plus Sequence Number</b> Position: 35-40 Length: 6 Format: Unpacked numeric	Contains the Plus BIN sequence number.
<b>Format Code</b> Position: 41 Length: 1 Format: Unpacked numeric	Specifies the message data field format. The field will contain a 1 (fixed format).
<b>Account Length</b> Position: 42-43 Length: 2 Format: Unpacked numeric	Length of Account Number (that is, number of digits).
<b>BIN Length</b> Position: 44-45 Length: 2 Format: Unpacked numeric	Contains the BIN number length.

Edit criteria - TCR 0: Plus BIN Table Detail	
Field	Description
<b>BIN Number Account Range</b> Position: 46-57 Length: 12 Format: Unpacked numeric	This field will contain the account range for the BIN. If the number is less than 12 digits, it will be left-justified.
<b>Account Type</b> Position: 58-60 Length: 3 Format: Alphanumeric	Type of financial account. This field will contain one of the following account types:  SAV Savings Account DDA Demand Deposit Account CCD Credit Card NAS No Account Specified
<b>Reserved</b> Position: 61-114 Length: 54 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 115-167 Length: 53 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 8.5 TCR 0: Plus BIN Table Trailer

CTF - Incoming Interchange

### 8.5.1 Record layout

Record layout - TCR 0: Plus BIN Table Trailer			
Position	Field length	Format	Contents
1-2	2	AN	Transaction Code
3-4	2	AN	Transaction Code Qualifier
5-10	6	AN	Destination BIN
11-16	6	AN	Source BIN
17-26	10	AN	Report Identifier
27-34	8	UN	Data Sequence Number
35-45	11	AN	Record Type
46-53	8	AN	File Type
54-60	7	UN	Detail Record Count
61-114	54	AN	Reserved
115-167	53	AN	Reserved
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.5.2 Edit criteria

Edit criteria - TCR 0: Plus BIN Table Trailer	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Alphanumeric	This field will contain a 33.
<b>Transaction Code Qualifier</b> Position: 3-4 Length: 2 Format: Alphanumeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Alphanumeric	The BIN to which the DMSC transaction message is sent. This field will contain a valid BIN.

Edit criteria - TCR 0: Plus BIN Table Trailer	
Field	Description
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Alphanumeric	The BIN from which this DMSC transaction message was sent. This field will contain a valid BIN.
<b>Report Identifier</b> Position: 17-26 Length: 10 Format: Alphanumeric	Indicates which report is being transmitted. The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Data Sequence Number</b> Position: 27-34 Length: 8 Format: Unpacked numeric	Contains the sequence number of the data.
<b>Record Type</b> Position: 35-45 Length: 11 Format: Alphanumeric	Contains the value TAPEHEADER.
<b>File Type</b> Position: 46-53 Length: 8 Format: Alphanumeric	Contains the value BINDISTR (BIN Distribution Table).
<b>Detail Record Count</b> Position: 54-60 Length: 7 Format: Unpacked numeric	Contains the number of the BIN updates in this field.
<b>Reserved</b> Position: 61-114 Length: 54 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 115-167 Length: 53 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 8.6 TCR 0: Token Notification Results

Issuer support for token notifications.

### 8.6.1 Record layout

Record layout - TCR 0: Token Notification Results			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-21	5	AN	Report Identifier
22-23	2	AN	Authorization Response Code
24-27	4	UN	Network ID
28-33	6	UN	System Trace Audit Number
34-37	4	UN	Message Reason Code
38-41	4	UN	STIP/Switch Reason Code
42-45	4	UN	PAN expiry date
46-55	10	AN	Reserved
56-65	10	UN	Transmission Date/Time
66-80	15	UN	Transaction Identifier (TID)
81-112	32	UN	PAN Reference ID
113-123	11	UN	Token Requestor ID
124-125	2	AN	Token Type
126	1	AN	Token Status
127-128	2	AN	Device Type
129-131	3	AN	Device Language Code
132-133	2	AN	PAN Source
134	1	AN	Activation Verification Result
135-168	34	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 8.6.2 Edit criteria

Edit criteria - TCR 0: Token Notification Results	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which the VECSS transaction message is sent.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this VECSS transaction message was sent.
<b>Report Identifier</b> Position: 17-21 Length: 5 Format: Alphanumeric	Indicates the type of transaction and contains the value TKNPR (Token provision results).
<b>Authorization Response Code</b> Position: 22-23 Length: 2 Format: Alphanumeric	Contains one of the following response codes:  00 Good 06 Error 85 Conditional approval (provision, but do not activate until additional consumer verification is performed). This response is only applicable to message reason code 3700 (Token create).

Edit criteria - TCR 0: Token Notification Results	
Field	Description
<b>Network ID</b> Position: 24-27 Length: 4 Format: Unpacked numeric	Contains the network ID 0002 (Visa).
<b>System Trace Audit Number</b> Position: 28-33 Length: 6 Format: Unpacked numeric	Contains a Visa Europe-generated tracing element and unique values for any messages that Visa Europe has processed.
<b>Message Reason Code</b> Position: 34-37 Length: 4 Format: Unpacked numeric	Contains one of the following values:  3700 Token create 3701 Token deactivate 3702 Token suspend 3703 Token resume 3711 Device provisioning results 3712 OTP verification result 3713 Call center activation 3714 Mobile banking app activation 3720 PAN expiration date update 3721 PAN replacement
<b>STIP/Switch Reason Code</b> Position: 38-41 Length: 4 Format: Unpacked numeric	Contains reason code 9095 (Issuer notification of token vault provisioned or status change) that identifies why STIP responded for the issuer or why the switch generated an advice.
PAN Expiry Date Position: 42-45 Length: 4 Format: Unpacked numeric	The PAN expiry date in YYMM format.
<b>Reserved</b> Position: 46-55 Length: 10 Format: Alphanumeric	Reserved for future use.

Edit criteria - TCR 0: Token Notification Results	
Field	Description
<b>Transmission Date/Time</b> Position: 56-65 Length: 10 Format: Unpacked numeric	The date and time the request or advice was submitted to Visa Europe by the Issuer.
<b>Transaction Identifier</b> Position: 66-80 Length: 15 Format: Unpacked numeric	Contains a right-justified, Visa Europe-generated transaction identifier (TID) that is unique. <b>Note</b> For message reason code 3713 (Call center activation), the value sent in this field in the 0620 Token notification advice message is the same in the 0100 Token activation request and in its 0120 Token STIP advice.
<b>PAN Reference ID</b> Position: 81-112 Length: 32 Format: Unpacked numeric	Contains a unique reference ID generated by Visa Europe for the card account number.
<b>Token Requestor ID</b> Position: 113-123 Length: 11 Format: Unpacked numeric	Contains the token requestor ID.
<b>Token Type</b> Position: 124-125 Length: 2 Format: Alphanumeric	Contains one of the following valid values:  01 COF—card-on-file 02 SE—secure element 03 CBP—cloud-based payment 05 e-commerce enabler
<b>Token Status</b> Position: 126 Length: 1 Format: Alphanumeric	Contains one of the following valid values:  A Active for payment I Inactive for payment (not yet active) S Temporarily suspended for payments D Permanently deactivated for payments

Edit criteria - TCR 0: Token Notification Results	
Field	Description
<b>Device Type</b> Position: 127-128 Length: 2 Format: Alphanumeric	The device type value that will be used to support SE and HCE transactions.  00 Unknown 01 Mobile phone 02 Tablet 03 Watch 04 Mobile phone or tablet
<b>Device Language Code</b> Position: 129-131 Length: 3 Format: Alphanumeric	A three-character language code that conforms with ISO 639 standards, such as eng (English), to support SE and HCE transactions.
<b>PAN Source</b> Position: 132-133 Length: 2 Format: Alphanumeric	Contains one of the following valid values to support SE and HCE transactions:  01 Key entered 02 On file 03 Mobile banking app
<b>Activation Verification Result</b> Position: 134 Length: 1 Format: Alphanumeric	This field contains OTP verification result and mobile banking application verification code values, when Field 63.3 contains the message reason code 3712 or 3714:  1 Successfully verified 2 Verification code expired 3 Verification code failed 4 Verification code missing 5 Verification code retries exceeded
<b>Reserved</b> Position: 135-168 Length: 34 Format: Alphanumeric	This field is reserved for future use.

## 8.7 TCR 1: Token Notification Results (Cont'd)

Issuer support for token notifications.

### 8.7.1 Record layout

Record layout - TCR 1: Token Notification Results (Cont'd)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-9	5	AN	Report Identifier
10-25	16	UN	Token
26-28	3	AN	Reserved
29-30	2	AN	Token Assurance Level
31-62	32	AN	Token Reference ID
63-66	4	UN	Token Expiration Date
67-68	2	AN	Reserved
69-116	48	DX	Device ID
117-168	52	AN	Future Use

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.7.2 Edit criteria

Edit criteria - TCR 1: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).

Edit criteria - TCR 1: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 1.
<b>Report Identifier</b> Position: 5-9 Length: 5 Format: Alphanumeric	Indicates the type of transaction and will contain the value TKNPR (Token provision results).
<b>Token</b> Position: 10-25 Length: 16 Format: Unpacked numeric	Contains the token that is used to replace the cardholder PAN and is a required data element in token processing.
Reserved Position: 26-28 Length: 3 Format: Alphanumeric	Reserved for future use.
<b>Token Assurance Level</b> Position: 29-30 Length: 2 Format: Alphanumeric	Contains a value that indicates the confidence level of the token to PAN/cardholder binding.
<b>Token Reference ID</b> Position: 31-62 Length: 32 Format: Alphanumeric	Contains the token reference ID. This field will be present when sent by wallet providers.
<b>Token Expiration Date</b> Position: 63-66 Length: 4 Format: Unpacked numeric	Contains the token expiration date in YYMM format.
<b>Reserved</b> Position: 67-68 Length: 2 Format: Alphanumeric	Reserved for future use.

Edit criteria - TCR 1: Token Notification Results (Cont'd)	
Field	Description
<b>Device ID</b> Position: 69-116 Length: 48 Format: Display Hexadecimal	Contains the device ID for SE and HCE transactions.
<b>Future Use</b> Position: 117-168 Length: 52 Format: Alphanumeric	Reserved for the future expansion length of 100 for the Device Secure Element field.

## 8.8 TCR 2: Token Notification Results (Cont'd)

Issuer support for token notifications.

### 8.8.1 Record layout

Record layout - TCR 2: Token Notification Results (Cont'd)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-9	5	AN	Report Identifier
10-24	15	UN	Device Number
25-49	25	AN	Device Location
50-51	2	UN	Wallet Provider Device Score
52-53	2	UN	Wallet Provider Account Score
54-93	40	AN	Wallet Provider Reason Codes
94-99	6	AN	Reserved
100-114	15	AN	IP Address
115-146	32	AN	Reserved
147	1	AN	Wallet Provider Risk Assessment
148-157	10	AN	Wallet Provider Risk Assessment Version
158-168	11	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 8.8.2 Edit criteria

Edit criteria - TCR 2: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 2.
<b>Report Identifier</b> Position: 5-9 Length: 5 Format: Alphanumeric	Indicates the type of transaction and will contain the value TKNPR (Token provision results).
<b>Device Number</b> Position: 10-24 Length: 15 Format: Unpacked numeric	Contains the phone number or the last four digits of the phone number.
<b>Device Location</b> Position: 25-49 Length: 25 Format: Alphanumeric	Contains the obfuscated geographic location of the device or the coarse location of the device. Location is latitude/longitude rounded to nearest whole digit. For example: +37/-121.
<b>Wallet Provider Device Score</b> Position: 50-51 Length: 2 Format: Unpacked numeric	Contains a value of 1-5, with 5 being the most trusted.

Edit criteria - TCR 2: Token Notification Results (Cont'd)							
Field	Description						
<b>Wallet Provider Account Score</b> Position: 52-53 Length: 2 Format: Unpacked numeric	Contains a value of 1-5, with 5 being the most trusted to support SE transactions only.						
<b>Wallet Provider Reason Codes</b> Position: 54-93 Length: 40 Format: Alphanumeric	Contains reason codes of 2 bytes each to support SE and HCE transactions. <b>Note</b> There can be up to 20 Wallet Provider Reason Codes.						
<b>Reserved</b> Position: 94-99 Length: 6 Format: Alphanumeric	Reserved for future use.						
<b>IP Address</b> Position: 100-114 Length: 15 Format: Alphanumeric	Contains the IP address of the device at the time of the provisioning request to support SE and HCE transactions. The length will be 15 characters, with the value represented in 255.255.255.255 format. <b>Note</b> The octet (255) may be 1-3 digits in length.						
<b>Reserved</b> Position: 115-146 Length: 32 Format: Alphanumeric	Reserved for future use.						
<b>Wallet Provider Risk Assessment</b> Position: 147 Length: 1 Format: Alphanumeric	Contains one of the following values to support SE transactions only: <table> <tr> <td><b>0</b></td> <td>Unconditionally approved</td> </tr> <tr> <td><b>1</b></td> <td>Conditionally approved with further consumer verification</td> </tr> <tr> <td><b>2</b></td> <td>Not approved</td> </tr> </table>	<b>0</b>	Unconditionally approved	<b>1</b>	Conditionally approved with further consumer verification	<b>2</b>	Not approved
<b>0</b>	Unconditionally approved						
<b>1</b>	Conditionally approved with further consumer verification						
<b>2</b>	Not approved						
<b>Wallet Provider Risk Assessment Version</b> Position: 148-157 Length: 10 Format: Alphanumeric	Contains the wallet provider risk assessment version to support SE transactions only.						
<b>Reserved</b> Position: 158-168 Length: 11 Format: Alphanumeric	Reserved for future use.						

## 8.9 TCR 3: Token Notification Results (Cont'd)

Issuer support for token notifications.

### 8.9.1 Record layout

Record layout - TCR 3: Token Notification Results (Cont'd)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-9	5	AN	Report Identifier
10-73	64	AN	Terms and Conditions Verification
74-105	32	AN	Issuer Terms and Conditions Date/Time
106-124	19	UN	Replacement PAN
125-128	4	UN	Replacement PAN Expiration Date
129-168	40	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.9.2 Edit criteria

Edit criteria - TCR 3: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 3.

Edit criteria - TCR 3: Token Notification Results (Cont'd)	
Field	Description
<b>Report Identifier</b> Position: 5-9 Length: 5 Format: Alphanumeric	Indicates the type of transaction and will contain the value TKNPR (Token provision results).
<b>Terms and Conditions Verification</b> Position: 10-73 Length: 64 Format: Alphanumeric	This field supports SE and HCE transactions. <b>Note</b> For HCE, if the mobile application is the Issuer's mobile app, the terms and conditions are verified by the Issuer. Contains the terms and conditions data when Field 63.3 contained message reason code 3700 (Token create) when the token was created.
<b>Issuer Terms and Conditions Date/Time</b> Position: 74-105 Length: 32 Format: Alphanumeric	Contains the date and time accepted by the cardholder. For example: Mon, 07 Oct 2013 10:25:217.
<b>Replacement PAN</b> Position: 106-124 Length: 19 Format: Unpacked numeric	Contains the new PAN that the Issuer has provided as part of a PAN Update request. The field is left-justified and blank filled to the right for account numbers less than 19 digits in length.
<b>Replacement PAN Expiration Date</b> Position: 125-128 Length: 4 Format: Unpacked numeric	Contains the new expiration date that the Issuer has provided as part of a PAN Expiry Update. The date format is YYMM.
<b>Reserved</b> Position: 129-168 Length: 40 Format: Alphanumeric	<b>Note</b> Reserved for future use.

## 8.10 TCR 4: Token Notification Results (Cont'd)

Issuer support for token notifications.

### 8.10.1 Record layout

Record layout - TCR 4: Token Notification Results (Cont'd)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-9	5	AN	Report Identifier
10-25	16	UN	Account Number
26-28	3	UN	Account Number Extension
29-156	128	AN	Device Name
157-168	12	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.10.2 Edit criteria

Edit criteria - TCR 4: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 4.

Edit criteria - TCR 4: Token Notification Results (Cont'd)	
Field	Description
<b>Report Identifier</b> Position: 5-9 Length: 5 Format: Alphanumeric	Indicates the type of transaction and will contain the value TKNPR (Token provision results).
<b>Account Number</b> Position: 10-25 Length: 16 Format: Unpacked numeric	Contains an Issuer-assigned number that identifies a cardholder's account.  The field is left-justified and blank-filled to the right of an account number less than 16 digits in length.
<b>Account Number Extension</b> Position: 26-28 Length: 3 Format: Unpacked numeric	Used for account numbers. It contains a 3-digit extension of the account number that allows account numbers or tokens up to 19 digits.  <b>Note</b> The field is left-justified and blank-filled.
<b>Device Name</b> Position: 29-156 Length: 128 Format: Alphanumeric	Contains the device name.
<b>Reserved</b> Position: 157-168 Length: 12 Format: Alphanumeric	<b>Note</b> Reserved for future use.

## 8.11 TCR 5: Token Notification Results (Cont'd)

Issuer support for token notifications.

### 8.11.1 Record layout

Record layout - TCR 5: Token Notification Results (Cont'd)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5-9	5	AN	Report Identifier
10-73	64	AN	Wallet Account ID
74-137	64	DX	Wallet Account E-mail Address
138-168	31	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 8.11.2 Edit criteria

Edit criteria - TCR 5: Token Notification Results (Cont'd)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Contains the value 33.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	Contains the value 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Alphanumeric	Contains the value 5.

Edit criteria - TCR 5: Token Notification Results (Cont'd)	
Field	Description
<b>Report Identifier</b> Position: 5-9 Length: 5 Format: Alphanumeric	Indicates the type of transaction and will contain the value TKNPR (Token provision results).
<b>Wallet Account ID</b> Position: 10-73 Length: 64 Format: Alphanumeric	Contains a unique account identifier that can be assigned by the wallet provider or Visa. <b>Note</b> This field will be populated when available.
<b>Wallet Account E-mail Address</b> Position: 74-137 Length: 64 Format: Display Hexadecimal	Contains a hash value of the full email address for the user's account that was sent by the digital wallet provider. <b>Note</b> This field will be populated when available.
<b>Reserved</b> Position: 138-168 Length: 31 Format: Alphanumeric	<b>Note</b> Reserved for future use.

## 9 TC 38: VCRFS/VDAS message transactions

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TCR 0-3: VCRFS

TCR 0-3, 5: VDAS

CTF - Outgoing and incoming Interchange

This section describes the following messages:

- *VisaNet Copy Request and Fulfilment Service (VCRFS) Messages*
- *VisaNet Documentation Automation Service (VDAS) Messages*

### VisaNet Copy Request and Fulfilment Service (VCRFS) Messages

This service provides Members with an automated system for processing Copy Requests and fulfilments. Copy Requests and fulfilments are sent and received through Visa Resolve Online. Fulfilments are electronically delivered to Members through DMSC.

DMSC processes requests (TC 52) and responses (TC 38, 39) as part of its normal Interchange clearing and Settlement Cycle. For the edit criteria for those records, see the section on TC 52 and TC 39.

The TC 38 is used to convey the following responses for Copy Requests:

- Non-fulfilment messages
- Pick list messages

DMSC delivers TC 38 messages to Visa Resolve Online. Messages are not intended to be delivered to a host system.

A VCRFS advice (Transaction Type A) is a message generated by DMSC to advise VROL users of each automated Request for Copy transaction collected from the Issuer's Extended Access Server (EA Server) during the current Settlement Cycle.

A non-fulfilment message (Transaction Type N) is used by an Acquirer to notify an Issuer that the requested copy will not be sent. A Merchant participating in VCRFS can use this message to notify the Acquirer that the requested item is not available. Specific reason codes are defined to explain the reasons for not providing the requested item. An Issuer participating in VCRFS receives non-fulfilment messages through VROL.

A pick list message (Transaction Type P) is used by an Acquirer to notify the Merchant or the remote paper storage location of a Visa or non-Visa request for original/copy item.

### VisaNet Documentation Automation Service (VDAS) Messages

The VisaNet Documentation Automation Service (VDAS) uses the TC 38 Chargeback or representation advice message (transaction type C or R respectively). The transaction is described for documentation purposes only and should not be created by the host system.

This transaction is created by DMSC upon successful edits of a Chargeback/representment transaction eligible for VDAS. DMSC delivers it to VROL.

Transaction type	Valid TCRs						Comments
	TCR 0	TCR 1	TCR 2	TCR 3	TCR 5	TCR 6-7	
Non-fulfilment	✓	✓					Data Type = F Transaction Type = N Message Transaction No. = 1 End Flag = G <sup>1</sup> End Flag = F
Optional Text Message	✓	✓	✓	✓	✓	✓	(Applicable to non-fulfilment transactions) Data Type Flag = T Transaction Type = N Message Transaction No. = 2 Last TCR Data Length = number of characters in the last TCR of the text message <sup>2</sup> End Flag = space <sup>3</sup>
VCRFS Advice	✓	✓	✓				Transaction Type = A <sup>4</sup>
Pick List	✓	✓	✓				Transaction Type = A <sup>5</sup>
VDAS Advice	✓	✓	✓	✓	✓	✓	<b>Note</b> Up to TCR 5 only Transaction Type = C or R <sup>5</sup>
1. If text message follows. 2. This field must not contain a 0 (zero) when End Flag is an F. 3. If more than seven TCRs are needed and last TCR data length must be 0 (zero). 4. Generated by Visa; does not go to Visa Extended Access Server endpoints. 5. Generated by Visa; goes to Merchant endpoints or Acquirer's remote sites.							

## 9.1 TCR 0

CTF - Outgoing and incoming Interchange

### 9.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	AN	End Flag
18-20	3	UN	Last TCR Data Length
21-32	12	UN	Retrieval Request ID
33	1	AN	Data Type Flag
34	1	AN	Transaction Type
35	1	AN	Source Routing Flag
36	1	AN	Destination Routing Flag
37	1	AN	Error Return Flag
38	1	UN	Settlement Flag
39-43	5	UN	Message Transaction Number
44-50	7	UN	Destination Sub-Address
51-57	7	UN	Source Sub-Address
58-61	4	AN	Reserved
62-84	23	AN	Acquirer Reference Number
85-100	16	UN	Account Number
101-103	3	UN	Account Number Extension
104-118	15	UN	Transaction Identifier
119	1	AN	Excluded Transaction Identifier Reason
120	1	AN	CRS Processing Code
121-122	2	UN	Multiple Clearing Sequence Number
123-150	28	AN	Reserved
151-156	6	UN	Issuer Financial BIN
157-162	6	UN	Acquirer Financial BIN
163	1	AN	Secondary Advice Type

Record layout - TCR 0			
Position	Field length	Format	Contents
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

### 9.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this DMSC transaction message is sent.  This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated service participant.  <b>Note</b> For valid non-fulfilments destined to a fax Issuer endpoint, the VIC overrides the destination BIN and sends it to the reporting BIN of the Account Number.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.  This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated Service participant.

Edit criteria - TCR 0					
Field	Description				
<b>End Flag</b> Position: 17 Length: 1 Format: Alphanumeric	<p>Flag designating whether there are more TCs that follow this message or whether this is the end of a page or group of transactions.</p> <p><b>VIC edit</b></p> <p>The field must contain one of the following values:</p> <ul style="list-style-type: none"> <li><b>Space</b> Indicates there are more TCs to follow for this message</li> <li><b>P</b> Indicates the end of a page of unformatted text data within a group</li> <li><b>G</b> Indicates the end of the last page in a group of transactions within the message. Another group of transactions follows</li> <li><b>F</b> Indicates the end of the last group of transactions in the message</li> </ul>				
<b>Last TCR Data Length</b> Position: 18-20 Length: 3 Format: Unpacked numeric	<p>Data length of the last transaction component record (TCR) of the transaction. For text data transactions, this field contains the number of characters of data in the last TCR of the transaction.</p> <p><b>VIC edit</b></p> <p>This field must be numeric. If the Data Type is T and the End Flag is not a space, this field must be greater than 0 (zero).</p> <p>This field may contain zeros.</p>				
<b>Retrieval Request ID</b> Position: 21-32 Length: 12 Format: Unpacked numeric	<p>Numeric identifier of an Issuer's request for a Transaction Receipt, which could include the original, a paper copy or facsimile or an electronic version.</p> <p><b>VIC edit</b></p> <p>This field must be numeric. In the following cases, this field must contain a properly formatted Retrieval Request ID:</p> <ul style="list-style-type: none"> <li>■ Transaction Type A</li> <li>■ Transaction Type C</li> <li>■ Transaction Type R</li> </ul> <p>This field may contain zeros.</p>				
<b>Data Type Flag</b> Position: 33 Length: 1 Format: Alphanumeric	<p>Flag identifying the type of data in the TCR. Flags are:</p> <table> <tr> <td><b>F</b></td> <td>Transaction contains formatted data</td> </tr> <tr> <td><b>T</b></td> <td>Transaction contains unformatted data</td> </tr> </table> <p><b>VIC edit</b></p> <p>The field must contain an F or T.</p>	<b>F</b>	Transaction contains formatted data	<b>T</b>	Transaction contains unformatted data
<b>F</b>	Transaction contains formatted data				
<b>T</b>	Transaction contains unformatted data				

Edit criteria - TCR 0	
Field	Description
<b>Transaction Type</b> Position: 34 Length: 1 Format: Alphanumeric	<p>The type of transaction contained in this TCR. Types are:</p> <ul style="list-style-type: none"> <li>A      VCRFS advice</li> <li>N      Non-fulfilment</li> <li>D      Dispute</li> <li>P      Pick list</li> <li>C      Chargeback advice</li> <li>R      Representment advice</li> </ul> <p><b>VIC edit</b></p> <p>The field must contain an A, N, D, P, C or R.</p>
<b>Source Routing Flag</b> Position: 35 Length: 1 Format: Alphanumeric	<p>Flag identifying the source of the transaction. Flags are:</p> <ul style="list-style-type: none"> <li>I      Transaction from Issuer. This is for dispute requests.</li> <li>A      Transaction from Acquirer. This is used to send non-fulfilments to Issuers.</li> <li>S      Transaction from secondary Acquirer. This is used to send secondary Acquirer fulfilments and non-fulfilments to Issuers and Acquirers.</li> <li>M      Transaction from Merchant. This is used to send Merchant fulfilments and non-fulfilments to Issuers and Acquirers.</li> <li>V      Transaction from Visa. This is used for VCRFS or VDAS advice messages.</li> </ul> <p><b>VIC edit</b></p> <p>The field must contain an I, A, S, M or V. It must be a valid code for the transaction type:</p> <ul style="list-style-type: none"> <li>■ For Transaction Type A, it must be I or V.</li> <li>■ For Transaction Type P, it must be A.</li> <li>■ For Transaction Type C or R, it must be I or A or V.</li> </ul>

Edit criteria - TCR 0	
Field	Description
<b>Destination Routing Flag</b> Position: 36 Length: 1 Format: Alphanumeric	<p>Flag designating to whom the transaction is being sent: Acquirer, Issuer, Merchant, secondary Acquirer or Visa.</p> <p>Flags are:</p> <p>A Transaction destined to Acquirer. This is used for VCRFS advice messages and non-fulfilments from Merchants. It is also used for VDAS advice messages.</p> <ul style="list-style-type: none"> <li>I Transaction destined to Issuer. This is for VCRFS advice messages and non-fulfilments. It is also used for VDAS advice messages.</li> <li>V Transaction to Visa. This is used for dispute requests.</li> </ul> <p><b>VIC edit</b></p> <p>The field must contain an I, A, M, or V. It must be a valid code for the transaction type:</p> <ul style="list-style-type: none"> <li>■ For Transaction Type A, it must be I or A</li> <li>■ For Transaction Type P, it must be A, S, or M</li> <li>■ For Transaction Type C or R, it must be I or A</li> </ul>
<b>Error Return Flag</b> Position: 37 Length: 1 Format: Alphanumeric	Error return flag.
<b>Settlement Flag</b> Position: 38 Length: 1 Format: Unpacked numeric	Reserved for future use. If this field is used, it should contain the Settlement Flag from the original Request for Copy or VCRFS advice.
<b>Message Transaction Number</b> Position: 39-43 Length: 5 Format: Unpacked numeric	<p>Indicates the sequence number of the transaction within a message made up of multiple transactions.</p> <p><b>VIC edit</b></p> <p>The field must be numeric and greater than 0 (zero).</p>
<b>Destination Sub-Address</b> Position: 44-50 Length: 7 Format: Unpacked numeric	<p>The secondary address to which the transaction can be sent. It is a CRM sub-address or a Public Network ID and mailbox ID.</p> <p>For a non-fulfilment destined to an Issuer, the field must contain the Issuer VCRFS sub-address from the Request for Copy or VCRFS advice.</p> <p><b>VIC edit</b></p> <p>The field must be numeric.</p>

Edit criteria - TCR 0	
Field	Description
<b>Source Sub-Address</b> Position: 51-57 Length: 7 Format: Unpacked numeric	If included, this is the sub-address of the sender. It is a CRM sub-address or a Public Network ID and mailbox ID. <b>VIC edit</b> The field must be numeric.
<b>Reserved</b> Position: 58-61 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Acquirer Reference Number</b> Position: 62-84 Length: 23 Format: Alphanumeric	Identification number assigned by the Acquirer. For non-fulfilment sent to an Issuer, this field must contain the Acquirer reference number from the Request for Copy or VCRFS advice. <b>VIC edit</b> The Format Code in position 62 must contain either a 2 or a 7.
<b>Account Number</b> Position: 85-100 Length: 16 Format: Unpacked numeric	Primary Account Number. When required, this field must contain the Account Number that appears on the Request for Copy or VCRFS advice. For dispute requests from Swedish Issuers, the Product ID associated with the Account Number must be a Visa Product ID (Product IDs F, G, G3, K, K1,L, P, S, S1, S2 or S3). <b>VIC edit</b> The field must be numeric. For non-fulfilments with Destination Routing Flag of I, this field must contain a valid number.
<b>Account Number Extension</b> Position: 101-103 Length: 3 Format: Unpacked numeric	Used for Account Numbers greater than 16 digits. <b>VIC edit</b> The field must contain zeros if Account Number is 16 digits. or fewer.
<b>Transaction Identifier</b> Position: 104-118 Length: 15 Format: Unpacked numeric	A unique value that Visa assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks. <b>VIC Edit, national - US</b> If the Format Code subfield in the Acquirer Reference Number is 2, this field may not be zeros.
<b>Excluded Transaction Identifier Reason</b> Position: 119 Length: 1 Format: Alphanumeric	This field contains a code indicating that a Transaction Identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a Transaction Identifier can be processed successfully through the VisaNet systems. This field contains the value from the TC 05 for VDAS and from the TC 52 for VCRFS.

Edit criteria - TCR 0	
Field	Description
<b>CRS Processing Code</b> Position: 120 Length: 1 Format: Alphanumeric	Code will be set by DMSC when an exception item has been validated by the Chargeback Reduction Service. A transaction not qualified for CRS validation will contain a space.  Codes are:  Y      Validated Space   Not validated.
<b>Multiple Clearing Sequence Number</b> Position: 121-122 Length: 2 Format: Unpacked numeric	A sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single authorization. All DMSC clearing messages linked to a single Authorization Request must contain a unique clearing sequence number from at least 1 to the total number of Clearing Records for the authorization. The entry must be numeric.  <b>Outgoing</b> For all transactions that have non-numeric data in this field, the Edit Package replaces the data with zeros.
<b>Reserved</b> Position: 123-150 Length: 28 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Issuer Financial BIN</b> Position: 151-156 Length: 6 Format: Unpacked numeric	Issuer's Visa-assigned identification number, usually six digits. Must be a valid financial BIN. If zeros, it will be filled by DMSC with the default financial BIN on the CONFIG.
<b>Acquirer Financial BIN</b> Position: 157-162 Length: 6 Format: Unpacked numeric	Acquirer's Visa-assigned identification number, usually six digits. Must be a valid financial BIN. If zeros, it will be filled by DMSC with the default financial BIN on the CONFIG.
<b>Secondary Advice Type</b> Position: 163 Length: 1 Format: Alphanumeric	Indicates types of secondary advice being created. Types are:  F      Fulfilment N      Non-f fulfilment Space   This field is populated by Visa (Source Routing Flag V) when Visa is creating an advice of fulfilment or non-f fulfilment.

Edit criteria - TCR 0	
Field	Description
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) when this TC 38 was processed. The field must contain a valid date in YDDD format. <b>VIC edit</b> The field must contain the date when this TC 38 advice was processed.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 9.2 TCR 1: Non-fulfilment

CTF - Outgoing and incoming Interchange

### 9.2.1 Record layout

Record layout - TCR 1: Non-fulfilment			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	UN	Nonfulfillment Reason Code
19-30	12	UN	Transaction Amount
31-33	3	AN	Transaction Currency Code
34-35	2	UN	Retrieval Request Reason Code
36-39	4	UN	Purchase Date (MMDD)
40-48	9	UN	Issuer Control Number
49-52	4	UN	Network Identification Code
53-168	116	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 9.2.2 Edit criteria

Edit criteria - TCR 1: Non-fulfilment	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 1: Non-fulfilment	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain 1.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Nonfulfillment Reason Code</b> Position: 17-18 Length: 2 Format: Unpacked numeric	Code indicating the reason why Copy Request not fulfilled: no draft available, invalid reference number, Acquirer will not fulfil, etc. <b>Note</b> For a list of valid codes, see <a href="#">Non-fulfilment Reason Code - Copy Request and Fulfilment Service</a> on page 749.
<b>Transaction Amount</b> Position: 19-30 Length: 12 Format: Unpacked numeric	The numerical amount of the transaction. <b>VIC edit</b> This field must contain a numeric entry and may be zeros. Two decimals are implied. <b>Note</b> If the Request for Copy or the VCRFS advice provides the Transaction Amount, it should be retained and returned in non-fulfilments sent to the Issuer.
<b>Transaction Currency Code</b> Position: 31-33 Length: 3 Format: Alphanumeric	Code designating the type of currency used in the transaction. <b>VIC edit</b> This field must contain spaces or a valid numeric currency code. <b>Note</b> If the Request for Copy or the VCRFS advice provides the Currency Code, it should be retained and returned in non-fulfilments sent to the Issuer. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Retrieval Request Reason Code</b> Position: 34-35 Length: 2 Format: Unpacked numeric	Code designating the reason for the retrieval request. <b>VIC edit</b> The field must contain a numeric entry. <b>Note</b> The Reason Code from the VCRFS or advice should be retained and returned in non-fulfilments sent to the Issuer.

Edit criteria - TCR 1: Non-fulfilment	
Field	Description
<b>Purchase Date</b> Position: 36-39 Length: 4 Format: Unpacked numeric	Date the purchase was made. <b>VIC edit</b> The field must contain a numeric entry. The field must contain zeros or a valid date in MMDD format. <b>Note</b> If the Request for Copy or the VCRFS advice provides the purchase date, it should be retained in the non-fulfilments and returned to the Issuer.
<b>Issuer Control Number</b> Position: 40-48 Length: 9 Format: Unpacked numeric	A nine-digit number optionally assigned by Issuers to manage Copy Requests. <b>VIC edit</b> The field must contain a numeric entry. <b>Note</b> If the Request for Copy or the VCRFS advice provides the Issuer Control Number, it should be retained in the non-fulfilments and returned to the Issuer.
<b>Network Identification Code</b> Position: 49-52 Length: 4 Format: Unpacked numeric	Indicates the transaction network. The entry must be numeric and may be zeros. Valid values are:  0002 Visa (the default if the network is not included) 0003 Interlink 0004 Plus
<b>Reserved</b> Position: 53-168 Length: 116 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 9.3 TCR 1-7: VCRFS Non-fulfilment Text Message

CTF - Outgoing and incoming Interchange

### 9.3.1 Record layout

Record layout - TCR 1-7: VCRFS Non-fulfilment Text Message			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-168	152	AN	Text

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 9.3.2 Edit criteria

Edit criteria - TCR 1-7: VCRFS Non-fulfilment Text Message	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain 1, 2, 3, 4, 5, 6 or 7.

Edit criteria - TCR 1-7: VCRFS Non-fulfilment Text Message	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this DMSC transaction message is sent. <b>Note</b> For valid non-fulfilments destined to a fax Issuer endpoint, the VIC overrides the destination BIN and sends it to the reporting BIN of the Account Number.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	Visa-assigned identification number of the source of the transaction. This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated service participant.
<b>Text</b> Position: 17-168 Length: 152 Format: Alphanumeric	Text providing information regarding the non-fulfilment.

## 9.4 TCR 1: VCRFS/VDAS Advice

CTF - Outgoing and incoming Interchange

### 9.4.1 Record layout

Record layout - TCR 1: VCRFS/VDAS Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-24	8	AN	Reserved
25-28	4	UN	Purchase Date (MMDD)
29-40	12	UN	Transaction Amount
41-43	3	AN	Transaction Currency Code
44-68	25	AN	Merchant Name
69-81	13	AN	Merchant City
82-84	3	AN	Merchant Country Code
85-88	4	UN	Merchant Category Code
89-93	5	UN	US Merchant ZIP Code
94-96	3	AN	Merchant State/Province Code
97-105	9	UN	Issuer Control Number
106-107	2	UN	Reason Code
108	1	AN	Request Type
109-120	12	UN	Authorized Amount
121-123	3	AN	Authorization Currency Code
124-125	2	AN	Authorization Response Code
126	1	AN	Market-specific Authorization Data Indicator
127-138	12	UN	Total Authorized Amount
139-154	16	UN	PAN Token
155-157	3	UN	PAN Extension
158-168	11	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 9.4.2 Edit criteria

Edit criteria - TCR 1: VCRFS/VDAS Advice	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Reserved</b>  Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b>  Position: 17-24 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Purchase Date</b>  Position: 25-28 Length: 4 Format: Unpacked numeric	Date the purchase was made.  <b>VIC edit</b>  The field must contain a numeric entry which is either zeros or a valid date in MMDD format.
<b>Transaction Amount</b>  Position: 29-40 Length: 12 Format: Unpacked numeric	The numerical amount of the transaction. Note that: <ul style="list-style-type: none"><li>■ On a VCRFS advice, the field contains the Transaction Amount</li><li>■ On a VDAS advice, the field contains the Source Amount from the draft data transaction</li></ul> <b>VIC edit</b>  The field must contain a numeric entry which may be zeros. Two decimals are implied.

Edit criteria - TCR 1: VCRFS/VDAS Advice	
Field	Description
<b>Transaction Currency Code</b> Position: 41-43 Length: 3 Format: Alphanumeric	Code designating the type of currency used in the transaction. <b>VIC edit</b> On a VCRFS/VDAS advice, this field contains the Transaction Currency Code. If the Transaction Currency Code was not on the Request for Copy, this field will be spaces. <b>Note</b> For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant Name</b> Position: 44-68 Length: 25 Format: Alphanumeric	Name of Merchant that generated the transaction. <b>VIC edit</b> On a VCRFS/VDAS advice, this field contains the Merchant Name.
<b>Merchant City</b> Position: 69-81 Length: 13 Format: Alphanumeric	City in which the Merchant is located. <b>VIC edit</b> On a VCRFS/VDAS advice, this field contains the Merchant City.
<b>Merchant Country Code</b> Position: 82-84 Length: 3 Format: Alphanumeric	Code designating the country in which the Merchant is located. <b>VIC edit</b> On a VCRFS/VDAS advice, this field contains the Merchant Country Code. For Visa Europe transactions, the Country Codes are two left-justified alphabetic characters. <b>Note</b> For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant Category Code</b> Position: 85-88 Length: 4 Format: Unpacked numeric	Code designating the principal trade, profession or line of business in which the Merchant is engaged. <b>VIC edit</b> The field must contain a numeric entry. <b>Note</b> On a VCRFS/VDAS advice, this field contains the Merchant Category Code. For more information on category codes, see Visa Europe Merchant Data Standards.
<b>US Merchant ZIP Code</b> Position: 89-93 Length: 5 Format: Unpacked numeric	Merchant's ZIP code. VIC edit: The field must contain a numeric entry. <b>Note</b> On a VCRFS/VDAS advice, this field contains the Merchant ZIP Code.

Edit criteria - TCR 1: VCRFS/VDAS Advice	
Field	Description
<b>Merchant State/Province Code</b> Position: 94-96 Length: 3 Format: Alphanumeric	Code designating Merchant's state or province. <b>VIC edit</b> On a VCRFS/VDAS advice, this field contains the Merchant State or Province Code.
<b>Issuer Control Number</b> Position: 97-105 Length: 9 Format: Unpacked numeric	A nine-digit number optionally assigned by Issuers to manage Copy Requests. When no control number is present, but a fax number is, this subfield must be space-filled. <b>VIC edit</b> The field must contain a numeric entry. <b>Note</b> On a VCRFS/VDAS advice, this field contains the Issuer Control Number. This field may contain zeros (this is a VCRFS field).
<b>Reason Code</b> Position: 106-107 Length: 2 Format: Unpacked numeric	Code indicating the reason for this advice. <b>VIC edit</b> The field must contain a numeric entry. On a VCRFS/VDAS advice, this field contains the Reason Code.
<b>Request Type</b> Position: 108 Length: 1 Format: Alphanumeric	Code designating whether the request is for a copy or an original. <b>VIC edit</b> The field must contain a C, an R, or a space. On VCRFS/VDAS advice messages, it contains a C: C Request for copy
<b>Authorized Amount</b> Position: 109-120 Length: 12 Format: Unpacked numeric	Amount the Issuer originally authorized. The Authorized Amount from TCR 5 of the Chargeback or representment. Two decimals are implied.
<b>Authorization Currency Code</b> Position: 121-123 Length: 3 Format: Alphanumeric	Currency code of the authorized Source Amount. The Authorization Currency Code from TCR 5 of the Chargeback or representment.
<b>Authorization Response Code</b> Position: 124-125 Length: 2 Format: Alphanumeric	The Authorization Response Code from TCR 5 of the Chargeback or representment. Code provided by the Issuer when a transaction is approved or there is "no reason to decline".

Edit criteria - TCR 1: VCRFS/VDAS Advice	
Field	Description
<b>Market-Specific Authorization Data Indicator</b> Position: 126 Length: 1 Format: Alphanumeric	Code indicating if the industry for which market-specific data has been provided. The Market-Specific Authorization Data Indicator from TCR 5 of the Chargeback or representment.
<b>Total Authorized Amount</b> Position: 127-138 Length: 12 Format: Unpacked numeric	The total amount of the transaction including all taxes and miscellaneous fees. The Total Authorized Amount from TCR 5 of the Chargeback or representment. Two decimals are implied.
<b>PAN Token</b> Position: 139-154 Length: 16 Format: Unpacked Numeric	A value that replaces the Cardholder's Account Number at the time of authorization and clearing for Merchants and Acquirers. For transactions that do not contain token-specific data, this field will contain all zeros.
<b>PAN Extension</b> Position: 155-157 Length: 3 Format: Unpacked Numeric	This field must contain zeros.
<b>Reserved</b> Position: 158-168 Length: 11 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 9.5 TCR 2: VCRFS Advice

CTF - Outgoing and incoming Interchange

### 9.5.1 Record layout

Record layout - TCR 2: VCRFS Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17	1	AN	Requested Fulfillment Method
18	1	AN	Established Fulfillment Method
19-24	6	UN	Issuer Workstation BIN
25-31	7	AN	Issuer RFC Sub-Address
32-47	16	AN	Issuer FAX Number
48	1	AN	Routing Tier Code
49-57	9	UN	Routing Transit Number (ABA Number)
58-76	19	AN	Customer Account Number
77-91	15	AN	Check Serial Number
92-95	4	UN	Network Identification Code
96-168	73	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 9.5.2 Edit criteria

Record Layout - TCR 2: VCRFS Advice	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 2.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Requested Fulfillment Method</b> Position: 17 Length: 1 Format: Alphanumeric	Code designating whether a manual or automated fulfilment is being requested. <b>VIC edit</b> On VCRFS advice messages, this field indicates whether the Issuer requested a manual or an automated fulfilment: 0 Manual fulfilment requested by Issuer 1 Automated fulfilment requested by Issuer

Record Layout - TCR 2: VCRFS Advice	
Field	Description
<b>Established Fulfillment Method</b> Position: 18 Length: 1 Format: Alphanumeric	Code designating whether the fulfilment method must be fulfilled manually or through the automated service. <b>VIC edit</b> On VCRFS advice messages, this field indicates the fulfilment method that the Acquirer should use as determined by the VIC (based on the method requested by the Issuer, the Request Reason Code, and whether the Acquirer is an automated service participant). Valid values are: <ul style="list-style-type: none"> <li><b>0</b> The request must be fulfilled manually. If a fax number is included in this TCR, the copy should be sent by fax to that number. Otherwise, it should be sent by mail.</li> <li><b>1</b> Automated fulfilment must be sent through the VisaNet network.</li> </ul>
<b>Issuer Workstation BIN</b> Position: 19-24 Length: 6 Format: Unpacked numeric	BIN that identifies the Issuer workstation to which the data is sent. <b>VIC edit</b> This field must be a valid workstation BIN. <b>Note</b> This BIN must be used as the Destination BIN in any automated fulfilments or non-fulfilments sent to the Issuer.
<b>Issuer RFC Sub-Address</b> Position: 25-31 Length: 7 Format: Alphanumeric	Issuer's Request for Copy secondary address. <b>VIC edit</b> This sub-address must be used as the destination sub-address in any automated fulfilment or non-fulfilment transaction being sent to the Issuer. This field may contain zeros.
<b>Issuer FAX Number</b> Position: 32-47 Length: 16 Format: Alphanumeric	Fax number used for sending manual fulfilments to the Issuer. <b>VIC edit</b> This field may contain spaces.

Record Layout - TCR 2: VCRFS Advice	
Field	Description
<b>Routing Tier Code</b> Position: 48 Length: 1 Format: Alphanumeric	Code designating VCRFS advice routing (domestic, non-domestic, international). The Routing Tier Codes are: 1 International 2 Non-domestic 3 Domestic <b>VIC edit</b> This field is applicable only on VCRFS advice messages. The VIC inserts the code prior to delivery.
<b>Routing Transit Number (ABA Number)</b> Position: 49-57 Length: 9 Format: Unpacked numeric	The drawee financial institution's Routing Transit Number (ABA Number). Derived from the composite ISO field 125 usage 6.
<b>Customer Account Number</b> Position: 58-76 Length: 19 Format: Alphanumeric	The Cardholder deposit Account Number. This field is left-justified and space-filled. Derived from the composite ISO field 125 usage 6.
<b>Check Serial Number</b> Position: 77-91 Length: 15 Format: Alphanumeric	The serial number of the cheque being converted. This field is left-justified and space-filled. Derived from the composite ISO field 125 usage 6. <b>Note</b> The cheque serial number is optional for internet, mail order or telephone order transactions. This field will be filled with spaces if not submitted.

Record Layout - TCR 2: VCRFS Advice	
Field	Description
<b>Network Identification Code</b> Position: 92-95 Length: 4 Format: Unpacked numeric	Indicates the transaction network. The entry must be numeric and may be zeros. Valid values are: 0002 Visa (the default if the network is not included) 0003 Interlink 0004 Plus
<b>Reserved</b> Position: 96-168 Length: 73 Format: Alphanumeric	This field is reserved for future use. <b>VIC edit</b> This field must be space-filled.

## 9.6 TCR 2: VDAS Advice

CTF - Outgoing and incoming Interchange

### 9.6.1 Record layout

Record layout - TCR 2: VDAS Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17	1	AN	Requested Fulfillment Method
18	1	AN	Established Fulfillment Method
19-24	6	UN	Destination Workstation BIN
25-31	7	AN	Destination Sub-Address
32-47	16	AN	Destination FAX Number
48	1	AN	Routing Tier Code
49-54	6	UN	Source Workstation BIN
55-56	2	UN	Draft Transaction Code
57	1	AN	Floor Limit Indicator
58	1	AN	CRB/Exception File Indicator
59	1	AN	Positive Cardholder Authorization Service (PCAS) Indicator
60-67	8	UN	Acquirer's Business ID
68-79	12	UN	Destination Amount
80-82	3	AN	Destination Currency Code
83	1	AN	Requested Payment Service
84	1	UN	Usage Code
85	1	AN	Authorization Characteristics Indicator
86-91	6	AN	Authorization Code
92	1	AN	POS Terminal Capability
93	1	AN	Reserved
94	1	AN	Cardholder ID Method
95-96	2	AN	POS Entry Mode
97-100	4	UN	Exception Item Central Processing Date (YDDD)
101	1	AN	Exception Item Reimbursement Attribute
102-105	4	UN	Network

Record layout - TCR 2: VDAS Advice			
Position	Field length	Format	Contents
106-117	12	UN	Retrieval Reference Number
118-123	6	UN	Interface Trace Number
124-128	5	AN	Reserved
129-133	5	AN	Agent Unique ID
134-168	35	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 9.6.2 Edit criteria

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 2.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Requested Fulfillment Method</b> Position: 17 Length: 1 Format: Alphanumeric	Code designating whether a manual or automated fulfilment is being requested. <b>VIC edit</b> This field will contain a space.

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Established Fulfillment Method</b> Position: 18 Length: 1 Format: Alphanumeric	<p>Code designating whether the fulfilment method must be fulfilled manually or is automated.</p> <p><b>VIC edit</b></p> <p>On VDAS advice messages, this field indicates the response method that should be used as determined by the VIC (based on whether the opposite party is a VDAS participant). Valid values are:</p> <ul style="list-style-type: none"> <li><b>0</b> The request must be fulfilled manually.</li> <li><b>1</b> Automated fulfilment should be sent through the VisaNet network.</li> </ul>
<b>Destination Workstation BIN</b> Position: 19-24 Length: 6 Format: Unpacked numeric	<p>The BIN of the workstation located at the destination of the Chargeback or representment.</p> <p><b>VIC edit</b></p> <p>This field will be a valid workstation BIN.</p> <p><b>Chargebacks (Transaction type C)</b></p> <p>If the Acquirer is a VDAS participant, this field will contain the Acquirer Workstation BIN from the TCR 1 of the Chargeback (position 11-16) if present, otherwise DMSC will insert the default Acquirer VDAS BIN from the CONFIG.</p> <p><b>Representments (Transaction type R)</b></p> <p>If the Issuer is a VDAS participant, this field will contain the Issuer Workstation BIN from the TCR 1 of the representment (position 5-10) if present, otherwise DMSC will insert the default Issuer VDAS BIN from the CONFIG.</p>
<b>Destination Sub-Address</b> Position: 25-31 Length: 7 Format: Alphanumeric	<p>Secondary address of the destination of the Chargeback or representment.</p> <p><b>VIC edit</b></p> <p>This field must be zero-filled.</p>
<b>Destination FAX Number</b> Position: 32-47 Length: 16 Format: Alphanumeric	<p>FAX number of the destination of the Chargeback or representment.</p> <p><b>VIC edit</b></p> <p>This field must be space-filled.</p>

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Routing Tier Code</b> Position: 48 Length: 1 Format: Alphanumeric	Code designating VCRFS advice routing (domestic, non-domestic, international). The Routing Tier Codes are:  1      Interregional 2      Regional Non-domestic 3      Domestic  <b>VIC edit</b> This field is applicable only on VDAS advice messages. The VIC inserts the code prior to delivery.
<b>Source Workstation BIN</b> Position: 49-54 Length: 6 Format: Unpacked numeric	The BIN of the workstation located at the source of the Chargeback or representment  <b>VIC edit</b> This field will be a valid workstation BIN.  <b>Chargebacks (Transaction type C)</b> If the Issuer is a VDAS participant, this field will contain the Issuer Workstation BIN from the TCR 1 of the Chargeback (position 5-10) if present, otherwise DMSC will insert the default Issuer VDAS BIN from the CONFIG.  <b>Representments (Transaction type R)</b> If the Acquirer is a VDAS participant, this field will contain the Acquirer Workstation BIN from the TCR 1 of the representment (position 11-16) if present, otherwise DMSC will insert the default Acquirer VDAS BIN from the CONFIG.
<b>Draft Transaction Code</b> Position: 55-56 Length: 2 Format: Unpacked numeric	This field must contain the Draft Transaction Code from TCR 0 of the Chargeback or representment.
<b>Floor Limit Indicator</b> Position: 57 Length: 1 Format: Alphanumeric	Indicates whether the transaction was above or below the Merchant's Floor Limit for the date of purchase. This field must contain the Floor Limit Indicator from TCR 0 of the Chargeback or representment.
<b>CRB/Exception File Indicator</b> Position: 58 Length: 1 Format: Alphanumeric	Indicates that the Account Number used in the transaction was listed in the Card Recovery Bulletin or the Exception File (US transactions). This field must contain the CRB/Exception File Indicator from TCR 0 of the Chargeback or representment.

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Positive Cardholder Authorization Service (PCAS) Indicator</b> Position: 59 Length: 1 Format: Alphanumeric	This field must contain the Positive Cardholder Authorization Service (PCAS) Indicator from TCR 0 of the Chargeback or representment.
<b>Acquirer's Business ID</b> Position: 60-67 Length: 8 Format: Unpacked numeric	A unique Member identification number assigned by Visa. This field must contain the Acquirer's Business ID from TCR 0 of the Chargeback or representment.
<b>Destination Amount</b> Position: 68-79 Length: 12 Format: Unpacked numeric	This field must contain the Destination Amount from TCR 0 of the Chargeback or representment.
<b>Destination Currency Code</b> Position: 80-82 Length: 3 Format: Alphanumeric	This field must contain the Destination Currency Code from TCR 0 of the Chargeback or representment.
<b>Requested Payment Service</b> Position: 83 Length: 1 Format: Alphanumeric	This field must contain the Requested Payment Service from TCR 0 of the Chargeback or representment.
<b>Usage Code</b> Position: 84 Length: 1 Format: Unpacked numeric	Indicates whether this is the first presentment or the second. This field must contain the Usage Code from TCR 0 of the Chargeback or representment.
<b>Authorization Characteristics Indicator</b> Position: 85 Length: 1 Format: Alphanumeric	A code used by the Acquirer to request CPS qualification. This field must contain the Authorization Characteristics Indicator from TCR 0 of the Chargeback or representment.

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Authorization Code</b> Position: 86-91 Length: 6 Format: Alphanumeric	Code that an Issuer, its authorizing Processor, or stand-in Processor provides to indicate approval of a transaction. The code is returned in the Authorization Response. This field must contain the authorization code from TCR 0 of the Chargeback or representent.
<b>POS Terminal Capability</b> Position: 92 Length: 1 Format: Alphanumeric	This field must contain the POS Terminal Capability from TCR 0 of the Chargeback or representent.
<b>Reserved</b> Position: 93 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Cardholder ID Method</b> Position: 94 Length: 1 Format: Alphanumeric	Method used to identify Cardholder (PIN, signature, etc.). This field must contain the Cardholder ID Method from TCR 0 of the Chargeback or representent.  The field must be space-filled or contain one of the values listed in <a href="#">Cardholder ID Method</a> on page 655.
<b>POS Entry Mode</b> Position: 95-96 Length: 2 Format: Alphanumeric	This field must contain the POS Entry Mode from TCR 0 of the Chargeback or representent.
<b>Exception Item Central Processing Date (YDDD)</b> Position: 97-100 Length: 4 Format: Unpacked numeric	The Central Processing Date from TCR 0 of the Chargeback or representent.
<b>Exception Item Reimbursement Attribute</b> Position: 101 Length: 1 Format: Alphanumeric	The Reimbursement Attribute from TCR 0 of the Chargeback or representent.
<b>Network</b> Position: 102-105 Length: 4 Format: Unpacked numeric	Network value from the Chargeback or representent.

Edit criteria - TCR 2: VDAS Advice	
Field	Description
<b>Retrieval Reference Number</b> Position: 106-117 Length: 12 Format: Unpacked numeric	Retrieval Reference Number from the Chargeback or representment.
<b>Interface Trace Number</b> Position: 118-123 Length: 6 Format: Unpacked numeric	Trace Number from the Chargeback or representment.
<b>Reserved</b> Position: 124-128 Length: 5 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Agent Unique ID</b> Position: 129-133 Length: 5 Format: Alphanumeric	Indicates the origin of the transaction.
<b>Reserved</b> Position: 134-168 Length: 35 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 9.7 TCR 3: Chargeback Documentation Data

CTF - Outgoing and incoming Interchange

### 9.7.1 Record layout

Record layout - TCR 3: Chargeback Documentation Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Chargeback Reference Number
11	1	AN	Documentation Indicator
12-61	50	AN	Member Message Text
62-63	2	AN	Special Condition Indicators
64-78	15	AN	Card Acceptor ID
79-86	8	AN	Terminal ID
87	1	AN	Mail/Telephone Indicator
88	1	AN	Special Chargeback Indicator
89	1	UN	Cardholder-Activated Terminal Indicator
90	1	AN	Prepaid Card Indicator
91	1	AN	AVS Response Code
92	1	AN	Authorization Source Code
93	1	AN	Purchase Identifier Format
94	1	AN	ATM Account Selection
95-119	25	AN	Purchase Identifier
120-128	9	UN	Cashback
129-168	40	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 9.7.2 Edit criteria

Edit criteria - TCR 3: Chargeback Documentation Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 3.
<b>Chargeback Reference Number</b> Position: 5-10 Length: 6 Format: Unpacked numeric	Unique identifier assigned by Issuers to Chargebacks. The Chargeback Reference Number from the TCR 1 of the Chargeback or representment.
<b>Documentation Indicator</b> Position: 11 Length: 1 Format: Alphanumeric	The Documentation Indicator from the TCR 1 of the Chargeback or representment. Indicates the status of supporting documentation. For a list of valid values, see <a href="#">Documentation Indicator</a> on page 661.
<b>Member Message Text</b> Position: 12-61 Length: 50 Format: Alphanumeric	Contains Member text message. The Member Message Text from the TCR 1 of the Chargeback or representment.
<b>Special Condition Indicators</b> Position: 62-63 Length: 2 Format: Alphanumeric	Must contain the Special Condition Indicator from TCR 1 of the Chargeback or representment draft data. Provides extra information to assist in the Visa effort to reduce the number of chargebacks.

Edit criteria - TCR 3: Chargeback Documentation Data	
Field	Description
<b>Card Acceptor ID</b> Position: 64-78 Length: 15 Format: Alphanumeric	Code that identifies the Card acceptor operating the POS terminal. The Card Acceptor ID from the TCR 1 of the Chargeback or representment.
<b>Terminal ID</b> Position: 79-86 Length: 8 Format: Alphanumeric	Code that identifies the Card acceptor terminal or ATM. The Terminal ID from the TCR 1 of the Chargeback or representment.
<b>Mail/Telephone Indicator</b> Position: 87 Length: 1 Format: Alphanumeric	Indicates transaction performed by mail, telephone or electronic commerce. The Mail/Telephone/Electronic Commerce and Payment Indicator from the TCR 1 of the Chargeback or representment.
<b>Special Chargeback Indicator</b> Position: 88 Length: 1 Format: Alphanumeric	This subfield supplies extra information regarding Chargebacks (validation requests and advice messages). The Special Chargeback Indicator from the TCR 1 of the Chargeback or representment.
<b>Cardholder-Activated Terminal Indicator</b> Position: 89 Length: 1 Format: Unpacked numeric	If the transaction occurred at an unattended terminal, the indicator identifies what type of terminal, such as a petrol pump. The Cardholder-Activated Terminal Indicator from the TCR 1 of the Chargeback or representment. For valid values, see <i>Acceptance Terminal Indicator</i> on page 645.
<b>Prepaid Card Indicator</b> Position: 90 Length: 1 Format: Alphanumeric	Indicates the type of prepaid Card. The Prepaid Card Indicator from the TCR 1 of the Chargeback or representment.
<b>AVS Response Code</b> Position: 91 Length: 1 Format: Alphanumeric	Contains the response to an Address Verification Service request. The AVS Response Code from the TCR 1 of the Chargeback or representment.
<b>Authorization Source Code</b> Position: 92 Length: 1 Format: Alphanumeric	Identifies the source of the authorization. The Authorization Source Code from the TCR 1 of the Chargeback or representment.

Edit criteria - TCR 3: Chargeback Documentation Data	
Field	Description
<b>Purchase Identifier Format</b> Position: 93 Length: 1 Format: Alphanumeric	The Purchase Identifier Format from the TCR 1 of the Chargeback or representent.
<b>ATM Account Selection</b> Position: 94 Length: 1 Format: Alphanumeric	The ATM Account Selection from the TCR 1 of the Chargeback or representent.
<b>Purchase Identifier</b> Position: 95-119 Length: 25 Format: Alphanumeric	Indicates the type of identifying information (order number, invoice number, text description, etc.). The Purchase Identifier from the TCR 1 of the Chargeback or representent.
<b>Cashback</b> Position: 120-128 Length: 9 Format: Unpacked numeric	The cash back amount from the TCR 1 of the Chargeback or representent.
<b>Reserved</b> Position: 129-168 Length: 40 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 9.8 TCR 5: Industry-Specific Data - Passenger Itinerary

CTF - Outgoing and incoming Interchange

### 9.8.1 Record layout

Record layout - TCR 5: Industry-Specific Data-Passenger Itinerary			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27-46	20	AN	Passenger Name
47-52	6	UN	Departure Date (MMDDYY)
53-55	3	AN	Origination City/Airport Code
56-62	7	Group	Trip Leg 1 Information
63-69	7	Group	Trip Leg 2 Information
70-76	7	Group	Trip Leg 3 Information
77-83	7	Group	Trip Leg 4 Information
84-91	8	AN	Travel Agency Code
92-116	25	AN	Travel Agency Name
117	1	AN	Restricted Ticket Indicator
118-168	51	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 9.8.2 Edit criteria

Edit criteria - TCR 5: Industry-Specific Data-Passenger Itinerary	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 5.
<b>Reserved</b>  Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b>  Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction.
<b>Reserved</b>  Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Passenger Name</b>  Position: 27-46 Length: 20 Format: Alphanumeric	The Passenger Name from TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Passenger Itinerary	
Field	Description
<b>Departure Date (MMDDYY)</b> Position: 47-52 Length: 6 Format: Unpacked numeric	The Departure Date from TCR 3 of the Chargeback or representment.
<b>Origination City/Airport Code</b> Position: 53-55 Length: 3 Format: Alphanumeric	The Origination City/Airport Code from TCR 3 of the Chargeback or representment.
<b>Trip Leg 1 Information</b> Position: 56-62 Length: 7 Format: Group	Description of the first leg of trip. The Trip Leg 1 Information from the TCR 3 of the Chargeback or representment.
■ <b>Carrier Code</b> Position: 56-57 Length: 2 Format: Alphanumeric	The Trip Leg 1 Carrier Code from the TCR 3 of the Chargeback or representment.
■ <b>Service Class</b> Position: 58 Length: 1 Format: Alphanumeric	The Trip Leg 1 Service Class from the TCR 3 of the Chargeback or representment.
■ <b>Stop-Over Code</b> Position: 59 Length: 1 Format: Alphanumeric	The Trip Leg 1 Stop Over Code from the TCR 3 of the Chargeback or representment.
■ <b>Destination City</b> Position: 60-62 Length: 3 Format: Alphanumeric	The Trip Leg 1 Destination City from the TCR 3 of the Chargeback or representment.
<b>Trip Leg 2 Information</b> Position: 63-69 Length: 7 Format: Group	Description of the second leg of trip. The Trip Leg 2 Information from the TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Passenger Itinerary	
Field	Description
■ <b>Carrier Code</b> Position: 63-64 Length: 2 Format: Alphanumeric	The Trip Leg 2 Carrier Code from the TCR 3 of the Chargeback or representment.
■ <b>Service Class</b> Position: 65 Length: 1 Format: Alphanumeric	The Trip Leg 2 Service Class from the TCR 3 of the Chargeback or representment.
■ <b>Stop-Over Code</b> Position: 66 Length: 1 Format: Alphanumeric	The Trip Leg 2 Stop Over Code from the TCR 3 of the Chargeback or representment.
■ <b>Destination City</b> Position: 67-69 Length: 3 Format: Alphanumeric	The Trip Leg 2 Destination City from the TCR 3 of the Chargeback or representment.
<b>Trip Leg 3 Information</b> Position: 70-76 Length: 7 Format: Group	Description of the third leg of trip. The Trip Leg 3 Information from the TCR 3 of the Chargeback or representment.
■ <b>Carrier Code</b> Position: 70-71 Length: 2 Format: Alphanumeric	The Trip Leg 3 Carrier Code from the TCR 3 of the Chargeback or representment.
■ <b>Service Class</b> Position: 72 Length: 1 Format: Alphanumeric	The Trip Leg 3 Service Class from the TCR 3 of the Chargeback or representment.
■ <b>Stop-Over Code</b> Position: 73 Length: 1 Format: Alphanumeric	The Trip Leg 3 Stop Over Code from the TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Passenger Itinerary	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Destination City</b> Position: 74-76 Length: 3 Format: Alphanumeric</li> </ul>	The Trip Leg 3 Destination City from the TCR 3 of the Chargeback or representment.
<b>Trip Leg 4 Information</b> Position: 77-83 Length: 7 Format: Group	The Trip Leg 4 Information from the TCR 3 of the Chargeback or representment.
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 77-78 Length: 2 Format: Alphanumeric</li> </ul>	The Trip Leg 4 Carrier Code from the TCR 3 of the Chargeback or representment.
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 79 Length: 1 Format: Alphanumeric</li> </ul>	The Trip Leg 4 Service Class from the TCR 3 of the Chargeback or representment.
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 80 Length: 1 Format: Alphanumeric</li> </ul>	The Trip Leg 4 Stop Over Code from the TCR 3 of the Chargeback or representment.
<ul style="list-style-type: none"> <li>■ <b>Destination City</b> Position: 81-83 Length: 3 Format: Alphanumeric</li> </ul>	The Trip Leg 4 Destination City from the TCR 3 of the Chargeback or representment.
<b>Travel Agency Code</b> Position: 84-91 Length: 8 Format: Alphanumeric	The Travel Agency Code from TCR 3 of the Chargeback or representment.
<b>Travel Agency Name</b> Position: 92-116 Length: 25 Format: Alphanumeric	The Travel Agency Code from TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Passenger Itinerary	
Field	Description
<b>Restricted Ticket Indicator</b> Position: 117 Length: 1 Format: Alphanumeric	Indicates whether this ticket is non-refundable. The Restricted Ticket Indicator from TCR 3 of the Chargeback or representment.
<b>Reserved</b> Position: 118-168 Length: 51 Format: Alphanumeric	This field is reserved for future reference. Edit Package will always space-fill.

## 9.9 TCR 5: Industry-Specific Data - Lodging

CTF - Outgoing and Incoming Interchange

### 9.9.1 Record layout

Record layout - TCR 5: Industry-Specific Data-Lodging			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27	1	AN	Lodging No-Show Indicator
28-33	6	UN	Lodging Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Lodging Check-In Date
44-168	125	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 9.9.2 Edit criteria

Edit criteria - TCR 5: Industry-Specific Data-Lodging	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 5: Industry-Specific Data-Lodging	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 5.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. The Business Format Code from TCR 3 of the Chargeback or representment.
<b>Reserved</b> Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Lodging No-Show Indicator</b> Position: 27 Length: 1 Format: Alphanumeric	Code indicating the Cardholder is being billed for a reserved room that was not actually rented. The Lodging No-Show Indicator from TCR 3 of the Chargeback or representment.
<b>Lodging Extra Charges</b> Position: 28-33 Length: 6 Format: Unpacked numeric	Used to indicate the type of additional charges added to a Cardholder's bill after check out. The Lodging Extra Charges from TCR 3 of the Chargeback or representment. For a list of valid values, see <a href="#">Lodging Extra Charges Code</a> on page 740.
<b>Reserved</b> Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Lodging Check-In Date</b> Position: 38-43 Length: 6 Format: Unpacked numeric	The Lodging Check-In Date from TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Lodging	
Field	Description
<b>Reserved</b> Position: 44-168 Length: 125 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 9.10 TCR 5: Industry-Specific Data - Car Rental

CTF - Outgoing and Incoming Interchange

### 9.10.1 Record layout

Record layout - TCR 5: Industry-Specific Data-Car Rental			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27	1	AN	Car Rental No-Show Indicator
28-33	6	UN	Car Rental Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Car Rental Check-Out Date
44-168	125	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 9.10.2 Edit criteria

Edit criteria - TCR 5: Industry-Specific Data-Car Rental	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 38.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 5: Industry-Specific Data-Car Rental	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 5.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b> Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain the Business Format Code from TCR 3 of the Chargeback or representment.
<b>Reserved</b> Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Car Rental No-Show Indicator</b> Position: 27 Length: 1 Format: Alphanumeric	Indicates that the Cardholder was billed for a reserved vehicle that was not actually rented. This field must contain the Car Rental No-Show Indicator from TCR 3 of the Chargeback or representment.
<b>Car Rental Extra Charges</b> Position: 28-33 Length: 6 Format: Unpacked numeric	Indicates additional charges (fuel, late fee, etc.) added to the Cardholder's bill after checkout. This field must contain the Car Rental Extra Charges from TCR 3 of the Chargeback or representment.
<b>Reserved</b> Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Car Rental Check-Out Date</b> Position: 38-43 Length: 6 Format: Unpacked numeric	Date the Cardholder picked up the car or, in the case of a no-show or pre-pay, the scheduled pick-up date. This field must contain the Car Rental Check-Out Date from TCR 3 of the Chargeback or representment.

Edit criteria - TCR 5: Industry-Specific Data-Car Rental	
Field	Description
<b>Reserved</b> Position: 44-168 Length: 125 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10 TC 39: VCRFS/VDAS image message transactions

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TCR 0, 1-7

CTF - Outgoing and incoming Interchange

This transaction (TC 39) is created by VROL to trigger the creation of fulfilment incentive fees by the clearing system.

In VCRFS, an automated copy fulfilment (TC 39) is an electronic image of the requested copy provided by the Acquirer to the Issuer, or by the Merchant to the Acquirer. An Acquirer, using a workstation or fax machine, can send automated copy fulfilments to an Issuer participating in either the CRM or fax service. A Merchant, using a workstation or fax machine, can send automated copy fulfilments to an Acquirer participating in the CRM service.

## 10.1 TCR 0

CTF - Outgoing and incoming Interchange

### 10.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	AN	End Flag
18-20	3	UN	Last TCR Data Length
21-32	12	UN	Retrieval Request ID
33	1	AN	Data Type Flag
34	1	AN	Transaction Type
35	1	AN	Source Routing Flag
36	1	AN	Destination Routing Flag
37	1	AN	Return Flag
38	1	UN	Settlement Flag
39-43	5	UN	Message Transaction Number
44-50	7	UN	Destination Sub-Address
51-57	7	UN	Source Sub-Address
58-61	4	AN	Public Network Trace Number
62-84	23	AN	Acquirer Reference Number (ARN)
85-100	16	UN	Account Number
101-103	3	UN	Account Number Extension
104-118	15	UN	Transaction Identifier (TID)
119	1	AN	Excluded Transaction Identifier Reason
120-121	2	UN	Multiple Clearing Sequence Number
122-125	4	UN	Network Identification Code
126-128	3	AN	Reserved
129-134	6	UN	Issuer Financial BIN
135-140	6	UN	Acquirer Financial BIN
141	1	AN	Requested Document Method

Record layout - TCR 0			
Position	Field length	Format	Contents
142-147	6	UN	Chargeback Reference Number
148-159	12	UN	Transaction Amount
160-163	4	UN	Purchase Date (MMDD)
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid VCRFS or VDAS workstation BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.

Edit criteria - TCR 0	
Field	Description
<b>End Flag</b> Position: 17 Length: 1 Format: Alphanumeric	<p>Flag designating if there are more TCs that follow this message or if this is the end of a page or group of transactions.</p> <p><b>VIC edit</b></p> <p>The field must contain a P, G, F, or space.</p> <p>The End Flags are:</p> <ul style="list-style-type: none"> <li><b>S</b>pace Indicates that there are more TCs to follow for this message</li> <li><b>P</b> Indicates the end of a page of unformatted text data within a group</li> <li><b>G</b> Indicates the end of the last page in a group of transactions within the message. Another group of transactions follows</li> <li><b>F</b> Indicates the end of the last group of transactions in the message</li> </ul>
<b>Last TCR Data Length</b> Position: 18-20 Length: 3 Format: Unpacked numeric	<p>This is the data length of the last transaction component record (TCR) of the transaction.</p> <p><b>VIC edit</b></p> <p>This field must contain a numeric entry.</p> <p>If the Data Type is I or T and the End Flag is not a space, this field must be greater than zero.</p>
<b>Retrieval Request ID</b> Position: 21-32 Length: 12 Format: Unpacked numeric	<p>Numeric identifier of an Issuer's request for a transaction receipt, which could include the original, a paper copy, a facsimile or an electronic version.</p> <p><b>VIC edit</b></p> <p>This field must contain a numeric entry.</p> <p>When the Destination Routing Flag is 1, this field must contain a properly formatted ID.</p> <p>This field may contain zeros.</p>
<b>Data Type Flag</b> Position: 33 Length: 1 Format: Alphanumeric	<p>Flag identifying the type of data in the transaction component record (TCR).</p> <p>The Data Type Flags are:</p> <ul style="list-style-type: none"> <li><b>I</b> Transaction contains G3 image data</li> <li><b>F</b> Transaction contains formatted data</li> <li><b>T</b> Transaction contains unformatted text data</li> </ul>

Edit criteria - TCR 0											
Field	Description										
<b>Transaction Type</b> Position: 34 Length: 1 Format: Alphanumeric	<p>The type of transaction contained in this TCR. The transaction type flags are:</p> <table> <tbody> <tr><td>C</td><td>Chargeback</td></tr> <tr><td>D</td><td>Dispute</td></tr> <tr><td>R</td><td>Representment</td></tr> <tr><td>F</td><td>Fulfilment</td></tr> <tr><td>V</td><td>Reserved for Visa internal use</td></tr> </tbody> </table> <p><b>VIC edit</b> The field must contain one of the above values.</p>	C	Chargeback	D	Dispute	R	Representment	F	Fulfilment	V	Reserved for Visa internal use
C	Chargeback										
D	Dispute										
R	Representment										
F	Fulfilment										
V	Reserved for Visa internal use										
<b>Source Routing Flag</b> Position: 35 Length: 1 Format: Alphanumeric	<p>Flag indicating from whom the transaction was sent. The Source Routing Flags are:</p> <table> <tbody> <tr><td>I</td><td>Transaction from Issuer</td></tr> <tr><td>A</td><td>Transaction from Acquirer</td></tr> <tr><td>S</td><td>Transaction from secondary Acquirer</td></tr> <tr><td>M</td><td>Transaction from Merchant</td></tr> <tr><td>V</td><td>Transaction from Visa</td></tr> </tbody> </table> <p><b>VIC edit</b> The field must contain one of the above values.</p>	I	Transaction from Issuer	A	Transaction from Acquirer	S	Transaction from secondary Acquirer	M	Transaction from Merchant	V	Transaction from Visa
I	Transaction from Issuer										
A	Transaction from Acquirer										
S	Transaction from secondary Acquirer										
M	Transaction from Merchant										
V	Transaction from Visa										
<b>Destination Routing Flag</b> Position: 36 Length: 1 Format: Alphanumeric	<p>Flag indicating to whom the transaction is being sent (destined): Acquirer, Issuer or Visa. The Destination Routing Flags are:</p> <table> <tbody> <tr><td>A</td><td>Transaction to Acquirer</td></tr> <tr><td>I</td><td>Transaction to Issuer</td></tr> </tbody> </table> <p><b>VIC edit</b> The field must contain one of the above values</p>	A	Transaction to Acquirer	I	Transaction to Issuer						
A	Transaction to Acquirer										
I	Transaction to Issuer										
<b>Return Flag</b> Position: 37 Length: 1 Format: Alphanumeric	Reserved for future use. Edit Package will always space-fill.										
<b>Settlement Flag</b> Position: 38 Length: 1 Format: Unpacked numeric	<p>Indicates the settlement impact; also, the settlement service in which the transaction will settle: the International Settlement Service or National Net Settlement or Area Net Settlement.</p> <p><b>VIC edit</b> If provided from the VCRFS/VDAS advice, this field should contain the Settlement Flag. This field must contain the Settlement Flag from the Chargeback or representment.</p>										

Edit criteria - TCR 0	
Field	Description
<b>Message Transaction Number</b> Position: 39-43 Length: 5 Format: Unpacked numeric	This field indicates the sequence of the transaction within the message. For example, the first transaction in the message has a Transaction Number of 00001. <b>VIC edit</b> The field must contain a numeric entry which is greater than zero.
<b>Destination Sub-Address</b> Position: 44-50 Length: 7 Format: Unpacked numeric	The secondary address to which the transaction is sent (destined): Acquirer, Issuer, Merchant, secondary Acquirer or Visa Europe. For a non-fulfilment destined to an Issuer, the field must contain the Issuer VCRFS sub-address from the Request for Copy or VCRFS advice. VIC edit: The field must contain a numeric entry. If the destination is the Public Network Gateway, this field may not be zeros. This field has the same sub-address that appeared on the VCRFS/VDAS advice. It is the sub-address receiving the transaction. The sub-address is a Public Network ID and mailbox ID.
<b>Source Sub-Address</b> Position: 51-57 Length: 7 Format: Unpacked numeric	The sub-address from which the transaction was sent. VIC edit: The field must contain a numeric entry. If included, this is the sub-address of the sender. It is a Public Network ID and mailbox ID.
<b>Public Network Trace Number</b> Position: 58-61 Length: 4 Format: Alphanumeric	VIC edit: Transactions which originated at a Public Network user can contain a trace number inserted by the Public Network Gateway. The receiver is not required to retain this trace number. This field may contain spaces.
<b>Acquirer Reference Number (ARN)</b> Position: 62-84 Length: 23 Format: Alphanumeric	A 23-digit identification number assigned by the Acquirer and associated with every draft/voucher. It contains a format code, BIN, capture date, file locator and check digit. This field must contain the Acquirer Reference Number from the Chargeback or representment. This number is included in a Clearing Record. The ARN should be unique although duplicate ARNs will not be rejected. VIC edit: The Format Code in Position 62 of the ARN must contain either a 2 or a 7.

Edit criteria - TCR 0	
Field	Description
<b>Account Number</b> Position: 85-100 Length: 16 Format: Unpacked numeric	Contains the Account Number from the Chargeback or representment. Account Numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. To determine which reason code requires an Account Number, see <a href="#">Fee Collection/Funds Disbursement Reason Code</a> on page 661.  VIC edit: If the Destination Routing Flag is I, the field must contain a valid Account Number.  Fulfillments sent to Issuers must contain the Account Number from the VCRFS/VDAS advice.
<b>Account Number Extension</b> Position: 101-103 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits.  If the Account Number exceeds 16 digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled.  <b>Outgoing:</b> The Edit Package inserts zeros in the field if the Account Number is 16 digits or less (per the ARDEF Table).  VIC edit: The field must contain zeros if Account Number is 16 digits or fewer.
<b>Transaction Identifier (TID)</b> Position: 104-118 Length: 15 Format: Unpacked numeric	A unique value that Visa assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and Chargebacks.  VIC edit: The field must contain a numeric entry. It must be either zeros or a valid Transaction Identifier.  For fulfillment transactions destined for Issuers, if the Acquirer Reference Number Format Code is a 2, this field may not be zeros. If the ARN format code is a 7, this field must be zeros. This field must contain the Transaction Identifier from the Chargeback or representment.
<b>Excluded Transaction Identifier Reason</b> Position: 119 Length: 1 Format: Alphanumeric	This field contains a code indicating that a Transaction Identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a Transaction Identifier can be processed successfully through the VisaNet systems. This field contains the value from the TC 38.

Edit criteria - TCR 0	
Field	Description
<b>Multiple Clearing Sequence Number</b> Position: 120-121 Length: 2 Format: Unpacked numeric	<p>This field contains a sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single authorization from a Chargeback or representment. All DMSC messages linked to a single Authorization Request must contain a unique clearing sequence number from at least 1 to the total number of Clearing Records (Field 62.12-Multiple Clearing Sequence Count) for the authorization.</p> <p>This entry must be numeric.</p> <p><b>Outgoing:</b> For all transactions that have non-numeric data in this field, the Edit Package replaces the data with zeros.</p> <p>VIC edit: For all transactions, non-numeric data in this field is replaced with zeros.</p>
<b>Network Identification Code</b> Position: 122-125 Length: 4 Format: Unpacked numeric	<p>Indicates the transaction network. The entry must be numeric and may be zeros. Valid values are:</p> <ul style="list-style-type: none"> <li>0002 Visa (the default if the network is not included)</li> <li>0003 Interlink</li> <li>0004 Plus</li> </ul>
<b>Reserved</b> Position: 126-128 Length: 3 Format: Alphanumeric	<p>This field is reserved for future use. Edit Package will always space-fill.</p>
<b>Issuer Financial BIN</b> Position: 129-134 Length: 6 Format: Unpacked numeric	<p>Issuer's identification number, usually six digits, assigned by Visa.</p> <p>Must be a valid financial BIN. If zeros, it will be filled by DMSC with the default financial BIN on the CONFIG.</p>
<b>Acquirer Financial BIN</b> Position: 135-140 Length: 6 Format: Unpacked numeric	<p>Acquirer's Visa -assigned identification number, usually six digits.</p> <p>Must be a valid financial BIN. If zeros it will be filled by DMSC with the default financial BIN on the CONFIG.</p>
<b>Requested Document Method</b> Position: 141 Length: 1 Format: Alphanumeric	<p>Requested method of distributing the document. Valid values are:</p> <ul style="list-style-type: none"> <li>M By mail</li> <li>0 (zero) Electronically (on websites or CD-ROMs)</li> </ul>

Edit criteria - TCR 0	
Field	Description
<b>Chargeback Reference Number</b> Position: 142-147 Length: 6 Format: Unpacked numeric	Unique identifier assigned by Issuers to Chargebacks. Acquirers that submit Visa Europe representations must include the number in the representment message. This field must contain the Chargeback Reference Number from the Chargeback or representment.
<b>Transaction Amount</b> Position: 148-159 Length: 12 Format: Unpacked numeric	The total amount of the transaction - between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes. This field must contain the Destination Amount from TCR 0 of the Chargeback or representment. Two decimals are implied.
<b>Purchase Date</b> Position: 160-163 Length: 4 Format: Unpacked numeric	The actual date a Cardholder makes a purchase; this is the date of the transaction. This field must contain the Purchase Date from the Chargeback or representment. The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day).
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) on which a Member enters Interchange data to, and the data is accepted by, a VisaNet Interchange Center (VIC). VIC edit: Insert the date when the transaction was processed. The date format is YDDD (year and day).
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 10.2 TCR 1-7: Image/Text Message

CTF - Outgoing and incoming Interchange

### 10.2.1 Record layout

Record layout - TCR 1-7: Image/Text Message			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Image or Text

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.2.2 Edit criteria

Edit criteria - TCR 1-7: Image/Text Message	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain 1 through 7.
<b>Image or Text</b> Position: 5-168 Length: 164 Format: Alphanumeric	Image or text being transmitted.

## 10.3 TCR 1: Forms Data

CTF - Outgoing and incoming Interchange

### 10.3.1 Record layout

Record layout - TCR 1: Forms Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7	1	UN	Jurisdiction
8-168	161	AN	Forms Formatted Fields

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.3.2 Edit criteria

Edit criteria - TCR 1: Forms Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.

Edit criteria - TCR 1: Forms Data	
Field	Description
<b>Form ID</b> Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted. The valid values for this field are:  2E Documentation Transmittal 3C Certification of Special Authorization 3D Certification of Authorization
<b>Jurisdiction</b> Position: 7 Length: 1 Format: Unpacked numeric	The region or area whose authority and control this transaction comes under. The valid values for this field are:  1 International 2 US region of Visa Inc. 3 UK
<b>Forms Formatted Fields</b> Position: 8-168 Length: 161 Format: Alphanumeric	Forms data.

## 10.4 TCR 1: Forms Data, Exhibit E or Exhibit 2E

CTF - Outgoing and incoming Interchange

### 10.4.1 Record layout

Record layout - TCR 1: Forms Data, Exhibit E or Exhibit 2E			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7	1	UN	Jurisdiction
8-13	6	UN	Chargeback Reference Number
14-25	12	UN	Transaction Amount
26-28	3	AN	Transaction Currency Code
29-32	4	UN	Transaction Date (MMDD)
33-34	2	UN	Transaction Type
35	1	UN	Usage Code
36-37	2	UN	Reason Code
38	1	UN	Documentation Indicator
39-63	25	AN	Merchant Name
64-76	13	AN	Merchant City
77-79	3	AN	Merchant State
80-83	4	AN	Merchant Category Code
84-89	6	AN	Estimated Central Processing Date (MMDDYY)
90-114	25	AN	Prepared By
115-130	16	AN	Telephone Number
131-138	8	UN	Date Prepared
139	1	UN	Reimbursement Attribute on Draft
140-143	4	UN	Central Processing Date (YDDD)
144-151	8	UN	Acquirer's Business ID
152	1	AN	Mail/Telephone or Electronic Commerce Indicator
153-154	2	AN	Special Condition Indicators
155-168	14	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.4.2 Edit criteria

Edit criteria - TCR 1: Forms Data, Exhibit E or Exhibit 2E	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Form ID</b>  Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted.  The valid value for this field is 2E (Documentation Transmittal).
<b>Jurisdiction</b>  Position: 7 Length: 1 Format: Unpacked numeric	Region or area under whose authority and control this transaction comes.  The valid values for this field are:  1 International 2 US region of Visa Inc. 3 UK
<b>Chargeback Reference Number</b>  Position: 8-13 Length: 6 Format: Unpacked numeric	Unique identifier assigned by Issuers. Acquirers that submit Visa Europe representations must include the number in the representment message. For adjustments, this subfield is not applicable and must be zero-filled.  This subfield must be numeric.  For original sales drafts, the entry must be zeros.  This field must contain the Chargeback Reference Number from the Chargeback or representment.

Edit criteria - TCR 1: Forms Data, Exhibit E or Exhibit 2E	
Field	Description
<b>Transaction Amount</b> Position: 14-25 Length: 12 Format: Unpacked numeric	The total amount of the transaction - between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes.  This field must contain the Destination Amount from TCR 0 of the Chargeback or representment.
<b>Transaction Currency Code</b> Position: 26-28 Length: 3 Format: Alphanumeric	This field contains the three-digit currency code of the transaction. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Transaction Date</b> Position: 29-32 Length: 4 Format: Unpacked numeric	The date on which a transaction between a Cardholder and a Merchant, an Acquirer or a carrier (Airline or cruise ship) occurs.  This field contains the Purchase Date.
<b>Transaction Type</b> Position: 33-34 Length: 2 Format: Unpacked numeric	The type of transaction contained in this TCR.  This field must contain 05, 06, 07, 15, 16 or 17.
<b>Usage Code</b> Position: 35 Length: 1 Format: Unpacked numeric	Indicates whether this is the first presentment or the second.  A Visa Europe System code that identifies the specific processing cycle of a Chargeback or representment.  The entry will be 1 on original transactions.  This field must contain 1 or 2.
<b>Reason Code</b> Position: 36-37 Length: 2 Format: Unpacked numeric	This field must contain a valid Visa Europe System code that provides additional information to the receiving Member regarding a Chargeback, representment, Fee Collection Transaction, funds disbursement, or Transaction Receipt request.
<b>Documentation Indicator</b> Position: 38 Length: 1 Format: Unpacked numeric	This is a 1-position code identifying the status of supporting documentation. Subfield is required. This field must contain the Documentation Indicator from TCR 1 of the Chargeback or representment.  For a list of valid values, see <a href="#">Documentation Indicator</a> on page 661.

<b>Edit criteria - TCR 1: Forms Data, Exhibit E or Exhibit 2E</b>	
<b>Field</b>	<b>Description</b>
<b>Merchant Name</b> Position: 39-63 Length: 25 Format: Alphanumeric	This is the Merchant or Member name (for Cash Disbursements) imprinted on the Transaction Receipt by the Merchant's or Member's imprinter plate. It should be the "doing business as" (DBA) name of the Merchant or Member and the one most recognisable to Cardholders. The Merchant name, as shown in the original Presentment, must be included in all Chargebacks, retrieval requests, and representments.
<b>Merchant City</b> Position: 64-76 Length: 13 Format: Alphanumeric	Unless otherwise specified, this must be the city location of the Merchant or Member outlet where the transaction occurred.  The US Postal Service standard city abbreviations as provided in the DMSC Data Codes manual must be used for city names containing more than 13 characters. The Merchant city, as shown in the original Presentment, must be included in all Chargebacks, retrieval requests, and representments.
<b>Merchant State</b> Position: 77-79 Length: 3 Format: Alphanumeric	This field contains the Merchant State/Province.
<b>Merchant Category Code</b> Position: 80-83 Length: 4 Format: Alphanumeric	A code designating the principal trade, profession or line of business in which a Merchant is engaged as specified in the Visa Europe Merchant Data Standards. The field must contain a valid four-digit numeric Merchant Category Code (MCC). For Reimbursement Attribute 1, 2, G or H, the entry must be 6011.
<b>Estimated Central Processing Date (MMDDYY)</b> Position: 84-89 Length: 6 Format: Alphanumeric	Estimate of when the original transaction was processed by DMSC. This field is supplied by the workstation.
<b>Prepared By</b> Position: 90-114 Length: 25 Format: Alphanumeric	Defaults to the workstation operator name.
<b>Telephone Number</b> Position: 115-130 Length: 16 Format: Alphanumeric	This field contains the workstation operator telephone number.
<b>Date Prepared</b> Position: 131-138 Length: 8 Format: Unpacked numeric	Date this record was created, supplied by the workstation.

<b>Edit criteria - TCR 1: Forms Data, Exhibit E or Exhibit 2E</b>	
<b>Field</b>	<b>Description</b>
<b>Reimbursement Attribute on Draft</b> Position: 139 Length: 1 Format: Unpacked numeric	This field contains the Reimbursement Attribute of the draft message.
<b>Central Processing Date (YDDD)</b> Position: 140-143 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) on which a Member enters Interchange data to, and the data is accepted by, a VisaNet Interchange Center. The field must contain a valid date in YDDD format.
<b>Acquirer's Business ID</b> Position: 144-151 Length: 8 Format: Unpacked numeric	A unique Member identification number assigned to the Acquirer by Visa. This field contains the Acquirer's Business ID.
<b>Mail/Telephone or Electronic Commerce Indicator</b> Position: 152 Length: 1 Format: Alphanumeric	Indicates that the transaction was performed by mail, telephone or electronic commerce. The field must contain a space or 1 through 9. If the Merchant Category Code on an original transaction is 5960, 5962 or 5964 through 5969, then the entry cannot be a space, unless 'R' is present in the POS Environment code (TCR1, position 168).
<b>Special Condition Indicators</b> Position: 153-154 Length: 2 Format: Alphanumeric	Must contain the Special Condition Indicator from TCR 1 of the Chargeback or representment draft data. Provides extra information to assist in the Visa effort to reduce the number of chargebacks.
<b>Reserved</b> Position: 155-168 Length: 14 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10.5 TCR 2: Forms Data, Exhibit E or Exhibit 2E-Optional Collection Data

CTF - Outgoing and incoming Interchange

### 10.5.1 Record layout

Record layout - TCR 2: Forms Data, Exhibit E or Exhibit 2E-Optional Collection Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7	1	AN	Fraud Account Flag
8-32	25	AN	Cardholder Name
33-72	40	AN	Cardholder Address
73-168	96	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.5.2 Edit criteria

Edit criteria - TCR 2: Forms Data, Exhibit E or Exhibit 2E-Optional Collection Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 2: Forms Data, Exhibit E or Exhibit 2E-Optional Collection Data	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 2.
<b>Form ID</b> Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted. This field must contain 2E (Documentation Transmittal).
<b>Fraud Account Flag</b> Position: 7 Length: 1 Format: Alphanumeric	Indicates if account is fraudulent. This field must contain Y or N.
<b>Cardholder Name</b> Position: 8-32 Length: 25 Format: Alphanumeric	Name of individual to whom a Visa Card, Visa Electron Card or Visa TravelMoney Card is issued, or who is authorized to use this Visa Card, Visa Electron Card or Visa TravelMoney Card.
<b>Cardholder Address</b> Position: 33-72 Length: 40 Format: Alphanumeric	The address given by Cardholder as the place to receive statements and miscellaneous correspondence.
<b>Reserved</b> Position: 73-168 Length: 96 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10.6 TCR 3: Forms Data, Exhibit E or Exhibit 2E-Optional Representment/Second Chargeback

CTF - Outgoing and incoming Interchange

### 10.6.1 Record layout

Record layout - TCR 3: Forms Data, Exhibit E or Exhibit 2E-Optional Representment /Second Chargeback			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7-16	10	Group	Representment Info
7-14	8	UN	Chargeback Receipt Date
15-16	2	UN	Representment Reason
17-29	13	Group	Second Chargeback Info
17-24	8	UN	Representment Receipt Date
25	1	AN	Providing Documentation for Original Chargeback Reason Code
26	1	AN	Documentation Not Received
27	1	AN	Different Chargeback Reason Code
28-29	2	UN	Second Chargeback Reason Code
30-79	50	AN	Member Message Text
80-168	89	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.6.2 Edit criteria

Edit criteria - TCR 3: Forms Data, Exhibit E or Exhibit 2E-Optional Representation /Second Chargeback	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 3.
<b>Form ID</b> Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted.
<b>Representation Info</b> Position: 7-16 Length: 10 Format: group	The information on a Clearing Record that an Acquirer presents to an Issuer through Interchange after a Chargeback.
■ <b>Chargeback Receipt Date</b> Position: 7-14 Length: 8 Format: Unpacked numeric	The date an Acquirer receives a returned transaction from an Issuer.
■ <b>Representation Reason</b> Position: 15-16 Length: 2 Format: Unpacked numeric	Valid Representation Reason Code, indicating reason for representation.

<b>Edit criteria - TCR 3: Forms Data, Exhibit E or Exhibit 2E-Optional Representation /Second Chargeback</b>	
<b>Field</b>	<b>Description</b>
<b>Second Chargeback Info</b> Position: 17-29 Length: 13 Format: group	This field is reserved.
<b>■ Representment Receipt Date</b> Position: 17-24 Length: 8 Format: Unpacked numeric	The date the Issuer receives information on a Clearing Record from an Acquirer after a Chargeback. Date received by the Issuer.
<b>■ Providing Documentation for Original Chargeback Reason Code</b> Position: 25 Length: 1 Format: Alphanumeric	Indicates whether documentation is being provided for original Chargeback. This field must contain Y or N.
<b>■ Documentation not Received</b> Position: 26 Length: 1 Format: Alphanumeric	Indicates if documentation was not received. This field must contain Y or N.
<b>■ Different Chargeback Reason Code</b> Position: 27 Length: 1 Format: Alphanumeric	Indicates if there was a different reason code. This field must contain Y or N.
<b>■ Second Chargeback Reason Code</b> Position: 28-29 Length: 2 Format: Unpacked numeric	This field is reserved.

<b>Edit criteria - TCR 3: Forms Data, Exhibit E or Exhibit 2E-Optional Representation /Second Chargeback</b>	
<b>Field</b>	<b>Description</b>
<b>Member Message Text</b> Position: 30-79 Length: 50 Format: Alphanumeric	Contains Member text message.
<b>Reserved</b> Position: 80-168 Length: 89 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10.7 TCR 4: Forms Data, Exhibit Q or Exhibit 3D

CTF - Outgoing and incoming Interchange

### 10.7.1 Record layout

Record layout - TCR 4: Forms Data, Exhibit Q or Exhibit 3D			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7	1	UN	Jurisdiction
8-11	4	UN	Transaction Central Processing Date (YDDD)
12-19	8	UN	Authorization Date (MMDDCCYY)
20-31	12	UN	Authorization Amount
32-34	3	AN	Authorization Currency Code
35-40	6	AN	Issuer's Approval Code
41-42	2	UN	Method of Authorization
43-67	25	AN	Prepared By
68-83	16	AN	Telephone Number
84-91	8	UN	Date Prepared
92-103	12	UN	Authorized Amount (USD)
104	1	AN	Authorizing Member Contacted
105-168	64	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.7.2 Edit criteria

Edit criteria - TCR 4: Forms Data, Exhibit Q or Exhibit 3D	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 4.
<b>Form ID</b>  Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted. The valid value is:  3D      Certification of Authorization
<b>Jurisdiction</b>  Position: 7 Length: 1 Format: Unpacked numeric	The region or area whose authority and control this transaction comes under. The valid values are:  1      International 2      US region of Visa Inc. 3      UK
<b>Transaction Central Processing Date</b>  Position: 8-11 Length: 4 Format: Unpacked numeric	Date on which a transaction is processed by DMSC.  This field must contain the Central Processing Date from the Chargeback or representment.
<b>Authorization Date</b>  Position: 12-19 Length: 8 Format: Unpacked numeric	Date the purchase was made and authorized.  MMDDCCYY format.

<b>Edit criteria - TCR 4: Forms Data, Exhibit Q or Exhibit 3D</b>	
<b>Field</b>	<b>Description</b>
<b>Authorization Amount</b> Position: 20-31 Length: 12 Format: Unpacked numeric	Authorization amounts must be equal to (but can be greater than) their clearing amounts. Two decimals implied.
<b>Authorization Currency Code</b> Position: 32-34 Length: 3 Format: Alphanumeric	Currency code of the authorized Source Amount. This field must contain the Authorization Currency Code from TCR 5 of the Chargeback or representment.  The entry must be spaces or a valid ISO numeric currency code. If the Authorized Amount is not zeros, then the Authorization Currency Code must not be spaces. The source currency and the authorization currency must be the same. CPS credit vouchers and their reversals must contain spaces in this field.
<b>Issuer's Approval Code</b> Position: 35-40 Length: 6 Format: Alphanumeric	Authorization code provided by the Issuer when the transaction is approved.
<b>Method of Authorization</b> Position: 41-42 Length: 2 Format: Unpacked numeric	Method used to authorize the transaction. Values are:  01 Manual Authorizer 02 Visa Europe System User 03 Visa Europe System Emergency Procedures (non-domestic only) 04 Terminal Procedures (US only) 05 Auto/Telex User (International only) 06 Point of Transaction (US only) 07 Telephone (US only)
<b>Prepared By</b> Position: 43-67 Length: 25 Format: Alphanumeric	Defaults to workstation operator name.
<b>Telephone Number</b> Position: 68-83 Length: 16 Format: Alphanumeric	Defaults to workstation operator telephone number.

Edit criteria - TCR 4: Forms Data, Exhibit Q or Exhibit 3D	
Field	Description
<b>Date Prepared</b> Position: 84-91 Length: 8 Format: Unpacked numeric	The date the record was prepared. Supplied by workstation.
<b>Authorized Amount (USD)</b> Position: 92-103 Length: 12 Format: Unpacked numeric	Amount the Issuer originally authorized in USD.
<b>Authorizing Member Contacted</b> Position: 104 Length: 1 Format: Alphanumeric	Whether the authorizing Member was contacted. This field must contain Y or N.
<b>Reserved</b> Position: 105-168 Length: 64 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10.8 TCR 4: Forms Data, Exhibit Y or Exhibit 3C

CTF - Outgoing and incoming Interchange

### 10.8.1 Record layout

Record layout - TCR 4: Forms Data, Exhibit Y or Exhibit 3C			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7	1	UN	Jurisdiction
8-68	61	Group	Transaction Information
8	1	AN	Lodging or Vehicle Leasing
9-11	3	AN	Currency Code
12-68	57	Group	Lodging Merchant
12-19	8	UN	Check-In Date (MMDDCCYY)
20-27	8	UN	Check-Out Date (MMDDCCYY)
28-39	12	UN	Room Rate
40	1	AN	Room Rate Period
41-43	3	UN	Intended Length of Stay
44	1	AN	Intended Length of Stay Period
45-56	12	UN	Estimated Transaction Amount
57-68	12	UN	Transaction Amount
12-68	57	Group	Vehicle Leasing Merchant
12-19	8	UN	Rental Date (MMDDCCYY)
20-27	8	UN	Return Date (MMDDCCYY)
28-39	12	UN	Rental Rate
40	1	AN	Rental Rate Period
41-43	3	UN	Intended Length of Rental
44	1	AN	Intended Length of Rental Period
45-56	12	UN	Estimated Transaction Amount
57-68	12	UN	Transaction Amount
69-117	49	Group	Calculation of the Representment Amount
69	1	UN	Floor Limit Indicator
70-81	12	UN	Applicable Floor Limit

Record layout - TCR 4: Forms Data, Exhibit Y or Exhibit 3C			
Position	Field length	Format	Contents
82-93	12	UN	Sum of Amounts Authorized
82-93	12	UN	Transaction Amount
94-105	12	UN	Representment Amount
106-117	12	UN	Total Allowed
118-142	25	AN	Prepared By
143-158	16	AN	Telephone Number
159-166	8	UN	Date Prepared
167-168	2	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 10.8.2 Edit criteria

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 4.
<b>Form ID</b> Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted. The valid values are:  3C     Certification of Special Authorization Representment Amount (International) Y       Certification of Special Authorization Presentment Amount (US)

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C	
Field	Description
<b>Jurisdiction</b> Position: 7 Length: 1 Format: Unpacked numeric	The region or area whose authority and control this transaction comes under. The valid values are:  1 International 2 US region of Visa Inc. 3 UK
<b>Transaction Information</b> Position: 8-68 Length: 61 Format: group	Information that describes the transaction.
<b>Lodging or Vehicle Leasing</b> Position: 8 Length: 1 Format: Alphanumeric	Indicates whether the transaction involved lodging or vehicle leasing. The valid values are:  L Lodging V Vehicle Leasing
<b>Currency Code</b> Position: 9-11 Length: 3 Format: Alphanumeric	Indicates type of currency. Defaults to Chargeback or representment Currency Code.
<b>Lodging Merchant</b> Position: 12-68 Length: 57 Format: Group	Name of lodging Merchant.
<b>Check-In Date</b> Position: 12-19 Length: 8 Format: Unpacked numeric	Date of check-in at lodging. This field must contain the Check-In Date in the following format:  MMDDCCYY
<b>Check-Out Date</b> Position: 20-27 Length: 8 Format: Unpacked numeric	Date of departure from lodging. This field must contain the Check-Out Date in the following format:  MMDDCCYY The Check-Out Date must be greater than or equal to the Check-In Date.

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C	
Field	Description
<ul style="list-style-type: none"> <li><b>Room Rate</b> Position: 28-39 Length: 12 Format: Unpacked numeric</li> </ul>	Daily rate charged for lodging. Two decimals implied.
<ul style="list-style-type: none"> <li><b>Room Rate Period</b> Position: 40 Length: 1 Format: Alphanumeric</li> </ul>	<p>Period of time the room rate covers (per day, per week, etc.). Valid values for this field are:</p> <p>D Days W Weeks E Weekend M Per Month O Other</p>
<ul style="list-style-type: none"> <li><b>Intended Length of Stay</b> Position: 41-43 Length: 3 Format: Unpacked numeric</li> </ul>	Duration of stay that the Cardholder reserved.
<ul style="list-style-type: none"> <li><b>Intended Length of Stay Period</b> Position: 44 Length: 1 Format: Alphanumeric</li> </ul>	<p>Valid values for this field are:</p> <p>D Days W Weeks E Weekend M Per Month O Other</p>
<ul style="list-style-type: none"> <li><b>Estimated Transaction Amount</b> Position: 45-56 Length: 12 Format: Unpacked numeric</li> </ul>	Estimated amount of the transaction based on the reservation. Two decimals implied.

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C											
Field	Description										
<ul style="list-style-type: none"> <li><b>Transaction Amount</b> Position: 57-68 Length: 12 Format: Unpacked numeric</li> </ul>	The total amount of the transaction - between a Cardholder and a Merchant, or between a Cardholder and a Member.										
<ul style="list-style-type: none"> <li><b>Vehicle Leasing Merchant</b> Position: 12-68 Length: 57 Format: group</li> </ul>	Name of leasing Merchant.										
<ul style="list-style-type: none"> <li><b>Rental Date</b> Position: 12-19 Length: 1 Format: Unpacked numeric</li> </ul>	This field must contain the Rental Date in the following format: MMDDCCYY										
<ul style="list-style-type: none"> <li><b>Return Date</b> Position: 20-27 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The date the rental was returned. This field must contain the Return Date in the following format: MMDDCCYY The Return Date must be greater than or equal to the Rental Date.</p>										
<ul style="list-style-type: none"> <li><b>Rental Rate</b> Position: 28-39 Length: 12 Format: Unpacked numeric</li> </ul>	Rate charged for car rental.										
<ul style="list-style-type: none"> <li><b>Rental Rate Period</b> Position: 40 Length: 1 Format: Alphanumeric</li> </ul>	<p>Period of rental. Valid values for this field are:</p> <table> <tbody> <tr> <td>D</td> <td>Days</td> </tr> <tr> <td>W</td> <td>Weeks</td> </tr> <tr> <td>E</td> <td>Weekend</td> </tr> <tr> <td>M</td> <td>Per Month</td> </tr> <tr> <td>O</td> <td>Other</td> </tr> </tbody> </table>	D	Days	W	Weeks	E	Weekend	M	Per Month	O	Other
D	Days										
W	Weeks										
E	Weekend										
M	Per Month										
O	Other										

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C											
Field	Description										
<ul style="list-style-type: none"> <li><b>Intended Length of Rental</b> Position: 41-43 Length: 3 Format: Unpacked numeric</li> </ul>	Duration of car rental that the Cardholder reserved.										
<ul style="list-style-type: none"> <li><b>Intended Length of Rental Period</b> Position: 44 Length: 1 Format: Alphanumeric</li> </ul>	<p>Time period used for measuring duration of rental (per day, per week, etc.). Valid values for this field are:</p> <table> <tr> <td>D</td><td>Days</td></tr> <tr> <td>W</td><td>Weeks</td></tr> <tr> <td>E</td><td>Weekend</td></tr> <tr> <td>M</td><td>Per Month</td></tr> <tr> <td>O</td><td>Other</td></tr> </table>	D	Days	W	Weeks	E	Weekend	M	Per Month	O	Other
D	Days										
W	Weeks										
E	Weekend										
M	Per Month										
O	Other										
<ul style="list-style-type: none"> <li><b>Estimated Transaction Amount</b> Position: 45-56 Length: 12 Format: Unpacked numeric</li> </ul>	The estimated amount of the transaction based on the reservation. Two decimals implied.										
<ul style="list-style-type: none"> <li><b>Transaction Amount</b> Position: 57-68 Length: 12 Format: Unpacked numeric</li> </ul>	<p>The total amount of the transaction - between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes.</p> <p>This field must contain the Destination Amount from TCR 0 of the Chargeback or representment.</p>										
<ul style="list-style-type: none"> <li><b>Calculation of the Representment Amount</b> Position: 69-117 Length: 49 Format: group</li> </ul>	Estimated transaction based on reservation. Two decimals implied.										

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C	
Field	Description
<ul style="list-style-type: none"> <li><b>Floor Limit Indicator</b> Position: 69 Length: 1 Format: Unpacked numeric</li> </ul>	Indicates whether the transaction was above or below the Merchant's Floor Limit for the date of the purchase. This field must contain the Floor Limit Indicator from TCR 0 of the Chargeback or representment.
<ul style="list-style-type: none"> <li><b>Applicable Floor Limit</b> Position: 70-81 Length: 12 Format: Unpacked numeric</li> </ul>	If the transaction was under the Floor Limit, indicates the applicable limit.
<ul style="list-style-type: none"> <li><b>Sum of Amounts Authorized</b> Position: 82-93 Length: 12 Format: Unpacked numeric</li> </ul>	If the transaction was over the Floor Limit, indicates the total amount authorized. Two decimals implied.
<ul style="list-style-type: none"> <li><b>Transaction Amount</b> Position: 82-93 Length: 12 Format: Unpacked numeric</li> </ul>	The total amount of the transaction - between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes.
<ul style="list-style-type: none"> <li><b>Representation Amount</b> Position: 94-105 Length: 12 Format: Unpacked numeric</li> </ul>	The amount on the Clearing Record that an Acquirer presents to an Issuer through Interchange after a Chargeback. Two decimals implied.

Edit criteria - TCR 4: Forms Data, Exhibit Y or Exhibit 3C	
Field	Description
<ul style="list-style-type: none"> <li><b>Total Allowed</b> Position: 106-117 Length: 12 Format: Unpacked numeric</li> </ul>	The total amount allowed. Used only if the transaction was over the Floor Limit. Two decimals implied.
<b>Prepared By</b> Position: 118-142 Length: 25 Format: Alphanumeric	Defaults to workstation operator name.
<b>Telephone Number</b> Position: 143-158 Length: 16 Format: Alphanumeric	Defaults to workstation operator telephone number.
<b>Date Prepared</b> Position: 159-166 Length: 8 Format: Unpacked numeric	The date this record was prepared, supplied by workstation. The date format is YYYYMMDD.
<b>Reserved</b> Position: 167-168 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 10.9 TCR 5, 6: Forms data, Exhibit Y or Exhibit 3C - Authorizations-obtained information

CTF - Outgoing and incoming Interchange

### 10.9.1 Record layout

Record layout - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Form ID
7-32	26	Group	Authorizations Obtained Info
7-14	8	UN	Authorization Date (MMDDCCYY)
15-26	12	UN	Authorization Amount
27-32	6	AN	Issuer's Approval Code
33-58	26	Group	Authorizations Obtained Info
33-40	8	UN	Authorization Date (MMDDCCYY)
41-52	12	UN	Authorization Amount
53-58	6	AN	Issuer's Approval Code
59-84	26	Group	Authorizations Obtained Info
59-66	8	UN	Authorization Date (MMDDCCYY)
67-78	12	UN	Authorization Amount
79-84	6	AN	Issuer's Approval Code
85-110	26	Group	Authorizations Obtained Info
85-92	8	UN	Authorization Date (MMDDCCYY)
93-104	12	UN	Authorization Amount
105-110	6	AN	Issuer's Approval Code
111-136	26	Group	Authorizations Obtained Info
111-118	8	UN	Authorization Date (MMDDCCYY)
119-130	12	UN	Authorization Amount
131-136	6	AN	Issuer's Approval Code
137-162	26	Group	Authorizations Obtained Info
137-144	8	UN	Authorization Date (MMDDCCYY)
145-156	12	UN	Authorization Amount
157-162	6	AN	Issuer's Approval Code

Record layout - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information			
Position	Field length	Format	Contents
163-168	6	AN	Reserved
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

### 10.9.2 Edit criteria

Edit criteria - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must be 39.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain 5 or 6.
<b>Form ID</b> Position: 5-6 Length: 2 Format: Alphanumeric	Indicates type of form being transmitted. The valid value for this field is:  3C      Certification of Special Authorization
<b>Authorizations Obtained Info</b> Position: 7-32 Length: 26 Format: Group	Quantity of authorizations obtained for this transaction: <ul style="list-style-type: none"><li>■ 1st occurrence, TCR 5</li><li>■ 7th occurrence, TCR 6</li></ul>
<b>Authorization Date</b> Position: 7-14 Length: 8 Format: Unpacked numeric	The date that the purchase was made and authorized. MMDDCCYY format.

<b>Edit criteria - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information</b>	
<b>Authorization Amount</b> Position: 15-26 Length: 12 Format: Unpacked numeric	The actual authorized amount. This can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Position: 27-32 Length: 6 Format: Alphanumeric	Authorization provided by the Issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Position: 33-58 Length: 26 Format: Group	Quantity of authorizations obtained for this transaction: <ul style="list-style-type: none"><li>■ 2nd occurrence, TCR 5</li><li>■ 8th occurrence, TCR 6</li></ul>
■ <b>Authorization Date</b> Position: 33-40 Length: 8 Format: Unpacked numeric	The actual date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
■ <b>Authorization Amount</b> Position: 41-52 Length: 12 Format: Unpacked numeric	The authorized amount. Can exceed actual purchase amount in certain circumstances. Two decimals implied.
■ <b>Issuer's Approval Code</b> Position: 53-58 Length: 6 Format: Alphanumeric	Valid Approval Code.
<b>Authorizations Obtained Info</b> Position: 59-84 Length: 26 Format: Group	Quantity of authorizations obtained for this transaction: <ul style="list-style-type: none"><li>■ 3rd occurrence, TCR 5</li><li>■ 9th occurrence, TCR 6</li></ul>
■ <b>Authorization Date</b> Position: 59-66 Length: 8 Format: Unpacked numeric	The date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY

<b>Edit criteria - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information</b>	
<ul style="list-style-type: none"> <li>■ <b>Authorization Amount</b> Position: 67-78 Length: 12 Format: Unpacked numeric</li> </ul>	The authorized amount. Can exceed purchase amount in certain circumstances. Two decimals implied.
<ul style="list-style-type: none"> <li>■ <b>Issuer's Approval Code</b> Position: 79-84 Length: 6 Format: Alphanumeric</li> </ul>	Authorization provided by the Issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Position: 85-110 Length: 26 Format: Group	Identifies the source of the authorization: <ul style="list-style-type: none"> <li>■ 4th occurrence, TCR 5</li> <li>■ 10th occurrence, TCR 6</li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Authorization Date</b> Position: 85-92 Length: 8 Format: Unpacked numeric</li> </ul>	The date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
<ul style="list-style-type: none"> <li>■ <b>Authorization Amount</b> Position: 93-104 Length: 12 Format: Unpacked numeric&gt;</li> </ul>	The authorized amount. Can exceed actual purchase amount in certain circumstances. Two decimals implied.
<ul style="list-style-type: none"> <li>■ <b>Issuer's Approval Code</b> Position: 105-110 Length: 6 Format: Alphanumeric</li> </ul>	Authorization provided by the Issuer when transaction is approved. Valid Approval Code.
<b>Authorizations Obtained Info</b> Position: 111-136 Length: 26 Format: Group	Quantity of authorizations obtained for this transaction: <ul style="list-style-type: none"> <li>■ 5th occurrence, TCR 5</li> <li>■ 11th occurrence, TCR 6</li> </ul>

<b>Edit criteria - TCR 5,6: Forms Data, Exhibit Y or Exhibit 3C - Authorizations-obtained information</b>	
<b>Authorization Date</b> Position: 111-118 Length: 8 Format: Unpacked numeric	The actual date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
<b>Authorization Amount</b> Position: 119-130 Length: 12 Format: Unpacked numeric	Authorized amount can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Position: 131-136 Length: 6 Format: Alphanumeric	Authorization provided by the Issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Position: 137-162 Length: 26 Format: Group	Quantity of authorizations obtained for this transaction: <ul style="list-style-type: none"> <li>■ 6th occurrence, TCR 5</li> <li>■ 12th occurrence, TCR 6</li> </ul>
■ <b>Authorization Date</b> Position: 137-144 Length: 8 Format: Unpacked numeric	The date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
■ <b>Authorization Amount</b> Position: 145-156 Length: 12 Format: Unpacked numeric	Authorized amount can exceed actual purchase amount in certain circumstances. Two decimals implied.
■ <b>Issuer's Approval Code</b> Position: 157-162 Length: 6 Format: Alphanumeric	Valid Approval Code.
<b>Reserved</b> Position: 163-168 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 11 TC 40: Fraud advice transactions

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TCR 0, 1, 2, 3, 4-7

CTF - Outgoing and incoming Interchange

The Fraud Advice transaction (TC 40) transmits information to and from Members for fraudulent transactions.

TCR 0 is always required.

TCR 1 is used by US members to report fraud to the Issuers' Clearinghouse Service (ICS) and to report optional Cardholder and Merchant data for the Fraud Reporting Service. It is also used for incoming optional print image reports. For more information on the use of this TCR, see the Fraud Reporting System (FRS) User's Guide.

TCR 2 is a required TCR if the transaction being reported contained a Transaction Identifier. It is also used for incoming optional print image reports to Members.

TCR 3 is used by Members to report optional transaction data for the Fraud Reporting System and for incoming optional print image reports to Members.

TCR 4 is used for incoming optional print image reports to Members.

TCR 5 and TCR 6 are reserved for future use.

TCR 7 is used for optional incoming Interchange transactions to Members.

## 11.1 TCR 0

CTF - Outgoing and incoming Interchange

### 11.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-167	151	AN	Transaction Data
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 11.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 40.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).

Edit criteria - TCR 0	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. <b>Outgoing:</b> This field must contain 400050. This field must contain a valid DMSC BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. <b>Outgoing:</b> This field must contain a valid BIN for sending transactions. <b>Incoming:</b> This field must contain 400050. For outgoing transactions, this field must contain the Source BIN of the Member that is reporting the fraud. The Source BIN is normally the BIN of the Issuer, but is the BIN of the Acquirer when an Acquirer is reporting counterfeit/fraud (Fraud Type = 9).
<b>Transaction Data</b> Position: 17-167 Length: 151 Format: Alphanumeric	For specific transaction data information, see the Fraud Reporting System (FRS) User's Guide.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 11.2 TCR 1

CTF - Outgoing and incoming Interchange

### 11.2.1 Record layout

Record layout - TCR 1			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 11.2.2 Edit criteria

Edit criteria - TCR 1	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 40.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	See the Fraud Reporting System (FRS) User's Guide for specific transaction data information.

## 11.3 TCR 2

CTF - Outgoing and incoming Interchange

### 11.3.1 Record layout

Record layout - TCR 2			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 11.3.2 Edit criteria

Edit criteria - TCR 2	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 40.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 2.
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	See the Fraud Reporting System (FRS) User's Guide for specific transaction data information.

## 11.4 TCR 3

CTF - Outgoing and incoming Interchange

### 11.4.1 Record layout

Record layout - TCR 3			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 11.4.2 Edit criteria

Edit criteria - TCR 3	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 40.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 3.
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	See the Fraud Reporting System (FRS) User's Guide for specific transaction data information.

## 11.5 TCR 4-7

CTF - Incoming Interchange

### 11.5.1 Record layout

Record layout - TCR 4-7			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 11.5.2 Edit criteria

Edit criteria - TCR 4-7	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 40.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 4, 5, 6 or 7.
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	See the Fraud Reporting System (FRS) User's Guide for specific transaction data information.

## 12 TC 44: Collection batch acknowledgment transactions

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TCR 0-8

CTF - Incoming Interchange

The Collection Batch Acknowledgment (TC 44) carries data necessary to report the batches collected by a VIC. Two TCR 0 transaction formats are provided, one for an accepted batch (Batch Disposition Code = A) and one for a rejected batch (Batch Disposition Code = R).

## 12.1 TCR 0: Batch Disposition Code A

TC 44

CTF - Incoming Interchange

### 12.1.1 Record layout

Record layout - TCR 0: Batch Disposition Code A			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-21	5	UN	Edit Package Batch Date (YYDDD)
22-27	6	UN	Edit Package Batch Number
28-35	8	UN	Interchange Window ID Number
36	1	AN	Batch Disposition Code
37	1	AN	Summary Type Code
38-40	3	AN	Currency Code
41	1	AN	Settlement Flag
42	1	AN	Reserved
43-57	15	UN	Total Transaction Component Records
58-72	15	UN	Total Transactions
73-87	15	UN	Gross Amount
88-137	50	AN	Reserved
138-167	30	AN	BASE II Unique File ID
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 12.1.2 Edit criteria

Edit criteria - TCR 0: Batch Disposition Code A	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 44.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field will contain a 0 (zero).
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field will contain the BIN of the Processing Centre.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.
<b>Edit Package Batch Date</b>  Position: 17-21 Length: 5 Format: Unpacked numeric	The outgoing Edit Package date of the batch being acknowledged.  The format of this field is YYDDD.

Edit criteria - TCR 0: Batch Disposition Code A	
Field	Description
<b>Edit Package Batch Number</b> Position: 22-27 Length: 6 Format: Unpacked numeric	The outgoing Edit Package batch number of the batch being acknowledged.
<b>Interchange Window ID Number</b> Position: 28-35 Length: 8 Format: Unpacked numeric	This field is reserved and always contains a 0.
■ <b>Collection Date</b> Position: 28-32 Length: 5 Format: Unpacked numeric	The date that the VIC collected the batch. (A batch is a set of transaction records sent through DMSC). The format of this field is YYDDD.
■ <b>Collection Window Number</b> Position: 33-35 Length: 3 Format: Unpacked numeric	This is the Settlement Window when the batch was collected by the VIC. The entry must be numeric.
<b>Batch Disposition Code</b> Position: 36 Length: 1 Format: Alphanumeric	This field will contain an A, which indicates that the batch was accepted by the VIC (although individual records within the batch may have been returned).
<b>Summary Type Code</b> Position: 37 Length: 1 Format: Alphanumeric	This code indicates which type of transactions within the batch are being acknowledged. The valid values are:  0      Interchange 2      Collection-only transaction
<b>Currency Code</b> Position: 38-40 Length: 3 Format: Alphanumeric	The three-digit currency code of the transaction that indicates type of currency for the group of transactions being summarised from the batch. Defaults to Chargeback or representment Currency Code. The field will contain a 0 (zero) when non-financial transactions are being summarised.

Edit criteria - TCR 0: Batch Disposition Code A	
Field	Description
<b>Settlement Flag</b> Position: 41 Length: 1 Format: Alphanumeric	The settlement service in which the transaction will settle: the International Settlement Service, National Net Settlement or Area Net Settlement.  The field will contain one of the following:  S Settled D National Net Settlement B National Bilateral Settlement I International Bilateral Settlement  Space
<b>Reserved</b> Position: 42 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Total Transaction Component Records</b> Position: 43-57 Length: 15 Format: Unpacked numeric	A TCR is a fixed-length record used to contain a component portion of a DMSC transaction. A single DMSC transaction may contain multiple TCRs. The "total" is the number of all the TCRs in the group of transactions being summarised.
<b>Total Transactions</b> Position: 58-72 Length: 15 Format: Unpacked numeric	The total number of records that make up a single financial, administrative, or text message, as required for transmission between a Processing Centre and a VIC. (Such transactions are identified by transaction codes.) The "total" is the number of transactions in the group being summarised.
<b>Gross Amount</b> Position: 73-87 Length: 15 Format: Unpacked numeric	This field contains the hash total of Source Amounts in the group of transactions being summarised.
<b>Reserved</b> Position: 88-137 Length: 50 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>BASE II Unique File ID</b> Position: 138-167 Length: 30 Format: Alphanumeric	A unique file number (like an identification) used by the Edit Package for history checking.

Edit criteria - TCR 0: Batch Disposition Code A	
Field	Description
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 12.2 TCR 0: Batch Disposition Code R

CTF - Incoming Interchange

### 12.2.1 Record layout

Record layout - TCR 0: Batch Disposition Code R			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-21	5	UN	Edit Package Batch Date (YYDDD)
22-27	6	UN	Edit Package Batch Number
28-35	8	UN	Interchange Window ID Number
36	1	AN	Batch Disposition Code
37-39	3	AN	Reject Reason Code
40-137	98	AN	Reserved
138-167	30	AN	BASE II Unique File ID
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 12.2.2 Edit criteria

Edit criteria - TCR 0: Batch Disposition Code R	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 44.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: Batch Disposition Code R	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field will contain a 0 (zero).
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field will contain the BIN of the Processing Centre.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. <b>Incoming:</b> This field must contain the BIN of the VIC: 400050. <b>Note</b> This field will contain the BIN of the VIC.
<b>Edit Package Batch Date</b>  Position: 17-21 Length: 5 Format: Unpacked numeric	The outgoing Edit Package date of the batch being acknowledged. The format of this field is YYDDD.
<b>Edit Package Batch Number</b>  Position: 22-27 Length: 6 Format: Unpacked numeric	The Edit Package batch number of the batch being acknowledged.
<b>Interchange Window ID Number</b>  Position: 28-35 Length: 8 Format: Unpacked numeric	This field is reserved and always contains a 0 (zero).
<b>■ Collection Date</b>  Position: 28-32 Length: 5 Format: Unpacked numeric	The date that the VIC collected the batch (A batch is a set of transaction records sent through DMSC). The format of this field is YYDDD.

Edit criteria - TCR 0: Batch Disposition Code R	
Field	Description
<b>Collection Window Number</b> Position: 33-35 Length: 3 Format: Unpacked numeric	This is the Settlement Window when the batch was collected by the VIC. The entry must be numeric.
<b>Batch Disposition Code</b> Position: 36 Length: 1 Format: Alphanumeric	A code that indicates that the batch was rejected by the VIC. This field will contain an R.
<b>Reject Reason Code</b> Position: 37-39 Length: 3 Format: Alphanumeric	Using a specific code, this is a response to a transaction request indicating that the receiving Processing Endpoint cannot accept the message because it contains an error. This field is two alphanumeric positions containing the defined codes for approval and decline of eligibility enquiries. <b>Note</b> For a list of valid codes, see <a href="#">Batch Reject Reason Code</a> on page 652.
<b>Reserved</b> Position: 40-137 Length: 98 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>BASE II Unique File ID</b> Position: 138-167 Length: 30 Format: Alphanumeric	A unique file number used by the Edit Package for history checking.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	This field must contain 0 (zero).

## 12.3 TCR 1-8: Additional Data

CTF - Incoming Interchange

### 12.3.1 Record layout

Record layout - TCR 1-8: Additional Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	UN	Transaction Code Being Summarized
19	1	UN	Transaction Code Qualifier
20-34	15	UN	Transaction Count
35-49	15	UN	Settlement Amount
50-51	2	UN	Transaction Code Being Summarised
52	1	UN	Transaction Code Qualifier
53-67	15	UN	Transaction Count
68-82	15	UN	Settlement Amount
83-84	2	UN	Transaction Code Being Summarised
85	1	UN	Transaction Code Qualifier
86-100	15	UN	Transaction Count
101-115	15	UN	Settlement Amount
116-117	2	UN	Transaction Code Being Summarised
118	1	UN	Transaction Code Qualifier
119-133	15	UN	Transaction Count
134-148	15	UN	Settlement Amount
149-168	20	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 12.3.2 Edit criteria

Edit criteria - TCR 1-8: Additional Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain a 44.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field will contain 1 through 8.
<b>Reserved</b>  Position: 5-16 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Code Being Summarized</b>  Position: 17-18 Length: 2 Format: Unpacked numeric	The two-digit DMSC transaction code for the batch being summarised.  Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b>  Position: 19 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Transaction Count</b>  Position: 20-34 Length: 15 Format: Unpacked numeric	The total count of all transactions in the file excluding file header and trailer records.

Edit criteria - TCR 1-8: Additional Data	
Field	Description
<b>Settlement Amount</b> Position: 35-49 Length: 15 Format: Unpacked numeric	The daily net amount resulting from clearing. This amount includes transaction and Fee Collection Transaction totals, expressed in the Settlement Currency of the Member. May be a debit or credit. Two decimals implied.  This field contains zeros if it is a non-monetary transaction.
<b>Transaction Code Being Summarized</b> Position: 50-51 Length: 2 Format: Unpacked numeric	The two-digit DMSC transaction code for the batch being summarised. Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Position: 52 Length: 1 Format: Unpacked numeric	If used, this field will contain a 0 (zero).
<b>Transaction Count</b> Position: 53-67 Length: 15 Format: Unpacked numeric	The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Position: 68-82 Length: 15 Format: Unpacked numeric	The daily net amount resulting from clearing. This amount includes transaction and Fee Collection Transaction totals, expressed in the Settlement Currency of the Member. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a non-monetary transaction.
<b>Transaction Code Being Summarized</b> Position: 83-84 Length: 2 Format: Unpacked numeric	The two-digit DMSC transaction code for the batch being summarised. Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Position: 85 Length: 1 Format: Unpacked numeric	If used, this field will contain a 0 (zero).

Edit criteria - TCR 1-8: Additional Data	
Field	Description
<b>Transaction Count</b> Position: 86-100 Length: 15 Format: Unpacked numeric	The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Position: 101-115 Length: 15 Format: Unpacked numeric	The daily net amount resulting from clearing. This amount includes transaction and Fee Collection Transaction totals, expressed in the Settlement Currency of the Member. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a non-monetary transaction.
<b>Transaction Code Being Summarized</b> Position: 116-117 Length: 2 Format: Unpacked numeric	The two-digit DMSC transaction code for the batch being summarised. Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Position: 118 Length: 1 Format: Unpacked numeric	If used, this field will contain a 0 (zero).
<b>Transaction Count</b> Position: 119-133 Length: 15 Format: Unpacked numeric	The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Position: 134-148 Length: 15 Format: Unpacked numeric	The daily net amount resulting from clearing. This amount includes transaction and Fee Collection Transaction totals, expressed in the Settlement Currency of the Member. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a non-monetary transaction.
<b>Reserved</b> Position: 149-168 Length: 20 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 13 TC 45: General delivery report transactions

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TCR 0

CTF - Incoming Interchange

The General Delivery Report transaction (TC 45) contains Member report data for the destination Processing Centre.

## 13.1 TCR 0

CTF - Incoming Interchange

### 13.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-148	132	AN	Report Text
149	1	AN	Reserved
150-159	10	AN	Report Identifier
160	1	UN	Report Day Sequence Number
161-167	7	UN	Report Line Sequence Number
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 13.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 45.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent.
<b>Report Text</b> Position: 17-148 Length: 132 Format: Alphanumeric	This field contains the text for the report. The first position of this field will contain a space, a 0 (zero), a dash (-), or 1. The first character of text in report-generation transactions is an ANSI carriage control character.
<b>Reserved</b> Position: 149 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Report Identifier</b> Position: 150-159 Length: 10 Format: Alphanumeric	The identifying number of the report transmitted in this transaction. The report number is left-justified and space-filled. Valid value is APR8100 = VisaNet Authorization Profile Report
<b>Report Day Sequence Number</b> Position: 160 Length: 1 Format: Unpacked numeric	This digit is the last digit of the Julian date on which the report was created.
<b>Report Line Sequence Number</b> Position: 161-167 Length: 7 Format: Unpacked numeric	The report line number used to ensure that the report comes out in the sequence in which it was generated.

Edit criteria - TCR 0	
Field	Description
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 14 TC 46: Member settlement data: machine-readable

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TCR 0

CTF - Incoming Interchange

The Member Settlement Data transaction (TC 46) is used to transmit machine-readable settlement data.

**Note** For TC 46 record layouts not described in this chapter, please refer to the VisaNet Settlement Service (VSS) Reports manual.

## 14.1 TCR 0: Report Group = Space

CTF - Incoming Interchange

### 14.1.1 Record layout

Record layout - TCR 0: Report Group = Space			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-21	5	UN	Central Processing Date (YYDDD)
22-24	3	UN	Currency Code
25	1	UN	Report Level
26-27	2	UN	Record Type
28	1	UN	Summary Level
29-30	2	UN	Summary Transaction Code
31	1	UN	Summary Transaction Usage
32-36	5	AN	Settlement Date
37-58	22	AN	Reserved
59	1	AN	Report Group
60-61	2	AN	Corresponding Report ID
62-63	2	AN	Reserved
64-78	15	UN	Outgoing Amount
79-80	2	AN	Outgoing Amount Sign
81-95	15	UN	Incoming Amount
96-97	2	AN	Incoming Amount Sign
98-112	15	UN	Net Amount
113-114	2	AN	Net Amount Sign
115-122	8	UN	Outgoing Count
123-130	8	UN	Incoming Count
131-167	37	AN	Reserved
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 14.1.2 Edit criteria

Edit criteria - TCR 0: Report Group = Space	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which this DMSC transaction message is sent. For BIN-level reports, this will be the BIN being reported. For Processor-level reports, this will be the BIN of the Processor.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. This will be the BIN of the VIC.
<b>Central Processing Date</b> Position: 17-21 Length: 5 Format: Unpacked numeric	The date that DMSC processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Position: 22-24 Length: 3 Format: Unpacked numeric	Indicates type of currency. This will be the currency in which amounts are reported.

Edit criteria - TCR 0: Report Group = Space	
Field	Description
<b>Report Level</b> Position: 25 Length: 1 Format: Unpacked numeric	The reporting levels of the data within a transaction. The Report Level indicator codes are:  1 Transaction contains BIN level data 2 Transaction contains Processor level data  For more information, see Member Settlement Data-Report Level in the appendices.
<b>Record Type</b> Position: 26-27 Length: 2 Format: Unpacked numeric	This field indicates the type of report line to which this transaction corresponds. For a list of valid codes, see <a href="#">Table 34</a> in <a href="#">Member Settlement Data Code</a> on page 743.
<b>Summary Level</b> Position: 28 Length: 1 Format: Unpacked numeric	For a list of valid codes, see <a href="#">Table 35</a> in <a href="#">Member Settlement Data Code</a> on page 743.
<b>Summary Transaction Code</b> Position: 29-30 Length: 2 Format: Unpacked numeric	For a list of valid transaction codes, see the DMSC Transactions Quick Reference Card.
<b>Summary Transaction Usage</b> Position: 31 Length: 1 Format: Unpacked numeric	Summary Transaction Usage.
<b>Settlement Date</b> Position: 32-36 Length: 5 Format: Alphanumeric	The date for which settlement was performed. The format of this field is YYDDD.
<b>Reserved</b> Position: 37-58 Length: 22 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Report Group</b> Position: 59 Length: 1 Format: Alphanumeric	The type of report in the record. This field will contain a space.

Edit criteria - TCR 0: Report Group = Space	
Field	Description
<b>Corresponding Report ID</b> Position: 60-61 Length: 2 Format: Alphanumeric	The possible values for this field are: 4F, 4G, 6F, 7 or 89A. The 6A and 6B reports are for Visa Europe and CEMEA EUFISERV participants only.
<b>Reserved</b> Position: 62-63 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Outgoing Amount</b> Position: 64-78 Length: 15 Format: Unpacked numeric	Outgoing amount. This field will contain two implied decimal places.
<b>Outgoing Amount Sign</b> Position: 79-80 Length: 2 Format: Alphanumeric	Indicates whether the amount is a debit or credit. The Outgoing Amount Sign is DB for debit or CR for credit.
<b>Incoming Amount</b> Position: 81-95 Length: 15 Format: Unpacked numeric	Incoming amount. This field will contain two implied decimal places.
<b>Incoming Amount Sign</b> Position: 96-97 Length: 2 Format: Alphanumeric	Indicates whether the amount is a debit or credit. The Incoming Amount Sign is DB for debit or CR for credit.
<b>Net Amount</b> Position: 98-112 Length: 15 Format: Unpacked numeric	Contains the net of the credit amount minus the debit amount. This field will contain two implied decimal places.
<b>Net Amount Sign</b> Position: 113-114 Length: 2 Format: Alphanumeric	Indicates whether the amount is a debit or credit. The Net Amount Sign is DB for debit or CR for credit.

Edit criteria - TCR 0: Report Group = Space	
Field	Description
<b>Outgoing Count</b> Position: 115-122 Length: 8 Format: Unpacked numeric	Outgoing count.
<b>Incoming Count</b> Position: 123-130 Length: 8 Format: Unpacked numeric	Incoming count.
<b>Reserved</b> Position: 131-167 Length: 37 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 15 TC 47: Member settlement data: print-ready

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TCR 0

ITF - Incoming Interchange

TC 47 is used to transmit print-ready reports, based on clearing activity, to the Acquirer through the Interchange Transaction File. This is a 170-byte record.

## 15.1 TCR 0

ITF - Incoming Interchange

### 15.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-4	2	BINARY	Record Hash Total
5	1	UN	Transaction Code Qualifier
6	1	UN	Transaction Component Sequence Number
7-12	6	UN	Destination BIN
13-18	6	UN	Source BIN
19-149	131	UN	Text
150-169	20	AN	Reserved
170	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 15.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 47.
<b>Record Hash Total</b> Position: 3-4 Length: 2 Format: Binary	Used in DMSC to ensure that the collection and delivery file data have been correctly transmitted.  This field is space-filled for computers that do not generate hash totals.
<b>Transaction Code Qualifier</b> Position: 5 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 6 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b> Position: 7-12 Length: 6 Format: Unpacked numeric	This field contains the BIN to which the report is to be delivered.
<b>Source BIN</b> Position: 13-18 Length: 6 Format: Unpacked numeric	This field will contain zeros.
<b>Text</b> Position: 19-149 Length: 131 Format: Unpacked numeric	Text of the print-ready report. The first position of this field must be a space, 0 (zero), - (dash) or 1. The first character of the text in report-generation transactions is an ANSI carriage control character.
<b>Reserved</b> Position: 150-169 Length: 20 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 170 Length: Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 16 TC 48: DMSA advice record transactions

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TCR 0, 1, 2, 3, 6, 7

CTF - Incoming Interchange

The DMSA Advice Records (TC 48) are used to transmit a report of authorization processing activity by a VIC to the Processing Centre of the Issuer through the Interchange Transaction File.

There are three formats for TC 48 records. The format for a particular record is indicated by 0 (Standard), 1 (ISO-Enriched) or 2 (Chip Card Informational Advice) in the Format Code field.

## 16.1 TCR 0: Format 0 (Standard)

CTF - Incoming Interchange

### 16.1.1 Record layout

Record layout - TCR 0: Format 0 (Standard)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	AN	Destination BIN
11-16	6	UN	Source BIN
17	1	UN	Format Code
18-25	8	AN	Constant Identifier
26	1	AN	Reserved
27-42	16	UN	Account Number
43-48	6	AN	Reserved
49-50	2	AN	Reserved
51-52	2	AN	Response Code
53-54	2	AN	Reserved
55-58	4	UN	Transaction Date (MMDD)
59-60	2	AN	Reserved
61-64	4	UN	Transaction Time (hhmm)
65-66	2	AN	Reserved
67-74	8	AN	Transaction Amount
75-76	2	AN	Reserved
77-80	4	UN	Inquiring Center
81-82	2	AN	Reserved
83-87	5	AN	Authorization Code
88-89	2	AN	Reserved
90-92	3	AN	BASE I Transaction Code and Merchant Terminal Indicator
93-94	2	AN	Reserved
95	1	AN	Stand-In Reason Code
96-100	5	AN	Reserved
101	1	AN	CRIS Alert Type
102-106	5	AN	CRIS Account Score

Record layout - TCR 0: Format 0 (Standard)			
Position	Field length	Format	Contents
107-110	4	UN	Network Identification Code
111-167	57	AN	Reserved
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

### 16.1.2 Edit criteria

Edit criteria - TCR 0: Format 0 (Standard)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Alphanumeric	The BIN to which a DMSC transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. This field will contain a valid BIN.

Edit criteria - TCR 0: Format 0 (Standard)	
Field	Description
<b>Format Code</b> Position: 17 Length: 1 Format: Unpacked numeric	Indicates the format of this record. The field will contain a 0 (zero), which represents Standard format.
<b>Constant Identifier</b> Position: 18-25 Length: 8 Format: Alphanumeric	A constant value identifying the type of advice message. The Constant Identifier is EV*****
<b>Reserved</b> Position: 26 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Account Number</b> Position: 27-42 Length: 16 Format: Unpacked numeric	A primary Account Number. The field must be zero-filled to the right of an Account Number that is less than 16 digits in length. It must have a valid check digit.
<b>Reserved</b> Position: 43-48 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 49-50 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Response Code</b> Position: 51-52 Length: 2 Format: Alphanumeric	A two-digit field indicating the response to the Authorization Request. For a list of valid Response Codes, see the description of Field 39 in the Visa Europe DMSA Technical Specifications. <b>Note</b> An entry of NS indicates an error in the Enhanced Authorization Response (EAR) file update process.
<b>Reserved</b> Position: 53-54 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Date</b> Position: 55-58 Length: 4 Format: Unpacked numeric	The date on which a transaction between a Cardholder and a Merchant, an Acquirer or a carrier (Airline or cruise ship), occurs. This field will contain the date in the MMDD (month and day) format.

Edit criteria - TCR 0: Format 0 (Standard)	
Field	Description
<b>Reserved</b> Position: 59-60 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Time</b> Position: 61-64 Length: 4 Format: Unpacked numeric	The time at which a transaction between a Cardholder and a Merchant, an Acquirer or a carrier occurs. The format for this field is hhmm (hours and minutes).
<b>Reserved</b> Position: 65-66 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Amount</b> Position: 67-74 Length: 8 Format: Alphanumeric	The total amount of the transaction between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount is in whole USD (no decimals) and is right-justified.
<b>Reserved</b> Position: 75-76 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Inquiring Center</b> Position: 77-80 Length: 4 Format: Unpacked numeric	The Processing Centre that is making the enquiry.
<b>Reserved</b> Position: 81-82 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Authorization Code</b> Position: 83-87 Length: 5 Format: Alphanumeric	The Authorization Code from TCR 0 of the transaction, provided by an Issuer, its authorizing Processor, or stand-in Processor to indicate approval of a transaction. It is returned in the Authorization Response.
<b>Reserved</b> Position: 88-89 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Format 0 (Standard)	
Field	Description
<b>BASE I Transaction Code and Merchant Terminal Indicator</b> Position: 90-92 Length: 3 Format: Alphanumeric	The Transaction Code originally used for the authorization and the Merchant's terminal indicator.
<b>Reserved</b> Position: 93-94 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Stand-In Reason Code</b> Position: 95 Length: 1 Format: Alphanumeric	Code indicating the reason why stand-in processing occurred. The valid values are 0 through 5. For a description of these STIP codes, see the relevant Technical Specifications manual.
<b>Reserved</b> Position: 96-100 Length: 5 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>CRIS Alert Type</b> Position: 101 Length: 1 Format: Alphanumeric	This field is obsolete and must be spaces.
<b>CRIS Account Score</b> Position: 102-106 Length: 5 Format: Alphanumeric	This field is obsolete and must be spaces.
<b>Network Identification Code</b> Position: 107-110 Length: 4 Format: Unpacked numeric	Identifies the network used for the transaction. For valid values, refer to Field 63.1 in the DMSA Technical Specifications.
<b>Reserved</b> Position: 111-167 Length: 57 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Format 0 (Standard)	
Field	Description
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 16.2 TCR 0: Format 1 (ISO-Enriched)

CTF - Incoming Interchange

### 16.2.1 Record layout

Record layout - TCR 0: Format 1 (ISO-enriched)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	UN	Format Code
18-45	28	AN	Account Number
46-47	2	AN	Response Code
48-53	6	AN	Authorization Code
54	1	AN	Stand-In Response Code
55	1	AN	Address Verification Service Reason Code
56-65	10	UN	Transmission Date and Time (MMDDhhmmss)
66-77	12	UN	Transaction Amount
78-80	3	UN	Cardholder Billing Currency Code
81-83	3	UN	Transaction Currency Code
84-91	8	AN	Cardholder Billing Conversion Rate
92-95	4	UN	Expiration Date (YYMM)
96-106	11	UN	Acquiring Institution ID
107-109	3	UN	Acquiring Institution Country Code
110-113	4	AN	Message Type
114-117	4	UN	Processing Code
118-119	2	UN	POS Condition Code
120-123	4	UN	Merchant Type
124-125	2	UN	POS Entry Mode
126-129	4	AN	POS Entry Capability
130-137	8	AN	Card Acceptor Terminal ID
138-152	15	AN	Card Acceptor ID
153-164	12	UN	Retrieval Reference Number
165-166	2	AN	Payment Indicator

Record layout - TCR 0: Format 1 (ISO-enriched)			
Position	Field length	Format	Contents
167	1	AN	Reserved
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

### 16.2.2 Edit criteria

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. This field will contain a valid BIN.

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Format Code</b> Position: 17 Length: 1 Format: Unpacked numeric	Indicates the format of this record. The entry will contain a 1, which represents the enriched (ISO) format.
<b>Account Number</b> Position: 18-45 Length: 28 Format: Alphanumeric	A primary Account Number. It must be a 16-digit number and must contain a valid number from the DMSC ARDEF. The field must be zero-filled to the right of an Account Number that is less than 16 digits in length. This field must have a valid check digit. The ISO fields are 2, 34, 102 and 103.
<b>Response Code</b> Position: 46-47 Length: 2 Format: Alphanumeric	A two-digit field indicating the response to the Authorization Request. For a list of valid Response Codes, see the description of field 39 in the Visa Europe DMSA Technical Specifications. The ISO field is 39.
<b>Authorization Code</b> Position: 48-53 Length: 6 Format: Alphanumeric	Code provided by the Issuer when a transaction is approved or a "no reason to decline" code provided for successful verifications. <b>Note</b> A STIP Authorization Code is derived from the retrieval reference number, Account Number, date and time. The algorithm can generate 99,999 unique combinations. It is therefore possible to receive identical authorization numbers for different transactions. The ISO field is 38.
<b>Stand-In Response Code</b> Position: 54 Length: 1 Format: Alphanumeric	Code indicating the reason why stand-In processing (STIP) occurred. For a description of the STIP codes, see the relevant authorization Technical Specifications manual. The ISO field is 44, byte 1.
<b>Address Verification Service Reason Code</b> Position: 55 Length: 1 Format: Alphanumeric	Code indicating the Reason for the AVS Request. The ISO field is 44, byte 2.

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Transmission Date and Time</b> Position: 56-65 Length: 10 Format: Unpacked numeric	Contains the date and time the request or advice message was submitted to the Visa Europe System. GMT (Greenwich Mean Time) can be used. The format is MMDDhhmmss (month, day, hour, minute, second). Transmission Date and Time is a key data element used to match a response to its request or advice message. This field indicates when a transaction entered the network. The sender of a transaction enters a new date and time with each request. The receiving Member saves the field and returns it in the response message. This field is used in every message generated by Acquirers and Issuers and is present in every message generated by the Visa Europe System. The ISO field is 7.
<b>Transaction Amount</b> Position: 66-77 Length: 12 Format: Unpacked numeric	The total Transaction Amount between a Cardholder and a Merchant, or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes. The ISO field is 6 or 4, depending on the Issuer's DMSA multicurrency participation option.
<b>Cardholder Billing Currency Code</b> Position: 78-80 Length: 3 Format: Unpacked numeric	Numeric code that identifies the currency used by the Issuer to bill the Cardholder's account. The ISO field is 51.
<b>Transaction Currency Code</b> Position: 81-83 Length: 3 Format: Unpacked numeric	Code that identifies the currency of the amount field(s). When the Cardholder Billing Currency Code field is not present, this field contains the currency of the amount specified in the Transaction Amount field. The ISO field is 49.
<b>Cardholder Billing Conversion Rate</b> Position: 84-91 Length: 8 Format: Alphanumeric	Contains the rate used by Visa Europe to convert the Transaction Amount to the Cardholder billing amount. The value is the Currency Conversion Rate plus the Visa Europe conversion charge, plus or minus any Optional Issuer Fee (OIF). The OIF, expressed as a percentage, may be positive or negative; that is, the Transaction Amount multiplied by this rate equals the Cardholder billing amount. <b>Note</b> Visa Europe uses either a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. Visa Europe uses both USD-based buy/sell rate pairs and buy/sell rate pairs of currencies other than the USD. For more information, see the Multicurrency Service in the Visa Europe Technical Service Descriptions. The ISO field is 10.

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Expiration Date</b> Position: 92-95 Length: 4 Format: Unpacked numeric	The expiration date of this record. The format of this field is YYMM (year, month). The ISO field is 14.
<b>Acquiring Institution ID</b> Position: 96-106 Length: 11 Format: Alphanumeric	This code identifies the financial institution acting as the Acquirer of a transaction. The Acquirer is the Member or system user that signed the Merchant or ADM or dispensed cash. This number is usually a Visa Europe -assigned BIN.  When a Processing Centre operates for multiple Acquirers, this code is for the individual Member or system user, not a code for the Processing Centre.  Codes other than Visa Europe BINs can be supported; for example, this ID may be a routing and transit number that complies with the ISO 7812 standard.  The ISO field is 32.
<b>Acquiring Institution Country Code</b> Position: 107-109 Length: 3 Format: Unpacked numeric	Code identifying the country where the Acquirer is located. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.  The ISO field is 19.
<b>Message Type</b> Position: 110-113 Length: 4 Format: Alphanumeric	Number that identifies the type of DMSA message.
<b>Processing Code</b> Position: 114-117 Length: 4 Format: Unpacked numeric	Code used to identify the type of transaction (positions 1 and 2) and, if applicable, the type of account affected (positions 3 and 4).  The ISO field is 3 (positions 1-4).
<b>POS Condition Code</b> Position: 118-119 Length: 2 Format: Unpacked numeric	Code identifying transaction conditions at the point-of-sale or point-of-service, thus, in many cases, identify a type of original or subsequent transactions.  This field is used in all Cardholder transaction-related messages. In several message types that may follow an original transaction (including CRS), this field contains the code that identifies the type of processing being done.  The ISO field is 25.

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Merchant Type</b> Position: 120-123 Length: 4 Format: Unpacked numeric	Code describing the Merchant's type of business product or service, also known as the Merchant Category Code (MCC). These codes are based on the Merchant Classification Code Guideline available from the Bank Card Division of the ABA. Valid codes are listed in the Visa Europe Merchant Data Standards, as amended by additions and changes published in Technical Letters for Members. This field must be numeric. The ISO field is 18.
<b>POS Entry Mode</b> Position: 124-125 Length: 2 Format: Unpacked numeric	A DMSA System field indicating the method by which a Point-of-Transaction terminal obtains and transmits the Cardholder information necessary to complete a transaction. When the POS Entry Mode is 90, this field contains positions 1 and 3 of ISO field 22. In all other cases, this field contains positions 2 and 3 of ISO field 22.
<b>POS Entry Capability</b> Position: 126-129 Length: 4 Format: Alphanumeric	Point-of-sale entry capability. The ISO field is 60 (positions 1, 2, 5, and 6).
<b>Card Acceptor Terminal ID</b> Position: 130-137 Length: 8 Format: Alphanumeric	Contains a code that identifies a terminal at the Card acceptor location, by itself or in conjunction with the Card Acceptor Identification Code. This field is used in all messages related to a Cardholder transaction. If this field is present in a request, it must be preserved and returned in the response. The ISO field is 41.
<b>Card Acceptor ID</b> Position: 138-152 Length: 15 Format: Alphanumeric	Code that identifies the Card acceptor. The ISO field is 42.
<b>Retrieval Reference Number</b> Position: 153-164 Length: 12 Format: Unpacked numeric	Contains a number that is used with other data elements as a key to identify and track all messages related to a given Cardholder transaction, that is, to a given transaction set. These sets are: <ul style="list-style-type: none"><li>■ Authorization</li><li>■ Purchase</li><li>■ Merchandise return</li><li>■ Cash Disbursement (manual cash)</li></ul> The ISO field is 37.
<b>Payment Indicator</b> Position: 165-166 Length: 2 Format: Alphanumeric	This US-only field contains a code indicating the type of goods purchased over the internet. The ISO field is 60 (positions 9 and 10).

Edit criteria - TCR 0: Format 1 (ISO-enriched)	
Field	Description
<b>Reserved</b> Position: 167 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 16.3 TCR 0: Format 2 - Chip Card Informational Advice

CTF - Outgoing and incoming Interchange

### 16.3.1 Record layout

Record layout - TCR 0: Format 2 Chip Card Informational Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	AN	Destination BIN
11-16	6	UN	Source BIN
17	1	UN	Format Code
18-45	28	AN	Account Number
46-47	2	AN	Authorization Response Code
48-59	12	UN	Destination Amount
60-62	3	UN	Destination Currency Code
63-74	12	UN	Source Amount
75-77	3	UN	Source Currency Code
78-79	2	UN	POS Entry Mode
80	1	AN	POS Terminal Capability
81-105	25	AN	Merchant Name
106-118	13	AN	Merchant City
119-121	3	AN	Merchant Country Code
122-126	5	UN	Merchant ZIP Code
127-130	4	UN	Network Identification Code
131-133	3	AN	Merchant State/Province Code
134-148	15	AN	Card Acceptor ID
149-156	8	AN	Terminal ID
157-160	4	UN	Merchant Category Code
161-167	7	AN	Reserved
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.3.2 Edit criteria

Edit criteria - TCR 0: Format 2 Chip Card Informational Advice	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero).
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Alphanumeric	The BIN to which a DMSC transaction message is sent. <b>Outgoing:</b> This field should contain spaces. <b>Incoming:</b> This field will contain a valid Issuer BIN. If spaces are entered, the VIC inserts the BIN based on the Account Number.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which this DMSC transaction message was sent. <b>Outgoing:</b> This field must contain a valid BIN for sending transactions. <b>Incoming:</b> This field must contain 400050. This field must contain a valid Acquirer BIN.
<b>Format Code</b> Position: 17 Length: 1 Format: Unpacked numeric	The entry must be either a 2 (Chip Card informational advice message) or a 7.
<b>Account Number</b> Position: 18-45 Length: 28 Format: Alphanumeric	A primary Account Number. This field must contain a valid Account Number (13-digit or 16-digit), left-justified and right-zero-filled.

Edit criteria - TCR 0: Format 2 Chip Card Informational Advice	
Field	Description
<b>Authorization Response Code</b> Position: 46-47 Length: 2 Format: Alphanumeric	<p>Code indicating Issuer's reply to an Authorization Request. Refer to the following types of Authorization Response:</p> <ul style="list-style-type: none"> <li>■ Approval Response</li> <li>■ Decline Response</li> <li>■ Pickup Response</li> </ul> <p>For Custom Payment Service credit vouchers and their reversals, this field must contain spaces.</p> <p>The field contains the Authorization Response Code provided by the Issuer when a transaction is approved or a "no reason to decline" code provided for successful verifications.</p> <p>The entry must be two alphanumeric characters; spaces, A through Z, or 0 through 9.</p> <p>For Chip Transactions that are processed offline, this field must contain the offline Authorization Response Code.</p>
<b>Destination Amount</b> Position: 48-59 Length: 12 Format: Unpacked numeric	<p>Identifies the submitted Transaction Amount in the currency that is appropriate to the destination Processing Endpoint.</p> <p><b>Outgoing:</b> The field must contain zeros. The VIC converts the Source Amount to the Destination Amount.</p> <p><b>Incoming:</b> The field will contain a numeric value. Two decimals are implied.</p>
<b>Destination Currency Code</b> Position: 60-62 Length: 3 Format: Unpacked numeric	<p>The currency type presented to the Member on incoming transactions. For most transactions (that is, drafts), it is the Billing Currency. For other transactions (for example, Fee Collection Transactions, Chargebacks), it is the Settlement Currency of the destination.</p> <p><b>Outgoing:</b> The field must contain zeros. The VIC inserts the Issuer Currency Code.</p> <p><b>Incoming:</b> The field will contain the ISO numeric code for the Billing Currency of the Issuer.</p>
<b>Source Amount</b> Position: 63-74 Length: 12 Format: Unpacked numeric	<p>Identifies the submitted Transaction Amount in the currency that is appropriate to the source Processing Endpoint.</p> <p>The entry must be numeric. Two decimal places are implied.</p>
<b>Source Currency Code</b> Position: 75-77 Length: 3 Format: Unpacked numeric	<p>The currency type associated with the Source Amount of the transaction.</p> <p>The field must contain a valid ISO numeric currency code.</p>

Edit criteria - TCR 0: Format 2 Chip Card Informational Advice	
Field	Description
<b>POS Entry Mode</b> Position: 78-79 Length: 2 Format: Unpacked numeric	A DMSA system field indicating the method by which a Point-of-Transaction terminal obtains and transmits the Cardholder information necessary to complete a transaction.  When the POS Entry Mode is 90, this field contains positions 1 and 3 of ISO field 22. In all other cases, this field contains positions 2 and 3 of ISO field 22.  This field must be spaces, 00 through 06, 90 or 95.  For a list of valid codes, see <a href="#">POS Entry Mode</a> on page 750.
<b>POS Terminal Capability</b> Position: 80 Length: 1 Format: Alphanumeric	Indicates the capability of the point-of-sale terminal to obtain an authorization and process transaction data.  For a list of valid codes, see <a href="#">POS Terminal Capability</a> on page 752.
<b>Merchant Name</b> Position: 81-105 Length: 25 Format: Alphanumeric	The Merchant or Member name (for Cash Disbursements) imprinted on the Transaction Receipt by the Merchant's or Member's imprinter plate. It should be the "doing business as" (DBA) name of the Merchant or Member and the one most recognisable to Cardholders. The Merchant name as shown in the original Presentment must be included in all Chargebacks, Retrieval Requests, and representments.  The first position of this field cannot be a space. The field must be space-filled to the right.
<b>Merchant City</b> Position: 106-118 Length: 13 Format: Alphanumeric	The name of the city where the transaction took place.  The first position of this field cannot be a space.  The field must be space-filled to the right.
<b>Merchant Country Code</b> Position: 119-121 Length: 3 Format: Alphanumeric	Identifies the country code of the Merchant location where the transaction took place.  The entry must be a valid DMSC code. The first two characters must be the alpha country code. The third character must be a space.  For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant ZIP Code</b> Position: 122-126 Length: 5 Format: Alphanumeric	Identifies the ZIP code of the Merchant location where the transaction took place.  This field must be numeric. It may be zeros.
<b>Network Identification Code</b> Position: 127-130 Length: 4 Format: Unpacked numeric	Identifies the network used for the transaction.  For valid values, refer to Field 63.1 in the DMSA Technical Specifications.

Edit criteria - TCR 0: Format 2 Chip Card Informational Advice	
Field	Description
<b>Merchant State/Province Code</b> Position: 131-133 Length: 3 Format: Alphanumeric	Code designating Merchant's state or province code. If the Merchant country code is US or CA, this field must contain a valid US State Code or Canadian Province Code, respectively. Otherwise it must contain spaces.
<b>Card Acceptor ID</b> Position: 134-148 Length: 15 Format: Alphanumeric	The identifier of the card acceptor operating the point-of-sale or point-of-service terminal or at the ATM in local and in Interchange environments. Depending on the Acquirer or Merchant billing and reporting requirements, the Acquirer-assigned code can represent a Merchant, a specific Merchant location, or a specific Merchant location terminal. This field must contain alphanumeric values.
<b>Terminal ID</b> Position: 149-156 Length: 8 Format: Alphanumeric	Code identifying the card acceptor terminal or ATM. For electronic point-of-sale or point-of-service (POS) terminals, when the ID is not unique to a specific terminal, Card Acceptor Identification Code can be used along with this field. This field must contain alphanumeric values.
<b>Merchant Category Code</b> Position: 157-160 Length: 4 Format: Unpacked numeric	A code designating the principal trade, profession, or line of business in which a Merchant is engaged. This field must contain a valid Merchant Category Code (MCC). Please see Visa Europe Merchant Data Standards for valid codes.
<b>Reserved</b> Position: 161-167 Length: 7 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 16.4 TCR 1: ISO-Enriched

CTF - Incoming Interchange

### 16.4.1 Record layout

Record layout - TCR 1: ISO-Enriched			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	AN	CVV2 Authorization Request Data
11	1	AN	CVV2 Result Code
12-15	4	UN	Network Identification Code
16	1	AN	Reserved
17-20	4	UN	Original Message Type
21-27	7	AN	Reserved
28-33	6	UN	Trace Audit Number
34-73	40	AN	Card Acceptor Name/Location
74-87	14	AN	National POS Geographic Data
88-99	12	UN	Amount, Issuer
100-112	13	AN	Reserved
113-141	29	AN	Address Verification Data
142-152	11	UN	Forwarding Institution ID
153-155	3	UN	Forwarding Institution Country Code
156-159	4	AN	File Update Error Code
160-161	2	AN	PACM Diversion Level
162	1	AN	PACM Diversion Reason
163	1	AN	Chip Condition Code
164	1	AN	CVV Results Code
165-168	4	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.4.2 Edit criteria

Edit criteria - TCR 1: ISO-Enriched	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field contains the transaction code qualifier of the item being returned.  This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field contains the Transaction Component Sequence Number of the item being returned.  This field will contain a 1.
<b>CVV2 Authorization Request Data</b> Position: 5-10 Length: 6 Format: Alphanumeric	Contains CVV2 data for the card-not-present CVV2 service. The Card Verification Value 2 (CVV2) Service is a Card verification tool designed to reduce fraud losses on card-not-present and card-present transactions including manual key-entered transactions.  Issuers must imprint a three-digit security number (the CVV2) on the back of all new or reissued Visa Cards. Members can use the CVV2 number to verify that a genuine Visa Card is present during a transaction.  The field will contain 48.
<b>CVV2 Result Code</b> Position: 11 Length: 1 Format: Alphanumeric	Contains a Card Verification Value 2 (CVV2) verification result for card-not-present transactions and also for card-present CVV2 verification-only requests. For a list of valid values, see <a href="#">CVV2 Result Code</a> on page 660.  The ISO field is 44.10.
<b>Network Identification Code</b> Position: 12-15 Length: 4 Format: Unpacked numeric	Identifies the network used for the transaction.  For valid values, refer to Field 63.1 in the DMSA Technical Specifications.

Edit criteria - TCR 1: ISO-Enriched	
Field	Description
<b>Reserved</b> Position: 16 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Original Message Type</b> Position: 17-20 Length: 4 Format: Unpacked numeric	The ISO field is 90. This field will be zero-filled except when the TC 48 transaction is for a reversal advice message.
<b>Reserved</b> Position: 21-27 Length: 7 Format: Alphanumeric	This field will contain zeros.
<b>Trace Audit Number</b> Position: 28-33 Length: 6 Format: Unpacked numeric	A number assigned by the message initiator that uniquely identifies a Cardholder transaction and all the message types (also known as system transactions) that it comprises, according to individual program rules. The trace number remains unchanged for all messages throughout the life of the transaction. For example, the same trace number is used in an Authorization Request and Authorization Response, and in a subsequent reversal request and response, and in any advice messages of authorization or reversal.  The trace number can be used to match a response to its request or to match a message to a given Cardholder transaction set.  The ISO field is 11.
<b>Card Acceptor Name/Location</b> Position: 34-73 Length: 40 Format: Alphanumeric	Identifies the name and location of the Merchant: <ul style="list-style-type: none"><li>■ Positions 1-25 contain the name of the Merchant</li><li>■ Positions 26-38 contain the city name</li><li>■ Positions 39-40 contain the country code</li></ul> This data is required for all transactions.  The ISO field is 43.  Enhanced Money Transfer Original Credit Transactions Unless otherwise stated for specific usage, for Original Credit Transactions the city name (positions 26-38), will hold the value: Visa Direct

Edit criteria - TCR 1: ISO-Enriched	
Field	Description
<b>National POS Geographic Data</b> Position: 74-87 Length: 14 Format: Alphanumeric	Identifies the location where the transaction occurred: <ul style="list-style-type: none"> <li>■ The first two digits identify the state in which the transaction occurred</li> <li>■ The next three digits identify the county in which the transaction occurred</li> <li>■ The remaining positions contain either the five-digit or nine-digit US Postal Service ZIP codes of the Merchant location</li> </ul> The ISO field is 59.
<b>Amount, Issuer</b> Position: 88-99 Length: 12 Format: Unpacked numeric	The Issuer amount. The ISO field is 61. This field will contain two implied decimal places.
<b>Reserved</b> Position: 100-112 Length: 13 Format: Alphanumeric	This field should contain spaces.
<b>Address Verification Data</b> Position: 113-141 Length: 29 Format: Alphanumeric	A Visa-defined private-use field that contains selected portions of the Cardholder's postal code and street address for verification. All Merchants whose Acquirers subscribe to the Visa Address Verification Service may request postal code and street address verification for a Cardholder. The ISO field is 123.
<b>Forwarding Institution ID</b> Position: 142-152 Length: 11 Format: Unpacked numeric	In an Authorization Request that contains a PIN, this field contains the six digits of the BIN assigned to the entity associated with the Acquirer Working Key that was used to encrypt the PIN. This field is used only when the BIN associated with the Acquirer Working Key is different from the Acquiring Institution Identification Code.  For ATM transactions without a PIN, (for example, reversals, adjustments, and so forth) this is a code that identifies the institution that forwards a request to the Visa Europe System, that is, to the message originator. The ID code can be a Visa BIN, a prearranged institution ID, or a Plus PMC ID. The ISO field is 33.
<b>Forwarding Institution Country Code</b> Position: 153-155 Length: 3 Format: Unpacked numeric	Contains a code that identifies the country of the forwarding institution in the Forwarding Institution ID. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798. The ISO field is 21.

Edit criteria - TCR 1: ISO-Enriched									
Field	Description								
<b>File Update Error Code</b> Position: 156-159 Length: 4 Format: Alphanumeric	If the file update is successful, this field contains spaces. Otherwise, the field contains a DMSA System file updating error code. The ISO field is 48 (usage 1a and 1b).								
<b>PACM Diversion Level</b> Position: 160-161 Length: 2 Format: Alphanumeric	Indicates the applicable diversion level when Positive Authorization Capacity Management (PACM) processing is used to route 0100 POS Authorization Requests or 0400 requests. PACM diversion is not supported in Visa Europe.								
<b>PACM Diversion Reason</b> Position: 162 Length: 1 Format: Alphanumeric	The reason why the request was diverted to PACM. PACM diversion is not supported in Visa Europe.								
<b>Chip Condition Code</b> Position: 163 Length: 1 Format: Alphanumeric	Code providing information about magnetic stripe-read transactions of VSDC Cards at VSDC ATMs ("fallback" transactions). It does not apply to VSDC transactions where the Chip is read. Values are:  <table> <tr> <td><b>space</b></td> <td>Unknown/not applicable</td> </tr> <tr> <td><b>0</b></td> <td>Unknown/not applicable</td> </tr> <tr> <td><b>1</b></td> <td>Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was a successful Chip read, or was not a Chip Transaction, or unknown</td> </tr> <tr> <td><b>2</b></td> <td>Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was an unsuccessful Chip read</td> </tr> </table> The ISO field is 60, position 3.	<b>space</b>	Unknown/not applicable	<b>0</b>	Unknown/not applicable	<b>1</b>	Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was a successful Chip read, or was not a Chip Transaction, or unknown	<b>2</b>	Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was an unsuccessful Chip read
<b>space</b>	Unknown/not applicable								
<b>0</b>	Unknown/not applicable								
<b>1</b>	Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was a successful Chip read, or was not a Chip Transaction, or unknown								
<b>2</b>	Magnetic stripe service code begins with 2 or 6, last transaction at the Chip-Reading Device was an unsuccessful Chip read								
<b>CVV Results Code</b> Position: 164 Length: 1 Format: Alphanumeric	Code indicating Card Verification Value (CVV) verification results. The field can also contain other verification results like iCVV or dCVV. When acquired as a contactless transaction, the field may contain the Card Authentication Method (CAM) results.  Valid values for this field are:  <table> <tr> <td><b>1</b></td> <td>The CVV or iCVV verification failed</td> </tr> <tr> <td><b>2</b></td> <td>The CVV or iCVV passed verification</td> </tr> <tr> <td><b>Blank</b></td> <td>The CVV or iCVV was not verified</td> </tr> </table> This ISO field is 44.5.	<b>1</b>	The CVV or iCVV verification failed	<b>2</b>	The CVV or iCVV passed verification	<b>Blank</b>	The CVV or iCVV was not verified		
<b>1</b>	The CVV or iCVV verification failed								
<b>2</b>	The CVV or iCVV passed verification								
<b>Blank</b>	The CVV or iCVV was not verified								

Edit criteria - TCR 1: ISO-Enriched	
Field	Description
<b>Reserved</b> Position: 165-168 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 16.5 TCR 2: ISO-Enriched

CTF - Incoming Interchange

### 16.5.1 Record layout

Record layout - TCR 2: ISO-Enriched			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-27	11	UN	Receiving Institution ID
28-30	3	UN	Receiving Institution Country Code
31-41	11	UN	Issuing Institution ID
42-44	3	UN	Issuing Institution Country Code
45-59	15	UN	Transaction Identifier
60	1	AN	Authorization Characteristics Indicator
61	1	AN	Market-Specific Authorization Data Indicator
62-63	2	UN	Duration
64	1	AN	Prestigious Property Indicator
65-73	9	UN	Cashback
74-85	12	UN	Replacement Amount
86-88	3	AN	Reserved
89	1	AN	CRIS Alert Type
90-94	5	AN	CRIS Account Score
96-168	74	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.5.2 Edit criteria

Edit criteria - TCR 2: ISO-Enriched	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain a 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 2.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Receiving Institution ID</b> Position: 17-27 Length: 11 Format: Unpacked numeric	This message-routing field contains a code that identifies the institution which should receive a request or advice message. This ID is used when it is not possible to route a message using the Account Number field in the message. The routing information in this field supersedes routing information in all other Account Number fields. The ISO field is 100.
<b>Receiving Institution Country Code</b> Position: 28-30 Length: 3 Format: Unpacked numeric	Contains the code for the country of the receiving institution in the Receiving Institution ID field. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798. The ISO field is 68.
<b>Issuing Institution ID</b> Position: 31-41 Length: 11 Format: Unpacked numeric	Contains a code identifying the Issuer when the Issuer cannot be determined from the message's Account Number. The ISO field is 121.

Edit criteria - TCR 2: ISO-Enriched	
Field	Description
<b>Issuing Institution Country Code</b> Position: 42-44 Length: 3 Format: Unpacked numeric	Contains a code that identifies the country of the institution that issued the card. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798. The ISO field is 20.
<b>Transaction Identifier</b> Position: 45-59 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations and Chargebacks. It is mandatory to include the Transaction Identifier in this field. The ISO field number is 62.2.
<b>Authorization Characteristics Indicator</b> Position: 60 Length: 1 Format: Alphanumeric	A code used by the Acquirer to request CPS qualification. If applicable, the code is changed by DMSA to reflect the results of DMSA's CPS evaluation of the request. The ISO field number is 62.1.
<b>Market-Specific Authorization Data Indicator</b> Position: 61 Length: 1 Format: Alphanumeric	Identifies the industry for which market-specific data has been provided in other ISO field 62 subfields; however, the use of this subfield is not confined to CPS. Except where noted, the subfield is used only in Authorization Requests and Authorization Responses. For valid values, see <a href="#">Market-Specific Authorization Data Indicator</a> on page 742. This subfield is required on all initial CPS/Hotel or Auto Rental 0100 Authorization Requests and Authorization Responses to the Acquirer. It is also required in US bill payment transactions and auto-substantiation requests destined for US Issuers. The ISO field number is 62.4.
<b>Duration</b> Position: 62-63 Length: Length: 2 Format: Unpacked numeric	Indicates the number of days (from 01 through 99) anticipated for the auto rental or hotel stay. For auto rental prepay and hotel deposits, the value reflects the number of days covered by the advance payment. This subfield is used only in Authorization Requests. The ISO field number is 62.5.
<b>Prestigious Property Indicator</b> Position: 64 Length: 1 Format: Alphanumeric	An indicator used by CPS Acquirers in the Visa U.S.A. Prestigious Lodging program to identify a property Floor Limit. This subfield is used only in Authorization Requests. The ISO field number is 62.6.

Edit criteria - TCR 2: ISO-Enriched	
Field	Description
<b>Cashback</b> Position: 65-73 Length: 9 Format: Unpacked numeric	In outgoing and incoming requests and advice messages related to a Visa or Visa Electron purchase or US-only POS check transaction, this field contains the cash back amount, if any, expressed in the Transaction Currency of the Acquirer.  The ISO field number is 61.1.
<b>Replacement Amount</b> Position: 74-85 Length: 12 Format: Unpacked numeric	Contains the corrected amount of a transaction in a partial reversal.  The ISO field number is 95, positions 1-12.
<b>Reserved</b> Position: 86-88 Length: 3 Format: Alphanumeric	This field will contain spaces.
<b>CRIS Alert Type</b> Position: 89 Length: 1 Format: Alphanumeric	This field is obsolete and must be spaces.
<b>CRIS Account Score</b> Position: 90-94 Length: 5 Format: Alphanumeric	This field is obsolete and must be spaces.
<b>Reserved</b> Position: 96-168 Length: 74 Format: Alphanumeric	This field will contain spaces.

## 16.6 TCR 3: ISO-Enriched

CTF - Incoming Interchange

### 16.6.1 Record layout

Record layout - TCR 3: ISO-Enriched			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	UN	Field Identifier
6-7	2	UN	Field Sub-Identifier
8-15	8	UN	Activity From (MMDDCCYY)
16-23	8	UN	Activity To (MMDDCCYY)
24-27	4	UN	Issuer Account Score Threshold
28-31	4	UN	Issuer Consolidated Score Threshold
32-35	4	UN	Account Score
36-39	4	UN	Consolidated Score
40-47	8	UN	Account Alert Date (MMDDCCYY)
48-55	8	UN	Consolidated Alert Date
56-63	8	UN	Last Account Alert Date
64-67	4	UN	Last Account Alert Score
68-75	8	UN	Last Consolidated Alert Date
76-79	4	UN	Last Consolidated Alert Score
80	1	AN	CRIS Cross-Alert Indicator
81-83	3	AN	Account Alert Type
84-86	3	UN	Account Reason Code 1
87-89	3	UN	Account Reason Code 2
90-92	3	UN	Account Reason Code 3
93-95	3	UN	Account Reason Code 4
96-98	3	UN	Consolidated Alert Type
99-101	3	UN	Consolidated Reason Code 1
102-104	3	UN	Consolidated Reason Code 2
105-107	3	UN	Consolidated Reason Code 3
108-110	3	UN	Consolidated Reason Code 4
111-132	22	UN	Bankruptcy Risk Audit ID

Record layout - TCR 3: ISO-Enriched			
Position	Field length	Format	Contents
133-142	10	UN	Sequence Number
143-146	4	UN	Network Management Information Code
147-168	22	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.6.2 Edit criteria

Edit criteria - TCR 3: ISO-Enriched	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 3.
<b>Field Identifier</b> Position: 5 Length: 1 Format: Unpacked numeric	The value for this entry will be B for Bankruptcy Risk Alerts. This value may incorporate other risk alert formats, depending on the Sub-Identifier value.
<b>Field Sub-Identifier</b> Position: 6-7 Length: 2 Format: Unpacked numeric	In conjunction with the Field Identifier, indicates the format of the remainder of Field 48 for risk alerts.

Edit criteria - TCR 3: ISO-Enriched	
Field	Description
<b>Activity From</b> Position: 8-15 Length: 8 Format: Unpacked numeric	The US Eastern Standard time (EST) date of the start of the period being reported. The format is MMDDCCYY, where:  MM      01-12 DD      01-31 CC      19 or 20 (19 = 20th century, 20 = 21st century) YY      00-99
<b>Activity To</b> Position: 16-23 Length: 8 Format: Unpacked numeric	The US Eastern Standard Time date of the end of the period being reported in the format MMDDCCYY, where:  MM      01-12 DD      01-31 CC      19 or 20 (19 = 20th century, 20 = 21st century) YY      00-99
<b>Issuer Account Score Threshold</b> Position: 24-27 Length: 4 Format: Unpacked numeric	Issuer-defined reporting account score threshold.
<b>Issuer Consolidated Score Threshold</b> Position: 28-31 Length: 4 Format: Unpacked numeric	Issuer-defined reporting consolidated score threshold.
<b>Account Score</b> Position: 32-35 Length: 4 Format: Unpacked numeric	Represents the risk associated with an account becoming a bankruptcy loss to the Issuer, as scored in the reporting period. If there was not a score generated for the reporting period, the value will be 0001.
<b>Consolidated Score</b> Position: 36-39 Length: 4 Format: Unpacked numeric	Represents the risk of all associated accounts linked by Cardholder ID becoming a bankruptcy loss to the Issuer.
<b>Account Alert Date</b> Position: 40-47 Length: 8 Format: Unpacked numeric	The date in the period being reported on which the account score first reached the score reported. Will be in MMDDCCYY format.

Edit criteria - TCR 3: ISO-Enriched	
Field	Description
<b>Consolidated Alert Date</b> Position: 48-55 Length: 8 Format: Unpacked numeric	The date in the period being reported on which the consolidated score first reached the score reported. Will be in MMDDCCYY format.
<b>Last Account Alert Date</b> Position: 56-63 Length: 8 Format: Unpacked numeric	The date of the previous account alert for the account in MMDDCCYY format. If there was no previous account alert, the value will be zeros.
<b>Last Account Alert Score</b> Position: 64-67 Length: 4 Format: Unpacked numeric	The account score which last met or was less than the Issuer Account Score Threshold. If there was no previous account alert, the value will be 0001.
<b>Last Consolidated Alert Date</b> Position: 68-75 Length: 8 Format: Unpacked numeric	The date of the previous consolidated alert for the account in MMDDCCYY format. If there was no previous consolidated alert, the value will be zeros.
<b>Last Consolidated Alert Score</b> Position: 76-79 Length: 4 Format: Unpacked numeric	The consolidated score which last met or was less than the Issuer Consolidated Score Threshold. If there was no previous consolidated alert, the value will be 0001.
<b>CRIS Cross-Alert Indicator</b> Position: 80 Length: 1 Format: Alphanumeric	CRIS Cross alert indicator.
<b>Account Alert Type</b> Position: 81-83 Length: 3 Format: Alphanumeric	Provides information regarding the type of model and version used to produce the account score: <ul style="list-style-type: none"> <li>■ Position 1 = Model version designator</li> <li>■ Position 2 = Major product designator</li> <li>■ Position 3 = Minor product designator</li> </ul>

Edit criteria - TCR 3: ISO-Enriched	
Field	Description
<b>Account Reason Code 1</b> Position: 84-86 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 2</b> Position: 87-89 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 3</b> Position: 90-92 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 4</b> Position: 93-95 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the account did not score higher.
<b>Consolidated Alert Type</b> Position: 96-98 Length: 3 Format: Unpacked numeric	Provides information regarding the type of model and version used to produce the consolidated score: <ul style="list-style-type: none"> <li>■ Position 1 = Model version designator</li> <li>■ Position 2 = Major product designator</li> <li>■ Position 3 = Minor product designator</li> </ul>
<b>Consolidated Reason Code 1</b> Position: 99-101 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the consolidated score was not higher.

Edit criteria - TCR 3: ISO-Enriched	
Field	Description
<b>Consolidated Reason Code 2</b> Position: 102-104 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the consolidated score was not higher.
<b>Consolidated Reason Code 3</b> Position: 105-107 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the consolidated score was not higher.
<b>Consolidated Reason Code 4</b> Position: 108-110 Length: 3 Format: Unpacked numeric	A three-position code representing a significant reason why the consolidated score was not higher.
<b>Bankruptcy Risk Audit ID</b> Position: 111-132 Length: 22 Format: Unpacked numeric	Provides information for bankruptcy risk audit: <ul style="list-style-type: none"> <li>■ Positions 1-2 = Service ID</li> <li>■ Positions 3-6 = Group Number</li> <li>■ Positions 7-14 = Cycle Date</li> <li>■ Positions 15-16 = Cycle Number</li> <li>■ Positions 17-22 = Audit Number</li> </ul>
<b>Sequence Number</b> Position: 133-142 Length: 10 Format: Unpacked numeric	Value used to identify records for a Cardholder within the file/report.
<b>Network Management Information Code</b> Position: 143-146 Length: 4 Format: Unpacked numeric	This field must be 0173 to identify this administrative advice message as a Bankruptcy Risk alert message. This is populated by the Visa Europe System application.
<b>Reserved</b> Position: 147-168 Length: 22 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 16.7 TCR 6: ISO-Enriched

CTF - Incoming Interchange

### 16.7.1 Record layout

Record layout - TCR 6: ISO-Enriched			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-20	16	DX	Authorization Response Cryptogram
21-22	2	DX	ARPC Response Code
23	1	AN	Reserved
24	1	AN	Card Authentication Results Code
25-36	12	UN	Cryptogram Amount
37-39	3	AN	Cryptogram Currency Code
40-48	9	UN	Cryptogram Cashback Amount
49-80	32	DX	Issuer Discretionary Data
81	1	DX	Card Authentication Reliability Indicator
82	1	DX	Chip Debit/Credit Transaction Indicator
83-168	86	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.7.2 Edit criteria

Edit criteria - TCR 6: ISO-Enriched	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field will contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 6: ISO-Enriched	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 6.
<b>Authorization Response Cryptogram</b>  Position: 5-20 Length: 16 Format: Display hexadecimal	<p>This VSDC field contains the authentication response Cryptogram (ARPC) that is used by the Card to perform Issuer authentication for VIS transactions.</p> <p>This field will contain one of the following depending on type of Chip card:</p> <ul style="list-style-type: none"> <li>■ VIS: Authorization Response Cryptogram</li> <li>■ CCD: Authorization Response Cryptogram bytes 1-4, Card Status Update, bytes 5-8</li> <li>■ Generic EMV Transport: Issuer Authentication Data (IAD), bytes 1-8</li> </ul> <p>The ISO field is 139.</p>
<b>ARPC Response Code</b>  Position: 21-22 Length: 2 Format: Display hexadecimal	Contains the response code that is used by the Card to perform Issuer authentication.
<b>Reserved</b>  Position: 23 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Card Authentication Results Code</b>  Position: 24 Length: 1 Format: Alphanumeric	<p>This VSDC field that contains a Visa-defined code to indicate Card Authentication results. This field is available to Full Data Option participants only.</p> <p>The ISO field is 44.8.</p>
<b>Cryptogram Amount</b>  Position: 25-36 Length: 12 Format: Unpacked numeric	<p>The Transaction Amount used by the Chip when calculating the Cryptogram. It must contain right-justified numeric data with leading zeros.</p> <p>This field must be numeric. The ISO field is 147.</p>

Edit criteria - TCR 6: ISO-Enriched	
Field	Description
<b>Cryptogram Currency Code</b> Position: 37-39 Length: 3 Format: Alphanumeric	This field is carried in VSDC transactions and contains the currency code used by the Chip when calculating the Cryptogram. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.  This field maps to ISO Field 55, Tag 5F2A-Transaction Currency Code. The ISO field is 148.
<b>Cryptogram Cashback Amount</b> Position: 40-48 Length: 9 Format: Unpacked numeric	This field is carried in VSDC transactions and contains the cash back amount that the Chip uses when calculating the Cryptogram. If the transaction does not include cash back, this field can either not be sent or be sent zero-filled.  This field maps to ISO Field 55, Tag 9F03-Amount, Other. The ISO field is 149.
<b>Issuer Discretionary Data</b> Position: 49-80 Length: 32 Format: Display hexadecimal	This field contains the Issuer discretionary portion of the IAD that is defined by the Issuer on the Card.  Issuer Application Data, bytes 18-32.
<b>Card Authentication Reliability Indicator</b> Position: 81 Length: 1 Format: Display hexadecimal	Provides additional information about the point-of-sale or point-of-service.  This code can be set and sent in by the full VSDC data Acquirer or set by DMSA when the Acquirer or Issuer is inactive for Card authentication.  The ISO field is 60.7.
<b>Chip Debit/Credit Transaction Indicator</b> Position: 82 Length: 1 Format: Display hexadecimal	Indicates a VSDC transaction sent from a full data Acquirer. For full VSDC transactions, this field is required in the following messages: <ul style="list-style-type: none"><li>■ 0100 and 0200 requests</li><li>■ 0120 and 0220 STIP advice messages</li><li>■ 0220 Acquirer advice messages</li><li>■ 0220 DMSC advice messages</li><li>■ 0220 deferred clearing advice messages</li></ul> The ISO field is 60.6.  <b>Visa Token Service</b> The value 4 indicates a token-based transaction.
<b>Reserved</b> Position: 83-168 Length: 86 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 16.8 TCR 7: ISO-Enriched

CTF - Incoming Interchange

### 16.8.1 Record layout

Record layout - TCR 7: ISO-Enriched			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Transaction Type
7-9	3	UN	Card Sequence Number
10-15	6	UN	Terminal Transaction Date
16-21	6	DX	Terminal Capability Profile
22-24	3	UN	Terminal Country Code
25-32	8	AN	Terminal Serial Number
33-40	8	DX	Unpredictable Number
41-44	4	DX	Application Transaction Counter
45-48	4	DX	Application Interchange Profile
49-64	16	DX	Cryptogram
65-66	2	DX	Issuer Application Data, Byte 2
67-68	2	DX	Issuer Application Data, Byte 3
69-78	10	DX	Terminal Verification Results
79-86	8	DX	Issuer Application Data, Bytes 4-7
87-98	12	UN	Cryptogram Amount
99-100	2	DX	Issuer Application Data, Byte 8
101-116	16	DX	Issuer Application Data, Bytes 9-16
117-118	2	DX	Issuer Application Data, Byte 1
119-120	2	DX	Issuer Application Data, Byte 17
121-150	30	DX	Issuer Application Data, Bytes 18-32
151-158	8	DX	Form Factor Indicator
159-168	10	DX	Issuer Script 1 Results

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.8.2 Edit criteria

Edit criteria - TCR 7: ISO-Enriched	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 7.
<b>Transaction Type</b> Position: 5-6 Length: 2 Format: Alphanumeric	This field is carried in VSDC transactions and indicates the type of financial transaction provided by the terminal. It usually corresponds to the first two digits of the processing code and is carried in the message to ensure that the Issuer and the Card are using the same value to compute the Cryptogram. The ISO field is 144.

Edit criteria - TCR 7: ISO-Enriched							
Field	Description						
<b>Card Sequence Number</b> Position: 7-9 Length: 3 Format: Unpacked numeric	<p>Contains a number assigned to a specific Card when two or more individual Cards are associated with the same primary Account Number, thus enabling Issuers to distinguish between different Cards linked to the same account. The sequence number can also act as a tracking tool when reissuing Cards. For example, the initial Card is issued with sequence number one, and when it expires, the Card can be reissued with sequence number two, and so on. Although not part of the Cryptogram, the sequence number is used by the Issuer or Visa Europe to derive the Unique Derivation Key (UDK) from the Master Derivation Key (MDK) when performing online Card authentication.</p> <p>This field applies to VSDC full data transactions and contactless magnetic stripe transactions. If the sequence number is present on the Chip Card, Acquirers must include it without modification in requests to avoid a failed online Card authentication. If the Card sequence number is not present on the Chip Card, the Acquirer may either exclude the field entirely from the request message, or include it with all zeros.</p> <p>The ISO field is 23.</p>						
<b>Terminal Transaction Date</b> Position: 10-15 Length: 6 Format: Format: Unpacked numeric	<p>Contains the local date at the terminal on which the transaction was authorized. This field is used in the calculation of the Cryptogram. The format is YYMMDD, where:</p> <table> <tr> <td>YY</td> <td>00-99</td> </tr> <tr> <td>MM</td> <td>01-12</td> </tr> <tr> <td>DD</td> <td>01-31</td> </tr> </table> <p>This field maps to ISO Field 55, Tag 9A-Terminal Transaction Date. This field must be numeric. The ISO field is 146.</p>	YY	00-99	MM	01-12	DD	01-31
YY	00-99						
MM	01-12						
DD	01-31						
<b>Terminal Capability Profile</b> Position: 16-21 Length: 6 Format: Display hexadecimal	<p>This is a fixed-length Visa Smart Debit/Visa Smart Credit (VSDC) field, carried in VSDC transactions and indicates the Card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal. This field maps to ISO Field 55, Tag 9F33-Terminal Capabilities.</p> <p>The ISO field is 130.</p>						
<b>Terminal Country Code</b> Position: 22-24 Length: 3 Format: Unpacked numeric	<p>This field is carried in VSDC transactions and identifies the country where the Merchant terminal is located.</p> <p>A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.</p> <p>This field maps to Field 55, Tag 9F1A-Terminal Country Code.</p> <p>The ISO field is 145.</p>						

Edit criteria - TCR 7: ISO-Enriched	
Field	Description
<b>Terminal Serial Number</b> Position: 25-32 Length: 8 Format: Alphanumeric	This field is carried in VSDC transactions and contains a unique and permanent identification number of the Chip terminal assigned by the manufacturer. It is used to track devices regardless of their location. This field maps to Field 55, Tag 9F1E-IFD Serial Number. This field must contain an alphanumeric value. The ISO field is 133.
<b>Unpredictable Number</b> Position: 33-40 Length: 8 Format: Display hexadecimal	Contains the number used in the generation of the Cryptogram for Chip Transactions. It provides variability and uniqueness to the Cryptogram. This field maps to Field 55, Tag 9F37-Unpredictable Number. The ISO field is 132.
<b>Application Transaction Counter</b> Position: 41-44 Length: 4 Format: Display hexadecimal	Contains a count of the transactions performed within the Card application. The count increments by one each time a transaction is initiated. Multiple Authorization Requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advice messages, the ATC is the value from the original message. The ISO field is 137.
<b>Application Interchange Profile</b> Position: 45-48 Length: 4 Format: Display hexadecimal	This Field is carried in VSDC transactions and provides a series of indicators that reflect the specific functions supported by the Chip Card account, for example, whether Cardholder Verification is supported. This field maps to ISO Field 55, Tag 82-Application Interchange Profile. The ISO field is 138.
<b>Cryptogram</b> Position: 49-64 Length: 16 Format: Display hexadecimal	Contains the clearing Cryptogram used to validate transaction processing in the event of a dispute. The ISO field is 136.
<b>Issuer Application Data, Byte 2</b> Position: 65-66 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Derivation Key Index</li><li>■ CCD: Common Core Identifier</li><li>■ Generic EMV Transport: Undefined Data</li></ul> The ISO field is 134.1.

Edit criteria - TCR 7: ISO-Enriched	
Field	Description
<b>Issuer Application Data, Byte 3</b> Position: 67-68 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Cryptogram Version</li><li>■ CCD: Derivation Key Index</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Terminal Verification Results</b> Position: 69-78 Length: 10 Format: Display hexadecimal	A series of indicators from a terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to Members in the online message and clearing transaction.
<b>Issuer Application Data, Bytes 4-7</b> Position: 79-86 Length: 8 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS and CCD: Card Verification Results</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Cryptogram Amount</b> Position: 87-98 Length: 12 Format: Unpacked numeric	Contains the Cryptogram amount when it differs from the authorized amount. This field must be numeric.
<b>Issuer Application Data, Byte 8</b> Position: 99-100 Length: 2 Format: display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Data could be present</li><li>■ CCD: CVR Extension</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Issuer Application Data, Bytes 9-16</b> Position: 101-116 Length: 16 Format: display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Data could be present</li><li>■ CCD: Counters</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Issuer Application Data, Byte 1</b> Position: 117-118 Length: 2 Format: display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Data could be present</li><li>■ CCD: Length Indicator</li><li>■ Generic EMV Transport: Undefined Data</li></ul>

Edit criteria - TCR 7: ISO-Enriched	
Field	Description
<b>Issuer Application Data, Byte 17</b> Position: 119-120 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Data could be present</li><li>■ CCD: Length Indicator</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Issuer Application Data, Bytes 18-32</b> Position: 121-150 Length: 30 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"><li>■ VIS: Data could be present</li><li>■ CCD: Issuer Discretionary Data</li><li>■ Generic EMV Transport: Undefined Data</li></ul>
<b>Form Factor Indicator</b> Position: 151-158 Length: 8 Format: Display hexadecimal	Form factor indicator.
<b>Issuer Script 1 Results</b> Position: 159-168 Length: 10 Format: Display hexadecimal	<p>This field identifies the update command that the Issuer sends in the Authorization Response to the Card during online processing. With the command, the Card updates the parameters and records the success or failure of the updates in the Issuer Script 1 Results field.</p> <p>This field contains indicators related to the attributes of the Cardholder's device and the technology used for the communication between the Cardholder's device and the acquiring device. This field must be display hexadecimal.</p> <p>The ISO field is 143.</p>

## 16.9 TCR 7: Format 2 - Chip Card Informational Advice

CTF - Outgoing and incoming Interchange

### 16.9.1 Record layout

Record layout - TCR 7: Format 2 - Chip Card Informational Advice			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Transaction Type
7-9	3	UN	Card Sequence Number
10-15	6	UN	Terminal Transaction Date (YYMMDD)
16-21	6	DX	Terminal Capability Profile
22-24	3	UN	Terminal Country Code
25-32	8	AN	Terminal Serial Number
33-40	8	DX	Unpredictable Number
41-44	4	DX	Application Transaction Counter
45-48	4	DX	Application Interchange Profile
49-64	16	DX	Cryptogram
65-66	2	DX	Issuer Application Data, Byte 2
67-68	2	DX	Issuer Application Data, Byte 3
69-78	10	DX	Terminal Verification Results
79-86	8	DX	Issuer Application Data, Bytes 4-7
87-98	12	AN	Reserved
99-100	2	DX	Issuer Application Data, Byte 8
101-116	16	DX	Issuer Application Data, Bytes 9-16
117-118	2	DX	Issuer Application Data, Byte 1
119-120	2	DX	Issuer Application Data, Byte 17
121-150	30	DX	Issuer Application Data, Bytes 18-32
151-158	8	DX	Form Factor Indicator
159-168	10	DX	Issuer Script 1 Results

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 16.9.2 Edit criteria

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 48.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a 0 (zero). This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 7.

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Transaction Type</b> Position: 5-6 Length: 2 Format: Alphanumeric	The type of transaction (purchase, adjustments, etc.) contained in this TCR. Valid values are:  00 Goods or Service Purchase 01 Withdrawal/Cash Advance 02 Adjustment 03 Check Guarantee (funds guaranteed) 11 Quasi-Cash Transaction 17 Script 19 Fee Collection 20 Return (of goods) 22 Adjustment 29 Funds Disbursement 30 Available Funds Inquiry 40 Cardholder Account Transfer
<b>Card Sequence Number</b> Position: 7-9 Length: 3 Format: Unpacked numeric	Contains a number assigned to a specific Card when two or more individual Cards are associated with the same primary Account Number, thus enabling Issuers to distinguish between different Cards linked to the same account. The sequence number can also act as a tracking tool when reissuing Cards. For example, the initial Card is issued with sequence number one, and when it expires, the Card can be reissued with sequence number two, and so on. Although not part of the Cryptogram, the sequence number is used by the Issuer or Visa Europe to derive the Unique Derivation Key (UDK) from the Master Derivation Key (MDK) while performing Online Card Authentication.  This field applies to VSDC full data transactions and contactless magnetic stripe transactions. If the sequence number is present on the Chip Card, Acquirers must include it without modification in requests to avoid a failed online Card authentication. If the card sequence number is not present on the Chip Card, the Acquirer may either exclude the field entirely from the request message, or include it with all zeros.  This field must be numeric.
<b>Terminal Transaction Date</b> Position: 10-15 Length: 6 Format: Unpacked numeric	Contains the local date at the terminal on which the transaction was authorized. This field is used in the calculation of the Cryptogram. The format is YYMMDD, where:  YY 00-99 MM 01-12 DD 01-31  This field maps to ISO Field 55, Tag 9A-Terminal Transaction Date.  This field must be numeric.

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Terminal Capability Profile</b> Position: 16-21 Length: 6 Format: Display hexadecimal	Indicates the Card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal. The field is not used in authentication processing. This field maps to ISO Field 55, Tag 9F33-Terminal Capabilities. VIC edit: This field must be display hexadecimal.
<b>Terminal Country Code</b> Position: 22-24 Length: 3 Format: Unpacked numeric	Identifies the country where the Merchant terminal is located. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code. This field maps to ISO Field 55, Tag 9F1A-Terminal Country Code. VIC edit: This field must be numeric.
<b>Terminal Serial Number</b> Position: 25-32 Length: 8 Format: Alphanumeric	Contains a unique identification number of the VSDC terminal assigned by the manufacturer. It is used to track devices regardless of their location. This field maps to ISO Field 55, Tag 9F1E-IFD Serial Number. This field must contain alphanumeric values.
<b>Unpredictable Number</b> Position: 33-40 Length: 8 Format: Display hexadecimal	Contains the number used in the generation of the Cryptogram for VSDC full transactions and contactless magnetic stripe transactions. It provides variability and uniqueness to the Cryptogram. This field maps to ISO Field 55, Tag 9F37-Unpredictable Number. VIC edit: This field must be Display hexadecimal.
<b>Application Transaction Counter</b> Position: 41-44 Length: 4 Format: Display hexadecimal	This field contains a count of the transactions performed within the Card application. The count increments by one each time a transaction is initiated. Multiple Authorization Requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advice messages, the ATC is the value from the original message. This field maps to ISO Field 55, Tag 9F36-Application Transaction Counter. VIC edit: This field must be Display hexadecimal.

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Application Interchange Profile</b> Position: 45-48 Length: 4 Format: Display hexadecimal	Provides a series of indicators that reflect the specific functions supported by the Chip Card account, for example, whether Cardholder Verification is supported. This field maps to ISO Field 55, Tag 82-Application Interchange Profile. VIC edit: This field must be Display hexadecimal.
<b>Cryptogram</b> Position: 49-64 Length: 16 Format: Display hexadecimal	This field contains the clearing Cryptogram used to validate transaction processing in the event of a dispute. VIC edit: This field must be Display hexadecimal.
<b>Issuer Application Data, Byte 2</b> Position: 65-66 Length: 2 Format: Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Derivation Key Index</li> <li>■ CCD: Common Core Identifier</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Issuer Application Data, Byte 3</b> Position: 67-68 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Cryptogram Version</li> <li>■ CCD: Derivation Key Index</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Terminal Verification Results</b> Position: 69-78 Length: 10 Format: Display hexadecimal	A series of indicators from a terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to Members in the online message and clearing transaction. This field maps to ISO Field 55, Tag 95-Terminal Verification Results.

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Issuer Application Data, Bytes 4-7</b>  Position: 79-86 Length: Length: 8 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS &amp; CCD: Card Verification Results</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Reserved</b>  Position: 87-98 Length: 12 Format: AN	This field is reserved for future use. Edit Package will always space-fill.
<b>Issuer Application Data, Byte 8</b>  Position: 99-100 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Data could be present</li> <li>■ CCD: CVR Extension</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Issuer Application Data, Bytes 9-16</b>  Position: 101-116 Length: 16 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Data could be present</li> <li>■ CCD: Counters</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Issuer Application Data, Byte 1</b>  Position: 117-118 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Data could be present</li> <li>■ CCD: Length Indicator</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>

Edit criteria - TCR 7: Format 2 - Chip Card Informational Advice	
Field	Description
<b>Issuer Application Data, Byte 17</b> Position: 119-120 Length: 2 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Data could be present</li> <li>■ CCD: Length Indicator</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Issuer Application Data, Bytes 18-32</b> Position: 121-150 Length: 30 Format: Display hexadecimal	This field will contain one of the following depending on type of Chip Card: <ul style="list-style-type: none"> <li>■ VIS: Data could be present</li> <li>■ CCD: Issuer Discretionary Data</li> <li>■ Generic EMV Transport: Undefined Data</li> </ul>
<b>Form Factor Indicator</b> Position: 151-158 Length: 8 Format: Display hexadecimal	Form factor indicator.
<b>Issuer Script 1 Results</b> Position: 159-168 Length: 10 Format: Display hexadecimal	<p>This field identifies the update command that the Issuer sends in the Authorization Response to the Card during online processing. With the command, the Card updates the parameters and records the success or failure of the updates in the Issuer Script 1 Results field.</p> <p>This field contains indicators related to the attributes of the Cardholder's device and the technology used for the communication between the Cardholder's device and the acquiring device. This field must be display hexadecimal.</p> <p>The ISO field is 143.</p>

## 17 TC 50: Text message transactions

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TCR 0, TCR 1, TCR 1-7

CTF - Outgoing and incoming Interchange

The Text Message records are generally used to transmit an unformatted informational message to another Processing Centre.

## 17.1 TCR 0: Free Text Message

CTF - Outgoing and incoming Interchange

### 17.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Reserved
23-129	107	AN	Text
130-168	39	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.

Edit criteria - TCR 0	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Reserved</b> Position: 17-22 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Text</b> Position: 23-129 Length: 107 Format: Alphanumeric	The text in the field is followed by spaces.
<b>Reserved</b> Position: 130-168 Length: 39 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.2 TCR 0: Commercial Card - Passenger Itinerary Data

CTF - Outgoing and incoming Interchange

### 17.2.1 Record layout

Record layout - TCR 0: Commercial Card - Passenger Itinerary Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-41	4	UN	Item Sequencing Field
42-57	16	UN	Account Number
58-60	3	UN	Account Number Extension
61-80	20	AN	Passenger Name
81-92	12	UN	Total Fare Amount
93-104	12	UN	Total Tax Amount
105-116	12	UN	National Tax Amount
117-128	12	UN	Total Fee Amount
129-131	3	AN	Currency Code
132-144	13	AN	Exchange Ticket Number
145-156	12	UN	Exchange Ticket Amount
157-164	8	AN	Travel Agency Code
165	1	AN	Internet Indicator
166	1	AN	Electronic Ticket Indicator
167-168	2	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.2.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  If the record is created by an Acquirer, this field must contain CORPAI. If the record is created by a third-party information provider, this field must contain COMMAG.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field contains the Primary Ticket number (13 positions), left-justified, followed by two spaces.  VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data	
Field	Description
<b>Item Sequencing Field</b> Position: 38-41 Length: 4 Format: Unpacked numeric	This field contains the current and total number of records for this transaction. Format is XXYY, where XX is the current record and YY is the total number of records.
<b>Account Number</b> Position: 42-57 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's accounts. The field must contain a numeric which is greater than zero, left-justified and zero-filled.  VIC edit: American Express Cardholder Account Numbers (defined by 34 or 37 in the first two positions) must be 15 characters in length and must pass the modulus-10 check digit routine.  This entry must be a 16-digit number.
<b>Account Number Extension</b> Position: 58-60 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows an Account Number up to 19 digits. This entry must be left-justified and zero-filled.
<b>Passenger Name</b> Position: 61-80 Length: 20 Format: Alphanumeric	Name of the passenger using the ticket. This entry must be left-justified.
<b>Total Fare Amount</b> Position: 81-92 Length: 12 Format: Unpacked numeric	Total amount of passenger's fare. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Total Tax Amount</b> Position: 93-104 Length: 12 Format: Unpacked numeric	Tax amount on purchase. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>National Tax Amount</b> Position: 105-116 Length: 12 Format: Unpacked numeric	Used by Acquirers to indicate the amount of National Tax included in the Transaction Amount. Must be in same currency as source amount. This field must be numeric and may contain zeros. Two decimal places are implied.

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data	
Field	Description
<b>Total Fee Amount</b> Position: 117-128 Length: 12 Format: Unpacked numeric	Amount of fee. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Currency Code</b> Position: 129-131 Length: 3 Format: Alphanumeric	Indicates the type of currency. This field must contain a valid currency ISO numeric code.
<b>Exchange Ticket Number</b> Position: 132-144 Length: 13 Format: Alphanumeric	Number of exchanged ticket. This field must be left-justified.
<b>Exchange Ticket Amount</b> Position: 145-156 Length: 12 Format: Unpacked numeric	Amount of exchanged ticket. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Travel Agency Code</b> Position: 157-164 Length: 8 Format: Alphanumeric	Code identifying travel agency if the ticket was issued by a travel agency. An entry must be supplied if the ticket was issued by a travel agent.
<b>Internet Indicator</b> Position: 165 Length: 1 Format: Alphanumeric	Indicates if this is an internet transaction. Valid values are:  Y Yes N No
<b>Electronic Ticket Indicator</b> Position: 166 Length: 1 Format: Alphanumeric	This field will contain a value to indicate that the ticket was purchased electronically.
<b>Reserved</b> Position: 167-168 Length: 2 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.3 TCR 0: Commercial Card - Passenger Itinerary Data - Leg-Specific

CTF - Outgoing and incoming Interchange

### 17.3.1 Record layout

Record layout - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-41	4	UN	Item Sequencing Field
42-54	13	AN	Conjunction Ticket Number
55-97	43	Group	Trip Leg 1 Information
98-140	43	Group	Trip Leg 2 Information
141-153	13	AN	Control ID
154-159	6	AN	Reserved
160-167	8	UN	Ticket Issue Date
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.3.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. If the record is created by an Acquirer, this field must contain CORPAS. If the record is created by a third-party information provider, this field must contain COMMAS.
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	This field contains the Primary Ticket number (13 positions), left-justified, followed by two spaces. VIC edit: This field cannot be zeros or spaces, or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific	
Field	Description
<b>Item Sequencing Field</b> Position: 38-41 Length: 4 Format: Unpacked numeric	This field contains the current and total number of records for this transaction. Format is XXYY, where XX is the current record and YY is the total number of records.
<b>Conjunction Ticket Number</b> Position: 42-54 Length: 13 Format: Alphanumeric	The primary ticket number for the first four legs of the trip. This field must be left-justified.
<b>Trip Leg 1 Information</b> Position: 55-97 Length: 43 Format: group	Description of the first leg of the trip.
■ <b>Coupon Number</b> Position: 55 Length: 1 Format: Unpacked numeric	Number of coupons in the ticket. Valid values are 1, 2, 3 or 4.
■ <b>Carrier Code</b> Position: 56-57 Length: 2 Format: Alphanumeric	Carrier (Airline or cruise ship) identification.
■ <b>Flight Number</b> Position: 58-62 Length: 5 Format: Alphanumeric	Number of the airline flight.
■ <b>Service Class</b> Position: 63-64 Length: 2 Format: Alphanumeric	Class of service (first class, business class, etc.)

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Origination City/Airport Code</b> Position: 65-69 Length: 5 Format: Alphanumeric</li> </ul>	Indicates origination city's International Air Transport Association (IATA) airport code.				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 70 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates whether a stop-over is allowed on this ticket. Valid values are:</p> <table style="margin-left: 40px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 71-75 Length: 5 Format: Alphanumeric</li> </ul>	Indicates destination city's International Air Transport Association (IATA) airport code.				
<ul style="list-style-type: none"> <li>■ <b>Fare Basis Code</b> Position: 76-83 Length: 8 Format: Alphanumeric</li> </ul>	Indicates the class of airline ticket (first class, business class, etc.).				
<ul style="list-style-type: none"> <li>■ <b>Departure Date</b> Position: 84-89 Length: 6 Format: Unpacked numeric</li> </ul>	The date the flight is scheduled to depart. The format for this field is MMDDYY.				
<ul style="list-style-type: none"> <li>■ <b>Departure Time</b> Position: 90-93 Length: 4 Format: Unpacked numeric</li> </ul>	The time the flight is scheduled to depart. The format for this field is military time, hhmm.				
<ul style="list-style-type: none"> <li>■ <b>Arrival Time</b> Position: 94-97 Length: 4 Format: Unpacked numeric</li> </ul>	The time the flight is scheduled to arrive. The format for this field is military time, hhmm.				

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific	
Field	Description
<b>Trip Leg 2 Information</b> Position: 98-140 Length: 43 Format: group	Description of the second leg of the trip.
■ <b>Coupon Number</b> Position: 98 Length: 1 Format: Unpacked numeric	Number of coupons in the ticket. Valid values are 1, 2, 3 or 4.
■ <b>Carrier Code</b> Position: 99-100 Length: 2 Format: Alphanumeric	Carrier (Airline or cruise ship) identification.
■ <b>Flight Number</b> Position: 101-105 Length: 5 Format: Alphanumeric	Number of the airline flight.
■ <b>Service Class</b> Position: 106-107 Length: 2 Format: Alphanumeric	Class of service (first class, business class, etc.).
■ <b>Origination City /Airport Code</b> Position: 108-112 Length: 5 Format: Alphanumeric	Indicates origination city's International Air Transport Association (IATA) airport code.
■ <b>Stop-Over Code</b> Position: 113 Length: 1 Format: Alphanumeric	Indicates whether a stop-over is allowed on this ticket. Valid values are:  O Stopover allowed X Stopover not allowed

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 114-118 Length: 5 Format: Alphanumeric</li> </ul>	Indicates destination city's International Air Transport Association (IATA) airport code.
<ul style="list-style-type: none"> <li>■ <b>Fare Basis Code</b> Position: 119-126 Length: 8 Format: Alphanumeric</li> </ul>	Indicates the class of airline ticket (first class, business class, etc.).
<ul style="list-style-type: none"> <li>■ <b>Departure Date</b> Position: 127-132 Length: 6 Format: Unpacked numeric</li> </ul>	The date the flight is scheduled to depart. The format for this field is MMDDYY.
<ul style="list-style-type: none"> <li>■ <b>Departure Time</b> Position: 133-136 Length: 4 Format: Unpacked numeric</li> </ul>	The time the flight is scheduled to depart. The format for this field is military time, hhmm.
<ul style="list-style-type: none"> <li>■ <b>Arrival Time</b> Position: 137-140 Length: 4 Format: Unpacked numeric</li> </ul>	The time the flight is scheduled to arrive. The format for this field is military time, hhmm.
<b>Control ID</b> Position: 141-153 Length: 13 Format: Alphanumeric	This field will contain an identifier assigned at the time of reservation.
<b>Reserved</b> Position: 154-159 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Ticket Issue Date</b> Position: 160-167 Length: 8 Format: Unpacked numeric	The date the ticket is issued. The format for this field is MMDDYYYY.

Edit criteria - TCR 0: Commercial Card - Passenger Itinerary Data - Leg-specific	
Field	Description
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Visa will insert a space.

## 17.4 TCR 0: Commercial Card - Fleet Service

CTF - Outgoing and incoming Interchange

### 17.4.1 Record layout

Record layout - TCR 0: Commercial Card - Fleet Service			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41	1	AN	Federal Excise Tax (Non-Fuel) Exemption Status
42-53	12	UN	Federal Excise Tax (Non-Fuel)
54	1	AN	Federal Excise Tax (Fuel) Exemption Status
55-66	12	UN	Federal Excise Tax (Fuel)
67	1	AN	State Motor Fuel Tax Exemption Status
68-79	12	UN	State Motor Fuel Tax
80	1	AN	County Fuel Sales Tax Exemption Status
81-92	12	UN	County Fuel Sales Tax
93	1	AN	Non-Fuel State and Local Sales Tax Exemption Status
94-105	12	UN	Non-Fuel State and Local Sales Tax
106	1	AN	County Motor Fuel Tax Exemption Status
107-118	12	UN	County Motor Fuel Tax
119	1	AN	City Sales Fuel Tax Exemption Status
120-131	12	UN	City Sales Fuel Tax
132	1	AN	City Motor Fuel Tax Exemption Status
133-144	12	UN	City Motor Fuel Tax
145	1	AN	Secondary State Fuel Tax Exemption Status
146-157	12	UN	Secondary State Fuel Tax
158-168	11	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.4.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Fleet Service	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  The valid value for this field is COMFLT.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field.  VIC edit: The field cannot contain all zeros or spaces or two spaces followed by zeros.

Edit criteria - TCR 0: Commercial Card - Fleet Service	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Federal Excise Tax (Non-Fuel) Exemption Status</b> Position: 41 Length: 1 Format: Alphanumeric	Indicates whether transaction is exempt from federal excise tax (non-fuel). The field may contain one of the following:  0 Non-Exempt 1 Exempt
<b>Federal Excise Tax (Non-Fuel)</b> Position: 42-53 Length: 12 Format: Unpacked numeric	Federal excise tax on non-fuel purchases. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Federal Excise Tax (Fuel) Exemption Status</b> Position: 54 Length: 1 Format: Alphanumeric	Indicates whether transaction is exempt from excise tax (Federal) on fuel purchase. The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>Federal Excise Tax (Fuel)</b> Position: 55-66 Length: 12 Format: Unpacked numeric	Federal excise tax on fuel purchases. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>State Motor Fuel Tax Exemption Status</b> Position: 67 Length: 1 Format: Alphanumeric	Indicates whether transaction is exempt from any state taxes on fuel purchases. The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>State Motor Fuel Tax</b> Position: 68-79 Length: 12 Format: Unpacked numeric	State sales tax on fuel purchases. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - Fleet Service	
Field	Description
<b>County Fuel Sales Tax Exemption Status</b> Position: 80 Length: 1 Format: Alphanumeric	Indicates whether the transaction is exempt from any country sales taxes on fuel purchases. The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>County Fuel Sales Tax</b> Position: 81-92 Length: 12 Format: Unpacked numeric	Country sales tax on fuel purchases. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Non-Fuel State and Local Sales Tax Exemption Status</b> Position: 93 Length: 1 Format: Alphanumeric	Indicates whether transaction is exempt from any state and local taxes. The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>Non-Fuel State and Local Sales Tax</b> Position: 94-105 Length: 12 Format: Unpacked numeric	State and local taxes on non-fuel purchases. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>County Motor Fuel Tax Exemption Status</b> Position: 106 Length: 1 Format: Alphanumeric	The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>County Motor Fuel Tax</b> Position: 107-118 Length: 12 Format: Unpacked numeric	The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>City Sales Fuel Tax Exemption Status</b> Position: 119 Length: 1 Format: Alphanumeric	Indicates if transaction is exempt from city sales tax. The field must contain one of the following:  0 Non-Exempt 1 Exempt

Edit criteria - TCR 0: Commercial Card - Fleet Service	
Field	Description
<b>City Sales Fuel Tax</b> Position: 120-131 Length: 12 Format: Unpacked numeric	City sales tax on gas/fuel purchase. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>City Motor Fuel Tax Exemption Status</b> Position: 132 Length: 1 Format: Alphanumeric	Indicates if transaction is exempt from city fuel tax. The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>City Motor Fuel Tax</b> Position: 133-144 Length: 12 Format: Unpacked numeric	Amount of city tax charged on gas/fuel purchase. The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Secondary State Fuel Tax Exemption Status</b> Position: 145 Length: 1 Format: Alphanumeric	The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>Secondary State Fuel Tax</b> Position: 146-157 Length: 12 Format: Unpacked numeric	The field must be numeric. It may contain zeros.  The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Reserved</b> Position: 158-168 Length: 11 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.5 TCR 1: Commercial Card - Fleet Service

CTF - Outgoing and incoming Interchange

### 17.5.1 Record layout

Record layout - TCR 1: Commercial Card - Fleet Service			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	AN	Federal Sales Tax Exemption Status
6-17	12	UN	Federal Sales Tax
18-21	4	AN	Fuel Brand
22-26	5	AN	Fuel Transaction Validation Results
27	1	AN	Fuel Acceptance Mode
28-47	20	AN	Driver Identification
48-57	10	AN	Job Number
58-65	8	AN	Fleet Number
66-79	14	AN	Vehicle Registration Number
80-168	89	UN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.5.2 Edit criteria

Edit criteria - TCR 1: Commercial Card - Fleet Service	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 1: Commercial Card - Fleet Service	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Federal Sales Tax Exemption Status</b> Position: 5 Length: 1 Format: Alphanumeric	The field must contain one of the following:  0 Non-Exempt 1 Exempt
<b>Federal Sales Tax</b> Position: 6-17 Length: 12 Format: Unpacked numeric	The field must be numeric. It may contain zeros. The field contains two implied decimal places. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Fuel Brand</b> Position: 18-21 Length: 4 Format: Alphanumeric	This field will contain the fuel brand. This field should be left-justified.
<b>Fuel Transaction Validation Results</b> Position: 22-26 Length: 5 Format: Alphanumeric	This field will contain the fuel transaction validation results. This field should be left-justified.
<b>Fuel Acceptance Mode</b> Position: 27 Length: 1 Format: Alphanumeric	This field will contain the fuel acceptance mode.
<b>Driver Identification</b> Position: 28-47 Length: 20 Format: Alphanumeric	This field will contain the identity of the driver. This field should be left-justified.
<b>Job Number</b> Position: 48-57 Length: 10 Format: Alphanumeric	This field will contain the job number. This field should be left-justified

Edit criteria - TCR 1: Commercial Card - Fleet Service	
Field	Description
<b>Fleet Number</b> Position: 58-65 Length: 8 Format: Alphanumeric	This field will contain the fleet number. This field should be left-justified.
<b>Vehicle Registration Number</b> Position: 66-79 Length: 14 Format: Alphanumeric	This field will contain the vehicle registration number. This field should be left-justified.
<b>Reserved</b> Position: 80-168 Length: 89 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 17.6 TCR 2: Commercial Card - Fleet Service

CTF - Outgoing and incoming Interchange

### 17.6.1 Record layout

Record layout - TCR 2: Commercial Card - Fleet Service			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-8	4	AN	Expanded Non-Fuel Product Code 1
9-12	4	UN	Expanded Non-Fuel Product Code 1 Quantity
13-24	12	UN	Expanded Non-Fuel Product Code 1 Unit Cost
25-28	4	AN	Expanded Non-Fuel Product Code 2
29-32	4	UN	Expanded Non-Fuel Product Code 2 Quantity
33-44	12	UN	Expanded Non-Fuel Product Code 2 Unit Cost
45-48	4	AN	Expanded Non-Fuel Product Code 3
49-52	4	UN	Expanded Non-Fuel Product Code 3 Quantity
53-64	12	UN	Expanded Non-Fuel Product Code 3 Unit Cost
65-68	4	AN	Expanded Non-Fuel Product Code 4
69-72	4	UN	Expanded Non-Fuel Product Code 4 Quantity
73-84	12	UN	Expanded Non-Fuel Product Code 4 Unit Cost
85-88	4	AN	Expanded Non-Fuel Product Code 5
89-92	4	UN	Expanded Non-Fuel Product Code 5 Quantity
93-104	12	UN	Expanded Non-Fuel Product Code 5 Unit Cost
105-108	4	AN	Expanded Non-Fuel Product Code 6
109-112	4	UN	Expanded Non-Fuel Product Code 6 Quantity
113-124	12	UN	Expanded Non-Fuel Product Code 6 Unit Cost
125-128	4	AN	Expanded Non-Fuel Product Code 7
129-132	4	UN	Expanded Non-Fuel Product Code 7 Quantity
133-144	12	UN	Expanded Non-Fuel Product Code 7 Unit Cost
145-148	4	AN	Expanded Non-Fuel Product Code 8
149-152	4	UN	Expanded Non-Fuel Product Code 8 Quantity
153-164	12	UN	Expanded Non-Fuel Product Code 8 Unit Cost
165-168	4	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.6.2 Edit criteria

Edit criteria - TCR 2: Commercial Card - Fleet Service	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain 2.
<b>Expanded Non-Fuel Product Code 1</b>  Position: 5-8 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 1.  This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 1 Quantity  Position: 9-12 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 1 Quantity.  This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 1 Unit Cost</b>  Position: 13-24 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 1 Unit Cost.  This field should be right-justified, with two implied decimal places and zero-filled.

Edit criteria - TCR 2: Commercial Card - Fleet Service	
Field	Description
<b>Expanded Non-Fuel Product Code 2</b> Position: 25-28 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 2. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 2 Quantity Position: 29-32 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 2 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 2 Unit Cost</b> Position: 33-44 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 2 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.
<b>Expanded Non-Fuel Product Code 3</b> Position: 45-48 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 3. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 3 Quantity Position: 49-52 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 3 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 3 Unit Cost</b> Position: 53-64 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 3 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.

Edit criteria - TCR 2: Commercial Card - Fleet Service	
Field	Description
<b>Expanded Non-Fuel Product Code 4</b> Position: 65-68 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 4. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 4 Quantity Position: 69-72 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 4 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 4 Unit Cost</b> Position: 73-84 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 4 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.
<b>Expanded Non-Fuel Product Code 5</b> Position: 85-88 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 5. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 5 Quantity Position: 89-92 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 5 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 5 Unit Cost</b> Position: 93-104 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 5 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.

Edit criteria - TCR 2: Commercial Card - Fleet Service	
Field	Description
<b>Expanded Non-Fuel Product Code 6</b> Position: 105-108 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 6. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 6 Quantity Position: 109-112 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 6 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 6 Unit Cost</b> Position: 113-124 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 6 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.
<b>Expanded Non-Fuel Product Code 7</b> Position: 125-128 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 7. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 7 Quantity Position: 129-132 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 7 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 7 Unit Cost</b> Position: 133-144 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 7 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.

Edit criteria - TCR 2: Commercial Card - Fleet Service	
Field	Description
<b>Expanded Non-Fuel Product Code 8</b> Position: 145-148 Length: 4 Format: Alphanumeric	The field will contain the Expanded Non-Fuel Product Code 8. This field should be left-justified and space-filled.
Expanded Non-Fuel Product Code 8 Quantity Position: 149-152 Length: 4 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 8 Quantity. This field should be right-justified and zero-filled.
<b>Expanded Non-Fuel Product Code 8 Unit Cost</b> Position: 153-164 Length: 12 Format: Unpacked numeric	This field will contain the Expanded Non-Fuel Product Code 8 Unit Cost. This field should be right-justified, with two implied decimal places and zero-filled.
<b>Reserved</b> Position: 165-168 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 17.7 TCR 0: Commercial Card - Generic Data

CTF - Outgoing and incoming Interchange

### 17.7.1 Record layout

Record layout - TCR 0: Commercial Card - Generic Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-41	4	UN	Item Sequencing Field
42-57	16	UN	Account Number
58-60	3	UN	Account Number Extension
61-64	4	UN	Purchase Date
65-76	12	UN	Source Amount
77-101	25	AN	Merchant Name
102-105	4	UN	Merchant Category Code
106-110	5	UN	Merchant ZIP code
111-135	25	AN	Merchant Order Number
136-147	12	UN	Local Tax
148-159	12	UN	National Tax
160-163	4	AN	Summary Commodity Code
164-168	5	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.7.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Generic Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain COMMGN.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	If data is provided in the additional data, line item detail or passenger itinerary TC 50s, this field must contain the message identifier used to link the transactions.  VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Generic Data	
Field	Description
<b>Item Sequencing Field</b> Position: 38-41 Length: 4 Format: Unpacked numeric	This field contains the current and total number of records for this transaction. The format is XXYY, where XX is the current record and YY is the total number of records.
<b>Account Number</b> Position: 42-57 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. This entry must be a 16-digit number.
<b>Account Number Extension</b> Position: 58-60 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. This entry must be left-justified and zero-filled.
<b>Purchase Date</b> Position: 61-64 Length: 4 Format: Unpacked numeric	Contains the date the purchase made. Format is MMDD.
<b>Source Amount</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. Two decimal places are implied.
<b>Merchant Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	Contains the Merchant's name. This field must be left-justified.
<b>Merchant Category Code</b> Position: 102-105 Length: 4 Format: Unpacked numeric	Identifies the Merchant's principal line of business.

Edit criteria - TCR 0: Commercial Card - Generic Data	
Field	Description
<b>Merchant ZIP Code</b> Position: 106-110 Length: 5 Format: Unpacked numeric	Contains the Merchant's ZIP/postal code. This entry must be numeric, may be zeros.
<b>Merchant Order Number</b> Position: 111-135 Length: 25 Format: Alphanumeric	Merchant invoice number. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Local Tax</b> Position: 136-147 Length: 12 Format: Unpacked numeric	Used to indicate the amount of local tax included in the Transaction Amount. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>National Tax</b> Position: 148-159 Length: 12 Format: Unpacked numeric	Amount of national tax on this purchase. Must be expressed in same currency as source amount. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Summary Commodity Code</b> Position: 160-163 Length: 4 Format: Alphanumeric	Contains the national standard coding structure for the description of goods.
<b>Reserved</b> Position: 164-168 Length: 5 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.8 TCR 0: Commercial Card - Lodging

CTF - Outgoing and incoming Interchange

### 17.8.1 Record layout

Record layout - TCR 0: Commercial Card - Lodging			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Valet Parking Charges
53-64	12	UN	Minibar Charges
65-76	12	UN	Laundry Charges
77-88	12	UN	Telephone Charges
89-100	12	UN	Gift Shop Purchases
101-112	12	UN	Movie Charges
113-124	12	UN	Business Center Charges
125-136	12	UN	Health Club Charges
137-148	12	UN	Other Charges
149-160	12	UN	Total Non-Room Charges
161-168	8	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.8.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Lodging	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain CORPLG.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related message text transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field.  VIC edit: The entry cannot be zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Lodging	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC inserts zeros.
<b>Valet Parking Charges</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Any charges for valet parking while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Minibar Charges</b> Position: 53-64 Length: 12 Format: Unpacked numeric	Any charges for minibar purchases while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Laundry Charges</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Any charges for laundry while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Telephone Charges</b> Position: 77-88 Length: 12 Format: Unpacked numeric	Any charges for telephone calls while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Gift Shop Purchases</b> Position: 89-100 Length: 12 Format: Unpacked numeric	Any charges for gift shop purchase while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Movie Charges</b> Position: 101-112 Length: 12 Format: Unpacked numeric	Any charges for movies watched while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - Lodging	
Field	Description
<b>Business Center Charges</b> Position: 113-124 Length: 12 Format: Unpacked numeric	Any charges for use of a business centre while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Health Club Charges</b> Position: 125-136 Length: 12 Format: Unpacked numeric	Any charges for use of a health club while staying at lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Other Charges</b> Position: 137-148 Length: 12 Format: Unpacked numeric	Any other charges that the guest accumulated while staying at the lodging. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Total Non-Room Charges</b> Position: 149-160 Length: 12 Format: Unpacked numeric	Total amount of all non-room charges. This field must be numeric and may contain zeros. Two decimal places are implied.
<b>Reserved</b> Position: 161-168 Length: 8 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.9 TCR 0: Commercial Card - Car Rental

CTF - Outgoing and incoming Interchange

### 17.9.1 Record layout

Record layout - TCR 0: Commercial Card - Car Rental			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Auto Towing
53-64	12	UN	Regular Mileage Charges
65-76	12	UN	Extra-Mileage Charges
77-88	12	UN	Late Return Charges/Hourly Rate
89-113	25	AN	Location (City) Car Returned To
114-125	12	UN	Total Tax/VAT
126-137	12	UN	Telephone Charges
138-149	12	UN	Other Charges
150-161	12	AN	Corporate ID
162-168	7	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.9.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Car Rental	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain CORPCA.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field.  VIC edit: The entry cannot be zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Car Rental	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Auto Towing</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Amount charged if vehicle towed. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Regular Mileage Charges</b> Position: 53-64 Length: 12 Format: Unpacked numeric	Amount of charges for mileage. The entry must be numeric; two decimal places are implied. The entry may be zeros.
<b>Extra-Mileage Charges</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Any charges for extra-mileage on the returned vehicle. The entry must be numeric; two decimal places are implied. The entry may be zeros.
<b>Late Return Charges/Hourly Rate</b> Position: 77-88 Length: 12 Format: Unpacked numeric	Charges (Hourly Rate) for late return of vehicle. The entry must be numeric; two decimal places are implied. The entry may be zeros.
<b>Location (City) Car Returned To</b> Position: 89-113 Length: 25 Format: Alphanumeric	City the rental vehicle was returned to. The field may contain spaces.
<b>Total Tax/VAT</b> Position: 114-125 Length: 12 Format: Unpacked numeric	Total tax amount. The entry must be numeric; two decimal places are implied. The entry may be zeros.

Edit criteria - TCR 0: Commercial Card - Car Rental	
Field	Description
<b>Telephone Charges</b> Position: 126-137 Length: 12 Format: Unpacked numeric	Any telephone charges. The entry must be numeric; two decimal places are implied. The entry may be zeros.
<b>Other Charges</b> Position: 138-149 Length: 12 Format: Unpacked numeric	Amount of any other charges. The entry must be numeric; two decimal places are implied. The entry may be zeros.
<b>Corporate ID</b> Position: 150-161 Length: 12 Format: Alphanumeric	Corporate identifier. The field may be space-filled.
<b>Reserved</b> Position: 162-168 Length: 7 Format: Alphanumeric	The field is reserved for future use. Visa will always space-fill.

## 17.10 TCR 0: Commercial Card - Invoice (Header and Summary)

CTF - Outgoing and incoming Interchange

### 17.10.1 Record layout

Record layout - TCR 0: Commercial Card - Invoice (Header and Summary)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Discount Amount
53-64	12	UN	Freight/Shipping Amount
65-76	12	UN	Duty Amount
77-86	10	AN	Destination Postal/ZIP Code
87-96	10	AN	Ship From Postal/ZIP Code
97-99	3	AN	Destination Country Code
100-114	15	AN	Unique VAT Invoice Reference Number
115-120	6	UN	Order Date (YYMMDD)
121-136	16	UN	Account Number
137-139	3	AN	Account Number Extension
140-151	12	UN	VAT/Tax Amount (Freight/Shipping)
152-155	4	UN	VAT/Tax Rate (Freight/Shipping)
156-161	6	AN	Authorization Code
162	1	AN	Reserved
163	1	N	Invoice Level Discount Treatment Code
164	1	N	Tax Treatments
165	1	AN	Discount Amount Signage
166	1	AN	Freight / Shipping Amount Signage
167	1	AN	Duty Amount Signage
168	1	AN	VAT/Tax Amount Signage

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.10.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain PURCHA.  <b>Note</b> For backward compatibility this field may alternatively contain COMMXA.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field.  VIC edit: The entry cannot be zeros or spaces, or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Amount</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Discount given to Cardholder. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Freight/Shipping Amount</b> Position: 53-64 Length: 12 Format: Unpacked numeric	The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Duty Amount</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Amount of duty taxes. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Destination Postal/ZIP Code</b> Position: 77-86 Length: 10 Format: Alphanumeric	Postal code of the destination. The field may contain spaces.
<b>Ship From Postal/ZIP Code</b> Position: 87-96 Length: 10 Format: Alphanumeric	Postal code of the location being shipped from. The field may contain spaces.
<b>Destination Country Code</b> Position: 97-99 Length: 3 Format: Alphanumeric	Country code of the destination. The field may contain spaces. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>Unique VAT Invoice Reference Number</b> Position: 100-114 Length: 15 Format: Alphanumeric	Value added tax invoice reference number. The field may contain spaces.
<b>Order Date</b> Position: 115-120 Length: 6 Format: Unpacked numeric	Date the order was taken. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Account Number</b> Position: 121-136 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. The entry must be a 16-digit number. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Account Number Extension</b> Position: 137-139 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If used, the entry must be left-justified and zero-filled. If the entry is not numeric, DMSC will insert zeros.
<b>VAT/Tax Amount (Freight/Shipping)</b> Position: 140-151 Length: 12 Format: Unpacked numeric	Tax amount of the freight and shipping. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate (Freight/Shipping)</b> Position: 152-155 Length: 4 Format: Unpacked numeric	Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Authorization Code</b> Position: 156-161 Length: 6 Format: Alphanumeric	<p><b>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</b>  This field is reserved for future use. Edit Package will always space-fill.</p> <p><b>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</b>  The Authorization Code from the TC05.  Valid values comprise spaces, A through Z, and 0 through 9.  If the value is not valid, Edit Package will space-fill.</p>

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>Reserved</b> Position: 162 Length: 1 Format: Alphanumeric	Reserved for future use. Edit Package will always space-fill.
<b>Invoice Level Discount Treatment Code</b> Position: 163 Length: 1 Format: Numeric	<p>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</p> <p>Indicates how the Merchant is managing discounts. Valid values are:</p> <ul style="list-style-type: none"> <li><b>0</b> No invoice level discount provided</li> <li><b>1</b> Tax was calculated on the post-discount invoice total</li> <li><b>2</b> Tax was calculated on the pre-discount invoice total</li> </ul> <p>Visa will insert 0 (zero) if an invalid value is submitted.</p>
<b>Tax Treatments</b> Position: 164 Length: 1 Format: Numeric	<p>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</p> <p>Indicates how the Merchant is handling taxes. Valid values are:</p> <ul style="list-style-type: none"> <li><b>0</b> NLL - Net Prices with tax calculated at line item level</li> <li><b>1</b> NIL - Net Prices with tax calculated at invoice level</li> <li><b>2</b> GLL - Gross prices given with tax information provided at line item level</li> <li><b>3</b> GIL - Gross prices given with tax information provided at invoice level</li> <li><b>4</b> NON - No tax applies (small supplier) on the invoice for the transaction</li> </ul> <p>Visa will insert 0 (zero) if an invalid value is submitted.</p>

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>Discount Amount Signage</b> Position: 165 Length: 1 Format: Alphanumeric	<p>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</p> <p>Indicates whether the Discount Amount should be interpreted as negative or positive.</p> <p><b>Note</b> The Discount Amount as a positive value is considered to reduce the amount of the invoice, or act as a negative.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> <li>D Discount Amount is considered as discount for the invoice (+)</li> <li>C Discount Amount is considered as refund discount for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>
<b>Freight / Shipping Amount Signage</b> Position: 166 Length: 1 Format: Alphanumeric	<p>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</p> <p>Indicates whether the Freight/Shipping Amount should be interpreted as negative or positive. Valid values are:</p> <ul style="list-style-type: none"> <li>D Freight/Shipping Amount is considered positive for the invoice (+)</li> <li>C Freight/Shipping Amount is considered negative for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>
<b>Duty Amount Signage</b> Position: 167 Length: 1 Format: Alphanumeric	<p>Transactions originating from Merchants and Acquirers within the Visa Europe Territory</p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p>Transactions originating from Merchants and Acquirers outside the Visa Europe Territory</p> <p>Indicates whether the Duty Amount should be interpreted as negative or positive. Valid values are:</p> <ul style="list-style-type: none"> <li>D Duty Amount is considered positive for the invoice (+)</li> <li>C Duty Amount is considered negative for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>

Edit criteria - TCR 0: Commercial Card - Invoice (Header and Summary)	
Field	Description
<b>VAT / Tax Amount Signage</b> Position: 168 Length: 1 Format: Alphanumeric	Transactions originating from Merchants and Acquirers within the Visa Europe Territory Must be zero-filled. Transactions originating from Merchants and Acquirers outside the Visa Europe Territory Indicates if the VAT/Tax Amount should be interpreted as negative or positive. Valid values are:  D      VAT/Tax Amount is considered positive for the invoice (+) C      VAT/Tax Amount is considered negative for the invoice (-)  Visa will insert a space if an invalid value is submitted.

## 17.11 TCR 0: Commercial Card - General Use (Additional Data Elements)

CTF - Outgoing and incoming Interchange

### 17.11.1 Record layout

Record layout - TCR 0: Commercial Card - General Use (Additional Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Discount Amount
53-64	12	UN	Freight/Shipping Amount
65-76	12	UN	Duty Amount
77-86	10	AN	Destination Postal/ZIP Code
87-96	10	AN	Ship From Postal/ZIP Code
97-99	3	AN	Destination Country Code
100-114	15	AN	Unique VAT Invoice Reference Number
115-120	6	UN	Order Date (YYMMDD)
121-136	16	UN	Account Number
137-139	3	AN	Account Number Extension
140-151	12	UN	VAT/Tax Amount (Freight/Shipping)
152-155	4	UN	VAT/Tax Rate (Freight/Shipping)
156-161	6	AN	Authorization Code
162	1	AN	Reserved
163	1	N	Invoice Level Discount Treatment Code
164	1	N	Tax Treatments
165	1	AN	Discount Amount Signage
166	1	AN	Freight / Shipping Amount Signage
167	1	AN	Duty Amount Signage
168	1	AN	VAT/Tax Amount Signage

Record layout - TCR 0: Commercial Card - General Use (Additional Data Elements)			
Position	Field length	Format	Contents
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

### 17.11.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain COMMXA.

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)	
Field	Description
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	For Acquirers, this field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: The field cannot be zeros or spaces, or two spaces followed by all zeros.
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Amount</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Discount given to Cardholder. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Freight/Shipping Amount</b> Position: 53-64 Length: 12 Format: Unpacked numeric	The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Duty Amount</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Amount of duty taxes. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Destination Postal/ZIP Code</b> Position: 77-86 Length: 10 Format: Alphanumeric	Postal code of the destination location. The field may contain spaces.
<b>Ship From Postal/ZIP Code</b> Position: 87-96 Length: 10 Format: Alphanumeric	Postal code of the location being shipped from. The field may contain spaces.

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)	
Field	Description
<b>Destination Country Code</b> Position: 97-99 Length: 3 Format: Alphanumeric	Country code of the destination. The field may contain spaces. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Unique VAT Invoice Reference Number</b> Position: 100-114 Length: 15 Format: Alphanumeric	Value Added Tax invoice reference number. The field may contain spaces.
<b>Order Date (YYMMDD)</b> Position: 115-120 Length: 6 Format: Unpacked numeric	Date the order was taken. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Account Number</b> Position: 121-136 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. The entry must be a 16-digit number. If this field is not numeric, the DMSC VIC will inset zeros.
<b>Account Number Extension</b> Position: 137-139 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If used, the entry must be left-justified and zero-filled. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount (Freight/Shipping)</b> Position: 140-151 Length: 12 Format: Unpacked numeric	Tax amount of the freight and shipping. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate (Freight/Shipping)</b> Position: 152-155 Length: 4 Format: Unpacked numeric	Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)											
Field	Description										
<b>Authorization Code</b> Position: 156-161 Length: 6 Format: Alphanumeric	<b>Transactions originating from Merchants and Acquirers within the Territory</b> This field is reserved for future use. Edit Package will always space-fill. <b>Transactions originating from Merchants and Acquirers outside the Territory</b> Authorization Code from the TC05. Valid values comprise spaces, A through Z, and 0 through 9.										
<b>Reserved</b> Position: 162 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.										
<b>Invoice Level Discount Treatment Code</b> Position: 163 Length: 1 Format: Numeric	<b>Transactions originating from Merchants and Acquirers within the Territory</b> This field is reserved for future use. Edit Package will always space-fill. <b>Transactions originating from Merchants and Acquirers outside the Territory</b> Indicates how the Merchant is managing discounts. Valid values are: <table> <tr> <td>0</td> <td>No invoice level discount provided</td> </tr> <tr> <td>1</td> <td>Tax was calculated on the post-discount invoice total</td> </tr> <tr> <td>2</td> <td>Tax was calculated on the pre-discount invoice total</td> </tr> </table> Visa will insert 0 (zero) if an invalid value is submitted.	0	No invoice level discount provided	1	Tax was calculated on the post-discount invoice total	2	Tax was calculated on the pre-discount invoice total				
0	No invoice level discount provided										
1	Tax was calculated on the post-discount invoice total										
2	Tax was calculated on the pre-discount invoice total										
<b>Tax Treatments</b> Position: 164 Length: 1 Format: Numeric	<b>Transactions originating from Merchants and Acquirers within the Territory</b> This field is reserved for future use. Edit Package will always space-fill. <b>Transactions originating from Merchants and Acquirers outside the Territory</b> Indicates how the Merchant is handling taxes. Valid values are: <table> <tr> <td>0</td> <td>NLL - Net Prices with tax calculated at line item level</td> </tr> <tr> <td>1</td> <td>NIL - Net Prices with tax calculated at invoice level</td> </tr> <tr> <td>2</td> <td>GLL - Gross prices given with tax information provided at line item level</td> </tr> <tr> <td>3</td> <td>GIL - Gross prices given with tax information provided at invoice level</td> </tr> <tr> <td>4</td> <td>NON - No tax applies (small supplier) on the invoice for the transaction</td> </tr> </table> Visa will insert 0 (zero) if an invalid value is submitted.	0	NLL - Net Prices with tax calculated at line item level	1	NIL - Net Prices with tax calculated at invoice level	2	GLL - Gross prices given with tax information provided at line item level	3	GIL - Gross prices given with tax information provided at invoice level	4	NON - No tax applies (small supplier) on the invoice for the transaction
0	NLL - Net Prices with tax calculated at line item level										
1	NIL - Net Prices with tax calculated at invoice level										
2	GLL - Gross prices given with tax information provided at line item level										
3	GIL - Gross prices given with tax information provided at invoice level										
4	NON - No tax applies (small supplier) on the invoice for the transaction										

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)	
Field	Description
<b>Discount Amount Signage</b> Position: 165 Length: 1 Format: Alphanumeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b></p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b></p> <p>Indicates whether the Discount Amount should be interpreted as negative or positive.</p> <p><b>Note</b> The Discount Amount as a positive value is considered to reduce the amount of the invoice, or act as a negative.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> <li>D Discount Amount is considered as discount for the invoice (+)</li> <li>C Discount Amount is considered as refund discount for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>
<b>Freight / Shipping Amount Signage</b> Position: 166 Length: 1 Format: Alphanumeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b></p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b></p> <p>Indicates whether the Freight/Shipping Amount should be interpreted as negative or positive. Valid values are:</p> <ul style="list-style-type: none"> <li>D Freight/Shipping Amount is considered positive for the invoice (+)</li> <li>C Freight/Shipping Amount is considered negative for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>
<b>Duty Amount Signage</b> Position: 167 Length: 1 Format: Alphanumeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b></p> <p>This field is reserved for future use. Edit Package will always space-fill.</p> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b></p> <p>Indicates whether the Duty Amount should be interpreted as negative or positive. Valid values are:</p> <ul style="list-style-type: none"> <li>D Duty Amount is considered positive for the invoice (+)</li> <li>C Duty Amount is considered negative for the invoice (-)</li> </ul> <p>Visa will insert a space if an invalid value is submitted.</p>

Edit criteria - TCR 0: Commercial Card - General Use (Additional Data Elements)	
Field	Description
<b>VAT / Tax Amount Signage</b> Position: 168 Length: 1 Format: Alphanumeric	<b>Transactions originating from Merchants and Acquirers within the Territory</b> Must be zero-filled. <b>Transactions originating from Merchants and Acquirers outside the Territory</b> Indicates if the VAT/Tax Amount should be interpreted as negative or positive. Valid values are:  D      VAT/Tax Amount is considered positive for the invoice (+) C      VAT/Tax Amount is considered negative for the invoice (-)  Visa will insert a space if an invalid value is submitted.

## 17.12 TCR 0: Commercial Card - Lodging (Additional Data Elements)

CTF - Outgoing and incoming Interchange

### 17.12.1 Record layout

Record layout - TCR 0: Commercial Card - Lodging (Additional Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Discount Amount
53-64	12	UN	Freight/Shipping Amount
65-76	12	UN	Duty Amount
77-86	10	AN	Destination Postal/ZIP Code
87-96	10	AN	Ship From Postal/ZIP Code
97-99	3	AN	Destination Country Code
100-114	15	AN	Unique VAT Invoice Reference Number
115-120	6	UN	Order Date (YYMMDD)
121-136	16	UN	Account Number
137-139	3	AN	Account Number Extension
140-151	12	UN	VAT/Tax Amount (Freight/Shipping)
152-155	4	UN	VAT/Tax Rate (Freight/Shipping)
156-168	13	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.12.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Lodging (Additional Data Elements)	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  If the record is created by an Acquirer, this field must contain CORPLA. If the record is created by a third party information provider, this field must contain COMMMA.

Edit criteria - TCR 0: Commercial Card - Lodging (Additional Data Elements)	
Field	Description
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	For Acquirers, this field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Amount</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Discount given to Cardholder. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Freight/Shipping Amount</b> Position: 53-64 Length: 12 Format: Unpacked numeric	Amount of freight or shipping. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Duty Amount</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Amount of duty taxes. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Destination Postal/ZIP Code</b> Position: 77-86 Length: 10 Format: Alphanumeric	Postal code of the destination location. The field may contain spaces.
<b>Ship From Postal/ZIP Code</b> Position: 87-96 Length: 10 Format: Alphanumeric	Postal code of the location being shipped from. The field may contain spaces.

Edit criteria - TCR 0: Commercial Card - Lodging (Additional Data Elements)	
Field	Description
<b>Destination Country Code</b> Position: 97-99 Length: 3 Format: Alphanumeric	Country code of the destination. The field may contain spaces. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Unique VAT Invoice Reference Number</b> Position: 100-114 Length: 15 Format: Alphanumeric	Value Added Tax invoice reference number. The field may contain spaces.
<b>Order Date (YYMMDD)</b> Position: 115-120 Length: 6 Format: Unpacked numeric	Date the order was taken. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Account Number</b> Position: 121-136 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. The entry must be a 16-digit number. If this field is not numeric, the DMSC VIC will inset zeros.
<b>Account Number Extension</b> Position: 137-139 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If used, the entry must be left-justified and zero-filled. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount (Freight/Shipping)</b> Position: 140-151 Length: 12 Format: Unpacked numeric	Tax amount of the freight and shipping. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate (Freight/Shipping)</b> Position: 152-155 Length: 4 Format: Unpacked numeric	Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - Lodging (Additional Data Elements)	
Field	Description
<b>Reserved</b> Position: 156-168 Length: 13 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.13 TCR 0: Commercial Card - Car Rental (Additional Data Elements)

CTF - Outgoing and Incoming Interchange

### 17.13.1 Record layout

Record layout - TCR 0: Commercial Card - Car Rental (Additional Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	UN	Discount Amount
53-64	12	UN	Freight/Shipping Amount
65-76	12	UN	Duty Amount
77-86	10	AN	Destination Postal/ZIP Code
87-96	10	AN	Ship From Postal/ZIP Code
97-99	3	AN	Destination Country Code
100-114	15	AN	Unique VAT Invoice Reference Number
115-120	6	UN	Order Date (YYMMDD)
121-136	16	UN	Account Number
137-139	3	AN	Account Number Extension
140-151	12	UN	VAT/Tax Amount (Freight/Shipping)
152-155	4	UN	VAT/Tax Rate (Freight/Shipping)
156-168	13	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.13.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Car Rental (Additional Data Elements)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. If the record is created by an Acquirer, this field must contain CORPCD. If the record is created by a third-party information provider, this field must contain COMMCA.

Edit criteria - TCR 0: Commercial Card - Car Rental (Additional Data Elements)	
Field	Description
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	For Acquirers, this field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: The entry cannot be zeros or spaces or two spaces followed by all zeros.
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item. This field must be numeric. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Amount</b> Position: 41-52 Length: 12 Format: Unpacked numeric	Discount given to Cardholders. The entry must be numeric; two decimal places are implied. The entry may be zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Freight/Shipping Amount</b> Position: 53-64 Length: 12 Format: Unpacked numeric	Amount for freight or shipping. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Duty Amount</b> Position: 65-76 Length: 12 Format: Unpacked numeric	Amount of duty taxes. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Destination Postal/ZIP Code</b> Position: 77-86 Length: 10 Format: Alphanumeric	Postal code of the destination location. The field may contain spaces.
<b>Ship From Postal/ZIP Code</b> Position: 87-96 Length: 10 Format: Alphanumeric	Postal code of the location being shipped from. The field may contain spaces.

Edit criteria - TCR 0: Commercial Card - Car Rental (Additional Data Elements)	
Field	Description
<b>Destination Country Code</b> Position: 97-99 Length: 3 Format: Alphanumeric	Country code of the destination. The field may contain spaces. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Unique VAT Invoice Reference Number</b> Position: 100-114 Length: 15 Format: Alphanumeric	Value Added Tax invoice reference number. The field may contain spaces.
<b>Order Date</b> Position: 115-120 Length: 6 Format: Unpacked numeric	Date the car was rented. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Account Number</b> Position: 121-136 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. The entry must be a 16-digit number. If this field is not numeric, the DMSC VIC will insert zeros.
<b>Account Number Extension</b> Position: 137-139 Length: 3 Format: Alphanumeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits. If used, the entry must be left-justified and zero-filled. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount (Freight/Shipping)</b> Position: 140-151 Length: 12 Format: Unpacked numeric	Tax amount of the freight and shipping. Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate (Freight/Shipping)</b> Position: 152-155 Length: 4 Format: Unpacked numeric	Two decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Reserved</b> Position: 156-168 Length: 13 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.14 TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)

CTF - Outgoing and Incoming Interchange

### 17.14.1 Record layout

Record layout - TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	AN	Item Commodity Code
53-78	26	AN	Item Descriptor
79-90	12	AN	Product Code
91-102	12	UN	Quantity
103-114	12	AN	Unit of Measure/Code
115-126	12	UN	Unit Cost
127-138	12	UN	VAT/Tax Amount
139-142	4	UN	VAT/Tax Rate
143-154	12	UN	Discount Per Line
155-166	12	UN	Line Item Total
167	1	UN	Line Item Detail Indicator
168	1	N	Line Item Level Discount Treatment Code

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.14.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain COMMXML.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: This field cannot contain zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the purchase item. VIC edit: This field must be numeric and must not contain zeros.
<b>Item Commodity Code</b> Position: 41-52 Length: 12 Format: Alphanumeric	Code used to categorise purchase item. This field may contain spaces.
<b>Item Descriptor</b> Position: 53-78 Length: 26 Format: Alphanumeric	Text field describing purchase. This field may contain spaces.
<b>Product Code</b> Position: 79-90 Length: 12 Format: Alphanumeric	This field may contain spaces.
<b>Quantity</b> Position: 91-102 Length: 12 Format: Unpacked numeric	The entry must be numeric; four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Unit of Measure/Code</b> Position: 103-114 Length: 12 Format: Alphanumeric	Text or Merchant's code indicating unit of measure (such as litres). This field may contain spaces.
<b>Unit Cost</b> Position: 115-126 Length: 12 Format: Unpacked numeric	Cost of fuel per unit of measure (for example, euros per litre). The entry must be numeric; four decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount</b> Position: 127-138 Length: 12 Format: Unpacked numeric	Value added tax or other sales tax amount. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)																	
Field	Description																
<b>VAT/Tax Rate</b> Position: 139-142 Length: 4 Format: Unpacked numeric	The percentage of the sales tax. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.																
<b>Discount Per Line</b> Position: 143-154 Length: 12 Format: Unpacked numeric	Discount applied to each invoice line item. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.																
<b>Line Item Total</b> Position: 155-166 Length: 12 Format: Unpacked numeric	Total of line items. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.																
<b>Line Item Detail Indicator</b> Position: 167 Length: 1 Format: Unpacked numeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b>            Indicates if normal line item detail or last line item detail record. If the entry is not a valid value, the DMSC VIC will insert zero. Valid values are:</p> <table> <tr> <td>0</td> <td>Normal line item detail record</td> </tr> <tr> <td>1</td> <td>Last line item detail record</td> </tr> </table> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b>            Indicates the type of line item detail record. Valid values are:</p> <table> <tr> <td>0</td> <td>Normal line item detail record</td> </tr> <tr> <td>1</td> <td>Normal last line item detail record</td> </tr> <tr> <td>2</td> <td>Credit line item detail record</td> </tr> <tr> <td>3</td> <td>Credit last line item detail record</td> </tr> <tr> <td>4</td> <td>Payment line item detail record</td> </tr> <tr> <td>5</td> <td>Payment last line item detail record</td> </tr> </table> <p>If the entry is not a valid value the BASE II VIC will insert zero.</p>	0	Normal line item detail record	1	Last line item detail record	0	Normal line item detail record	1	Normal last line item detail record	2	Credit line item detail record	3	Credit last line item detail record	4	Payment line item detail record	5	Payment last line item detail record
0	Normal line item detail record																
1	Last line item detail record																
0	Normal line item detail record																
1	Normal last line item detail record																
2	Credit line item detail record																
3	Credit last line item detail record																
4	Payment line item detail record																
5	Payment last line item detail record																

Edit criteria - TCR 0: Commercial Card - General Use - Line Item Detail (Item Data Elements)							
Field	Description						
<b>Line Item Level Discount Treatment Code</b> Position: 168 Length: 1 Format: Numeric	<b>Transactions originating from Merchants and Acquirers within the Territory</b> Must be zero-filled. <b>Transactions originating from Merchants and Acquirers outside the Territory</b> Indicates how the merchant is handling discount at the line item level. Valid values are: <table><tr><td>0</td><td>No line level discount provided</td></tr><tr><td>1</td><td>Tax was calculated on the post-discount line item total</td></tr><tr><td>2</td><td>Tax was calculated on the pre-discount line item total</td></tr></table> If the entry is not a valid value the BASE II VIC will insert zero.	0	No line level discount provided	1	Tax was calculated on the post-discount line item total	2	Tax was calculated on the pre-discount line item total
0	No line level discount provided						
1	Tax was calculated on the post-discount line item total						
2	Tax was calculated on the pre-discount line item total						

## 17.15 TCR 0: Commercial Card - Invoice (Line Detail)

CTF - Outgoing and Incoming Interchange

### 17.15.1 Record layout

Record layout - TCR 0: Commercial Card - Invoice (Line Detail)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	AN	Item Commodity Code
53-78	26	AN	Item Descriptor
79-90	12	AN	Product Code
91-102	12	UN	Quantity
103-114	12	AN	Unit of Measure
115-126	12	UN	Unit Cost
127-138	12	UN	VAT/Tax Amount
139-142	4	UN	VAT/Tax Rate
143-154	12	UN	Discount per Line Item
155-166	12	UN	Line Item Total
167	1	UN	Line Item Detail Indicator
168	1	N	Line Item Level Discount Treatment Code

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.15.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Invoice (Line Detail)	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field must contain PURCHL.  <b>Note</b> For backward compatibility this field may alternatively contain COMMXL.
<b>Message Identifier</b>  Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field.  VIC edit: The field cannot contain zeros or spaces or two spaces followed by all zeros.

Edit criteria - TCR 0: Commercial Card - Invoice (Line Detail)	
Field	Description
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the purchase item. VIC edit: This field must be numeric and must not contain zeros.
<b>Item Commodity Code</b> Position: 41-52 Length: 12 Format: Alphanumeric	Code used to categorise the purchase item. This field may contain spaces.
<b>Item Descriptor</b> Position: 53-78 Length: 26 Format: Alphanumeric	Text field describing the purchase. This field may contain spaces.
<b>Product Code</b> Position: 79-90 Length: 12 Format: Alphanumeric	Identifies the product being purchased. This field may contain spaces.
<b>Quantity</b> Position: 91-102 Length: 12 Format: Unpacked numeric	The number of units of the product being purchased. The entry must be numeric; four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Unit of Measure/Code</b> Position: 103-114 Length: 12 Format: Alphanumeric	Text or Merchant's code indicating unit of measure (such as litres). This field may contain spaces.
<b>Unit Cost</b> Position: 115-126 Length: 12 Format: Unpacked numeric	Cost of fuel per unit of measure (for example, euros per litre). The entry must be numeric; four decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount</b> Position: 127-138 Length: 12 Format: Unpacked numeric	Any value-added tax or other sales tax amount. The entry must be numeric; two decimal places are implied. The entry may contain zeros. If the entry is not numeric, the DMSC VIC will insert zeros.

Edit criteria - TCR 0: Commercial Card - Invoice (Line Detail)																	
Field	Description																
<b>VAT/Tax Rate</b> Position: 139-142 Length: 4 Format: Unpacked numeric	The percentage of the sales tax. If the entry is not numeric, the DMSC VIC will insert zeros. Two decimal places are implied.																
<b>Discount per Line Item</b> Position: 143-154 Length: 12 Format: Unpacked numeric	Any discount on the purchase, per line item. If the entry is not numeric, the DMSC VIC will insert zeros. Two decimal places are implied.																
<b>Line Item Total</b> Position: 155-166 Length: 12 Format: Unpacked numeric	Total of line items. If the entry is not numeric, the DMSC VIC will insert zeros. Two decimal places are implied.																
<b>Line Item Detail Indicator</b> Position: 167 Length: 1 Format: Unpacked numeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b></p> <p>Indicates if normal line item detail or last line item detail record. If the entry is not a valid value, the DMSC VIC will insert zero. Valid values are:</p> <table> <tr> <td>0</td> <td>Normal line item detail record</td> </tr> <tr> <td>1</td> <td>Last line item detail record</td> </tr> </table> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b></p> <p>Indicates the type of line item detail record. Valid values are:</p> <table> <tr> <td>0</td> <td>Normal line item detail record</td> </tr> <tr> <td>1</td> <td>Normal last line item detail record</td> </tr> <tr> <td>2</td> <td>Credit line item detail record</td> </tr> <tr> <td>3</td> <td>Credit last line item detail record</td> </tr> <tr> <td>4</td> <td>Payment line item detail record</td> </tr> <tr> <td>5</td> <td>Payment last line item detail record</td> </tr> </table> <p>If the value is not valid the Edit Package will insert zero.</p>	0	Normal line item detail record	1	Last line item detail record	0	Normal line item detail record	1	Normal last line item detail record	2	Credit line item detail record	3	Credit last line item detail record	4	Payment line item detail record	5	Payment last line item detail record
0	Normal line item detail record																
1	Last line item detail record																
0	Normal line item detail record																
1	Normal last line item detail record																
2	Credit line item detail record																
3	Credit last line item detail record																
4	Payment line item detail record																
5	Payment last line item detail record																

Edit criteria - TCR 0: Commercial Card - Invoice (Line Detail)							
Field	Description						
<b>Line Item Level Discount Treatment Code</b> Position: 168 Length: 1 Format: Numeric	<p><b>Transactions originating from Merchants and Acquirers within the Territory</b></p> <p>Must be zero-filled.</p> <p><b>Transactions originating from Merchants and Acquirers outside the Territory</b></p> <p>Indicates how the merchant is handling discount at the line item level. If the entry is not a valid value, the BASE II VIC will insert zero. Valid values are:</p> <table><tbody><tr><td><b>0</b></td><td>No line level discount provided</td></tr><tr><td><b>1</b></td><td>Tax was calculated on the post-discount line item total</td></tr><tr><td><b>2</b></td><td>Tax was calculated on the pre-discount line item total</td></tr></tbody></table> <p>If the value is not valid the Edit Package will insert zero.</p>	<b>0</b>	No line level discount provided	<b>1</b>	Tax was calculated on the post-discount line item total	<b>2</b>	Tax was calculated on the pre-discount line item total
<b>0</b>	No line level discount provided						
<b>1</b>	Tax was calculated on the post-discount line item total						
<b>2</b>	Tax was calculated on the pre-discount line item total						

## 17.16 TCR 0: Commercial Card - Lodging - Line Item Detail (Item Data Elements)

CTF - Outgoing and Incoming Interchange

### 17.16.1 Record layout

Record layout - TCR 0: Commercial Card - Lodging - Line Item Detail (Item Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	AN	Item Commodity Code
53-78	26	AN	Item Descriptor
79-90	12	AN	Product Code
91-102	12	UN	Quantity
103-114	12	AN	Unit of Measure/Code
115-126	12	UN	Unit Cost
127-138	12	UN	VAT/Tax Amount
139-142	4	UN	VAT/Tax Rate
143-154	12	UN	Discount Per Line
155-166	12	UN	Line Item Total
167	1	UN	Line Item Detail Indicator
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.16.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Lodging - Line Item Detail (Item Data Elements)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. If the record is created by an Acquirer, this field must contain CORPLL. If the record is created by a third party information provider, this field must contain COMMIL.

Edit criteria - TCR 0: Commercial Card - Lodging - Line Item Detail (Item Data Elements)	
Field	Description
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	For Acquirers, this field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the purchase item.  VIC edit: This field must be numeric and must not contain zeros.
<b>Item Commodity Code</b> Position: 41-52 Length: 12 Format: Alphanumeric	Code used to categorise the purchase item. This field may contain spaces.
<b>Item Descriptor</b> Position: 53-78 Length: 26 Format: Alphanumeric	Text field describing purchase. This field may contain spaces.
<b>Product Code</b> Position: 79-90 Length: 12 Format: Alphanumeric	This field may contain spaces.
<b>Quantity</b> Position: 91-102 Length: 12 Format: Unpacked numeric	The entry must be numeric; four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Unit of Measure/Code</b> Position: 103-114 Length: 12 Format: Alphanumeric	Text or Merchant's code indicating unit of measure (such as litres). This field may contain spaces.

Edit criteria - TCR 0: Commercial Card - Lodging - Line Item Detail (Item Data Elements)	
Field	Description
<b>Unit Cost</b> Position: 115-126 Length: 12 Format: Unpacked numeric	Cost of fuel per unit of measure (for example, euros per litre). The entry must be numeric; four decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount</b> Position: 127-138 Length: 12 Format: Unpacked numeric	Value added tax or other sales tax amount. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate</b> Position: 139-142 Length: 4 Format: Unpacked numeric	The percentage of the sales tax. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Per Line</b> Position: 143-154 Length: 12 Format: Unpacked numeric	Discount applied to each invoice line item. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Line Item Total</b> Position: 155-166 Length: 12 Format: Unpacked numeric	Total of line items. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Line Item Detail Indicator</b> Position: 167 Length: 1 Format: Unpacked numeric	Indicates if normal line item detail or last line item detail record. If the entry is not 0 or 1, the DMSC VIC will insert zeros. Valid values are:  0      Normal line item detail record 1      Last line item detail record
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use.  Visa will insert a space.

## 17.17 TCR 0: Commercial Card - Car Rental - Line Item Detail (Item Data Elements)

CTF - Outgoing and Incoming Interchange

### 17.17.1 Record layout

Record layout - TCR 0: Commercial Card - Car Rental - Line Item Detail (Item Data Elements)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-40	3	UN	Item Sequence Number
41-52	12	AN	Item Commodity Code
53-78	26	AN	Item Descriptor
79-90	12	AN	Product Code
91-102	12	UN	Quantity
103-114	12	AN	Unit of Measure/Code
115-126	12	UN	Unit Cost
127-138	12	UN	VAT/Tax Amount
139-142	4	UN	VAT/Tax Rate
143-154	12	UN	Discount Per Line
155-166	12	UN	Line Item Total
167	1	UN	Line Item Detail Indicator
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.17.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Car Rental - Line Item Detail (Item Data Elements)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. If the record is created by an Acquirer, this field must contain CORPCL. If the record is created by a third-party information provider, this field must contain COMMCL.

Edit criteria - TCR 0: Commercial Card - Car Rental - Line Item Detail (Item Data Elements)	
Field	Description
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	For Acquirers, this field is used to link the draft data and related text message transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. For third-party information providers, this field is used to link the TC 50, TCR 0 Commercial Card Generic Data and related text message transactions. The contents of this field must match that of the related TC 50, TCR 0 Commercial Card Generic Data transaction's Message Identifier.  VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.
<b>Item Sequence Number</b> Position: 38-40 Length: 3 Format: Unpacked numeric	Sequence number of the item.  VIC edit: This field must be numeric and must not contain zeros.
<b>Item Commodity Code</b> Position: 41-52 Length: 12 Format: Alphanumeric	Code used to categorise purchase item. This field may contain spaces.
<b>Item Descriptor</b> Position: 53-78 Length: 26 Format: Alphanumeric	Text field describing purchase. This field may contain spaces.
<b>Product Code</b> Position: 79-90 Length: 12 Format: Alphanumeric	Identifies the product being purchased. This field may contain spaces.
<b>Quantity</b> Position: 91-102 Length: 12 Format: Unpacked numeric	Number of units of the product being purchased. The entry must be numeric; four decimal places are implied. If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Unit of Measure/Code</b> Position: 103-114 Length: 12 Format: Alphanumeric	Text or Merchant's code indicating unit of measure (such as litres). This field may contain spaces.

Edit criteria - TCR 0: Commercial Card - Car Rental - Line Item Detail (Item Data Elements)	
Field	Description
<b>Unit Cost</b> Position: 115-126 Length: 12 Format: Unpacked numeric	Cost of fuel per unit of measure (for example, euros per litre). The entry must be numeric; four decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Amount</b> Position: 127-138 Length: 12 Format: Unpacked numeric	Any value-added tax or other sales tax amount. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>VAT/Tax Rate</b> Position: 139-142 Length: 4 Format: Unpacked numeric	The percentage of the sales tax. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Discount Per Line</b> Position: 143-154 Length: 12 Format: Unpacked numeric	Discount applied to each invoice line item. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Line Item Total</b> Position: 155-166 Length: 12 Format: Unpacked numeric	Total of line items. The entry must be numeric; two decimal places are implied. The entry may contain zeros.  If the entry is not numeric, the DMSC VIC will insert zeros.
<b>Line Item Detail Indicator</b> Position: 167 Length: 1 Format: Unpacked numeric	Indicates if normal line item detail or last line item detail record. If the entry is not 0 or 1, the DMSC VIC will insert zeros. Valid values are:  0      Normal line item detail record 1      Last line item detail record
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use.  Visa will insert a space.

## 17.18 TCR 0: Commercial Card - Open Format - Text Message

CTF - Outgoing and incoming Interchange

### 17.18.1 Record layout

Record layout - TCR 0: Commercial Card - Open Format - Text Message			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-37	15	AN	Message Identifier
38-39	2	AN	Merchant Sector
40	1	AN	Source Identification
41-43	3	UN	TC 50 Envelope Sequence Number
44-46	3	AN	Reserved
47-167	121	AN	Message Text
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.18.2 Edit criteria

Edit criteria - TCR 0: Commercial Card - Open Format - Text Message	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0: Commercial Card - Open Format - Text Message	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. The valid value for this field is OPNFMT.
<b>Message Identifier</b> Position: 23-37 Length: 15 Format: Alphanumeric	This field is used to link the draft data and related message text transactions. The contents of this field must match that of the related draft data transaction's Message Identifier field. VIC edit: This field cannot be zeros or spaces or two spaces followed by all zeros.
<b>Merchant Sector</b> Position: 38-39 Length: 2 Format: Alphanumeric	This field must contain the code indicating the industry sector the Merchant's business is in (retail, banking, etc.). For current supported Merchant Sectors, contact Visa Europe Customer Support.
<b>Source Identification</b> Position: 40 Length: 1 Format: Alphanumeric	This field must contain the Acquirer or Processor source identification value.
<b>TC 50 Envelope Sequence Number</b> Position: 41-43 Length: 3 Format: Unpacked numeric	This field must contain the three-character TC 50 sequence number.

Edit criteria - TCR 0: Commercial Card - Open Format - Text Message	
Field	Description
<b>Reserved</b> Position: 44-46 Length: 3 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Message Text</b> Position: 47-167 Length: 121 Format: Alphanumeric	Informational text. For current supported Merchant Sectors, contact Visa Europe Customer Support. This field may contain XML Visa Global Invoice information.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Visa will insert a space.

## 17.19 TCR 1-7: Commercial Card - Open Format - Text Message

CTF - Outgoing and Incoming Interchange

### 17.19.1 Record layout

Record layout - TCR 1-7: Commercial Card - Open Format - Text Message			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Message Text

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.19.2 Edit criteria

Edit criteria - TCR 1-7: Commercial Card - Open Format - Text Message	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain a 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1 through 7.
<b>Message Text</b> Position: 5-168 Length: 164 Format: Alphanumeric	Informational text. For current supported Merchant sectors, contact Visa Europe Customer Support. This field may contain XML Visa Global Invoice information.

## 17.20 TCR 0: Merchant Registration - Incoming

CTF - Incoming Interchange

### 17.20.1 Record layout

Record layout - TCR 0: Merchant Registration - Incoming			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-32	10	AN	Reserved
33-38	6	UN	Acquirer BIN
39-63	25	AN	Merchant Name
64-76	13	AN	Merchant City
77-79	3	AN	Merchant State
80-82	3	AN	Merchant Country Code
83-91	9	UN	Merchant ZIP Code
92-95	4	AN	Merchant Category Code
96-110	15	AN	Card Acceptor ID
111	1	UN	Occurrence Number
112-113	2	AN	Error Code 1
114-115	2	AN	Error Code 2
116-117	2	AN	Error Code 3
118-119	2	AM	Error Code 4
120-121	2	AN	Error Code 5
122-123	2	AN	Error Code 6
124-125	2	AN	Error Code 7
126-127	2	AN	Error Code 8
128-129	2	AN	Error Code 9
130-141	12	UN	MPS Identification Number
142-168	27	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 17.20.2 Edit criteria

Edit criteria - TCR 0: Merchant Registration - Incoming	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain 471598.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field will contain PURCHM.
<b>Reserved</b>  Position: 23-32 Length: 10 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Merchant Registration - Incoming	
Field	Description
<b>Acquirer BIN</b> Position: 33-38 Length: 6 Format: Unpacked numeric	The Acquirer's Visa-assigned identification number. This field will contain the Acquirer BIN, not the Acquirer Processor BIN.
<b>Merchant Name</b> Position: 39-63 Length: 25 Format: Alphanumeric	The Merchant's doing-business-as (DBA) name. This field will contain the value from the original transaction, the doing-business-as (DBA) name.
<b>Merchant City</b> Position: 64-76 Length: 13 Format: Alphanumeric	City the Merchant is located in. This field will contain the value from the original transaction.
<b>Merchant State</b> Position: 77-79 Length: 3 Format: Alphanumeric	State the Merchant is located in. This field will contain the value from the original transaction.
<b>Merchant Country Code</b> Position: 80-82 Length: 3 Format: Alphanumeric	Country the Merchant is located in. This field will contain the value from the original transaction. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant ZIP Code</b> Position: 83-91 Length: 9 Format: Unpacked numeric	The Merchant's ZIP code. This field will contain the value from the original transaction.
<b>Merchant Category Code</b> Position: 92-95 Length: 4 Format: Alphanumeric	Code designating the Merchant's principal line of business. This field will contain the value from the original transaction.
<b>Card Acceptor ID</b> Position: 96-110 Length: 15 Format: Alphanumeric	Code that identifies the Card acceptor operating the POS terminal. This field will contain the value from the original transaction.

Edit criteria - TCR 0: Merchant Registration - Incoming	
Field	Description
<b>Occurrence Number</b> Position: 111 Length: 1 Format: Unpacked numeric	This field will indicate the occurrence number of this incoming TC 50 record.  If an error was found on a previous outgoing TC 50, the occurrence number increments by:  0 Initial or non-error TC 50 1 First Occurrence 2 Second Occurrence 3 Third or more Occurrence
<b>Error Code 1</b> Position: 112-113 Length: 2 Format: Alphanumeric	This field will contain the first error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces.  Valid values are:  00 Unspecified 01 Invalid Taxpayer ID Number 02 Invalid Incorporation Status Code 03 Invalid TIN Type 04 Invalid Merchant Street Address 05 Invalid Merchant City 06 Invalid Merchant State 07 Invalid Merchant ZIP Code 08 Invalid Sole Proprietor Last Name 09 Invalid Sole Proprietor First Name 10 Invalid MPS Identification Number
<b>Error Code 2</b> Position: 114-115 Length: 2 Format: Alphanumeric	This field will contain the second error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 3</b> Position: 116-117 Length: 2 Format: Alphanumeric	This field will contain the third error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 4</b> Position: 118-119 Length: 2 Format: Alphanumeric	This field will contain the fourth error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)

Edit criteria - TCR 0: Merchant Registration - Incoming	
Field	Description
<b>Error Code 5</b> Position: 120-121 Length: 2 Format: Alphanumeric	This field will contain the fifth error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 6</b> Position: 122-123 Length: 2 Format: Alphanumeric	This field will contain the sixth error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 7</b> Position: 124-125 Length: 2 Format: Alphanumeric	This field will contain the seventh error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 8</b> Position: 126-127 Length: 2 Format: Alphanumeric	This field will contain the eighth error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>Error Code 9</b> Position: 128-129 Length: 2 Format: Alphanumeric	This field will contain the ninth error found on an outgoing TC 50. This field will contain values 00 to 10 or spaces. (See <a href="#">Error Code 1</a> for definitions.)
<b>MPS Identification Number</b> Position: 130-141 Length: 12 Format: Unpacked numeric	Number identifying the MPS. This field will contain Visa proprietary data.
<b>Reserved</b> Position: 142-168 Length: 27 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

## 17.21 TCR 0: Merchant Registration - Outgoing

CTF - Outgoing Interchange

### 17.21.1 Record layout

Record layout - TCR 0: Merchant Registration - Outgoing			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-34	12	UN	MPS Identification Number
35-40	6	UN	Acquirer BIN
41-65	25	AN	Merchant Name
66-105	40	AN	Reserved
106-135	30	AN	Merchant Street Address
136-155	20	AN	Merchant City
156-158	3	AN	Merchant State
159-167	9	UN	Merchant ZIP Code
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.21.2 Edit criteria

Edit criteria - TCR 0: Merchant Registration - Outgoing	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain 471598.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field will contain a valid BIN.
<b>Service Identifier</b>  Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction.  This field will contain PURCHM.
<b>MPS Identification Number</b>  Position: 23-34 Length: 12 Format: Unpacked numeric	This field will contain the value received in the incoming TC 50.

Edit criteria - TCR 0: Merchant Registration - Outgoing	
Field	Description
<b>Acquirer BIN</b> Position: 35-40 Length: 6 Format: Unpacked numeric	The bank's Visa-assigned identification number of the Acquirer. This field will contain the value received in the incoming TC 50.
<b>Merchant Name</b> Position: 41-65 Length: 25 Format: Alphanumeric	This field will contain the value received in the incoming TC 50.
<b>Reserved</b> Position: 66-105 Length: 40 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Merchant Street Address</b> Position: 106-135 Length: 30 Format: Alphanumeric	This field will contain the Merchant location street address.
<b>Merchant City</b> Position: 136-155 Length: 20 Format: Alphanumeric	This field will contain the Merchant location city.
<b>Merchant State</b> Position: 156-158 Length: 3 Format: Alphanumeric	This field will contain the Merchant location state.
<b>Merchant ZIP Code</b> Position: 159-167 Length: 9 Format: Unpacked numeric	This field will contain the Merchant location ZIP/postal code. This field is nine digits, five digits followed by four spaces, all spaces or all zeros.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Visa will insert a space.

## 17.22 TCR 1: Merchant Registration - Additional Data

CTF - Outgoing Interchange

### 17.22.1 Record layout

Record layout - TCR 1: Merchant Registration - Additional Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	AN	Reserved
6-13	8	UN	Reserved
14-21	8	UN	Reserved
22	1	AN	Reserved
23-30	8	UN	Acquirer Severance Date
31-36	6	UN	Portfolio Sale Acquirer BIN
37-66	30	AN	Business Legal Name
67-75	9	UN	Taxpayer Identification Number
76	1	AN	Incorporation Status Code
77-101	25	AN	Sole Proprietor Last Name
102-126	25	AN	Sole Proprietor First Name
127	1	AN	Sole Proprietor Middle Initial
128-168	41	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

## 17.22.2 Edit criteria

Edit criteria - TCR 0: Merchant Registration - Additional Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 50.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Reserved</b>  Position: 5 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b>  Position: 6-13 Length: 8 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b>  Position: 14-21 Length: 8 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b>  Position: 22 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Merchant Registration - Additional Data	
Field	Description
<b>Acquirer Severance Date</b> Position: 23-30 Length: 8 Format: Unpacked numeric	This field is used to indicate the date the Acquirer and Merchant severed their relationship (CCYYMMDD).
<b>Portfolio Sale Acquirer BIN</b> Position: 31-36 Length: 6 Format: Unpacked numeric	If the Merchant portfolio is sold, this field will contain the Acquirer BIN of the Acquirer that purchased the portfolio. If present, this field must contain a valid BIN.
<b>Business Legal Name</b> Position: 37-66 Length: 30 Format: Alphanumeric	This field will contain the Merchant's legal business name, which may be different from the DBA name.
<b>Taxpayer Identification Number</b> Position: 67-75 Length: 9 Format: Unpacked numeric	This field will contain the number assigned by the Internal Revenue Service. (If the Merchant is an individual or sole proprietorship, this will likely be the individual's social security number).
<b>Incorporation Status Code</b> Position: 76 Length: 1 Format: Alphanumeric	This field will contain the code that identifies the incorporation status of the Merchant. Values are: <ul style="list-style-type: none"> <li>1 Individual/Sole Proprietorship</li> <li>2 Partnership</li> <li>3 Corporation</li> <li>4 Medical or Legal Corporation</li> <li>5 Associations/Estates/Trusts</li> <li>6 Tax Exempt Organization (501c)</li> <li>7 Government (Federal/State/Local)</li> <li>8 International Organizations</li> <li>9 Limited Liability Companies</li> </ul>
<b>Sole Proprietor Last Name</b> Position: 77-101 Length: 25 Format: Alphanumeric	If the incorporation status code indicates an individual or sole proprietorship, this field will contain the last name of the owner. The entry must be a non-repeating alphanumeric value; it cannot be all space-filled or zeros. The first position in this field must not be a space. The field is left-justified and entries less than 25 must be space-filled after the last character.

Edit criteria - TCR 0: Merchant Registration - Additional Data	
Field	Description
<b>Sole Proprietor First Name</b> Position: 102-126 Length: 25 Format: Alphanumeric	If the incorporation status code indicates an individual or sole proprietorship, this field will contain the first name of the owner. The entry must be a non-repeating alphanumeric value; it cannot be all space-filled or zeros. The first position in this field must not be a space. The field is left-justified and entries less than 25 must be space-filled after the last character.
<b>Sole Proprietor Middle Initial</b> Position: 127 Length: 1 Format: Alphanumeric	If the incorporation status code indicates an individual or sole proprietorship, this field will contain the middle initial of the sole proprietor owner, if available.
<b>Reserved</b> Position: 128-168 Length: 41 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 17.23 TCR 0: Stop Recurring Payment

CTF - Outgoing and incoming Interchange

### 17.23.1 Record layout

Record layout - TCR 0: Stop Recurring Payment			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Service Identifier
23-129	107	AN	Text
130-168	39	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 17.23.2 Edit criteria

Edit criteria - TCR 0: Stop Recurring Payment	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 50.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.

Edit criteria - TCR 0: Stop Recurring Payment	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. This field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.
<b>Service Identifier</b> Position: 17-22 Length: 6 Format: Alphanumeric	Further identifies the type of transaction. This field must contain STOPRP for a Stop Recurring Payment advice.
<b>Text</b> Position: 23-129 Length: 107 Format: Alphanumeric	This field contains the text of the Stop Recurring Payment advice. For additional information, see <a href="#">Stop Recurring Payment Text field</a> .
<b>Reserved</b> Position: 130-168 Length: 39 Format: Alphanumeric	This field is reserved for future use. Visa will always space-fill.

### 17.23.3 Stop Recurring Payment Text field

The Stop Recurring Payment advice uses the text field in positions 23-129 to convey the information necessary to stop a recurring payment. The following rules apply to the formatting of text within positions 23-129:

- Every field except the last (Recurring Payment Currency Code) is followed by a comma
- Optional fields may be omitted, but their omission must be denoted by a comma
- Each field length in the following table is the maximum length for that field, excluding the delimiting comma
- If the Cardholder Name, Merchant Name or other fields contain a comma, the field must be enclosed in quotation marks (for example, "TELCO,INC")
- Any unused positions at the end of the Text field (positions 23-129) must be space-filled

### 17.23.4 Stop Recurring Payment Advice Text field contents

Stop Recurring Payment Advice Text field contents				
Field name (starts at position 23)	Field length	Format	Required	Contents
Service Identifier	6	A	R	STOPRP for Stop Recurring Payment (SRP) Advice (same as positions 17-22).
Advice Date	4	UN	R	The date the SRP advice was sent by the Issuer. This entry must be in MMDD (month, day) format.
Forwarding Institution Country Code	4	UN	R	The ISO numeric country code of the Issuer. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
Card Number	19	UN	R	The number of the Visa cheque Card or debit Card associated with the SRP advice.
Cardholder Name	18	AN	R	Cardholder name, as it appears on the Visa cheque Card or debit Card.
Merchant Name	17	AN	R	Name of the company for which the SRP is intended.
Merchant's Proprietary Account Number for Cardholder	9	AN	O	The Cardholder's Account Number at the company for which the SRP advice is intended, if known.
Effective SRP Date	6	UN	O	Effective date of SRP request in MMDDYY (month, day, year) format. If omitted, the request is effective immediately.
Recurring Payment Amount	12	UN	O	The amount of the recurring payment to be stopped (if a fixed amount and if provided by the Cardholder) left-justified without leading zeros.
Recurring Payment Currency Code	3	UN	C	The ISO numeric currency code of the recurring payment. Must be present if Recurring Payment Amount is present.
Field length: Maximum length of field Format: A = Alphanumeric, UN = Unpacked Numeric, AN = Alphanumeric Required:				
Value	Description			

Stop Recurring Payment Advice Text field contents				
Field name (starts at position 23)	Field length	Format	Required	Contents
R	Required, field must be present so that the Merchant has sufficient information to effect the stop payment			
O	Optional, the Issuer may supply the data, if applicable, if known, or both			
C	Conditional, as noted			

### 17.23.5 Examples of Text field usage

In the following example, only the required fields are present. The Cardholder is John Doe and the Merchant is TELCO:

STOPRP,0315,840,4123456789012345,JOHN DOE,TELCO,,,

The last three commas at the end of the text field denote the absence of the Merchant's Proprietary Account Number for Cardholder, Effective SRP Date and Recurring Payment Amount fields. The blank following the last comma denotes the absence of the Recurring Payment Currency Code field.

In the following example, the second comma following TELCO denotes the absence of the Merchant's Proprietary Account Number for Cardholder field. The second comma following the date denotes the absence of the Recurring Payment Amount field:

STOPRP,0315,840,4123456789012345,JOHN DOE,TELCO,,040195,,

## 18 TC 52 Retrieval Request record transactions

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TCR 0, 1, 4

CTF - Outgoing and incoming

Retrieval Request/Confirmation records are used for the following:

- Request for Photocopy (TC 52) - Requests a photocopy of the original paper (or microfilm) for an Interchange transaction from the Merchant Processing Centre
- TC 52 is not valid for ATM transactions (Merchant Category Code 6011)
- TC 51 transactions (Request for Original) are no longer valid DMSC transaction types
- TC 53 transactions (Request Confirmations) are no longer valid DMSC transaction types

The edit rules for Retrieval Request TCR inclusion are as follows:

- TCR 0 is always required. It must be the first TCR in the transaction
- TCR 1 is optional
- TCR 4 is optional

## 18.1 TCR 0

CTF - Outgoing and Incoming Interchange

### 18.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-20	16	UN	Account Number
21-23	3	UN	Account Number Extension
24-46	23	UN	Acquirer Reference Number (ARN)
47-54	8	UN	Acquirer's Business ID
55-58	4	UN	Purchase Date (MMDD)
59-70	12	UN	Transaction Amount
71-73	3	UN	Transaction Currency Code
74-98	25	AN	Merchant Name
99-111	13	AN	Merchant City
112-114	3	AN	Merchant Country Code
115-118	4	UN	Merchant Category Code
119-123	5	UN	US Merchant ZIP Code
124-126	3	AN	Merchant State/Province Code
127-135	9	UN	Issuer Control Number
136-137	2	UN	Request Reason Code
138	1	UN	Settlement Flag
139-150	12	UN	National Reimbursement Fee
151	1	AN	Account Selection
152-163	12	AN	Retrieval Request ID
164-167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 18.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 52.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a zero.
<b>Account Number</b> Position: 5-20 Length: 16 Format: Unpacked numeric	An Issuer-assigned number that identifies a Cardholder's account. This transaction must contain the same Account Number as the original to which it applies.  <b>Visa Token Service</b>  When the original transaction used the Visa Token Service: <ul style="list-style-type: none"><li>■ For Issuers, this field always contains the Account Number of the Cardholder.</li><li>■ For Acquirers, for TC x5 and TC x6 transactions where the Transaction Code Qualifier is 0 (zero), this field will contain the token.</li></ul>
<b>Account Number Extension</b> Position: 21-23 Length: 3 Format: Unpacked numeric	A three-digit extension of the Account Number that allows Account Numbers up to 19 digits.  If the Account Number exceeds 16 digits, the extension field entry must be numeric, left-justified and any remaining positions zero-filled.  <b>VIC edit</b>  The field must contain zeros if Account Number is 16 digits or fewer.  <b>Outgoing:</b>  The Edit Package inserts zeros if the Account Number is 16 digits or fewer in length, according to the ARDEF (Account Range Definition) Table. If the Account Number is greater than 16 digits in length, the Processing Centre must fill this field.

Edit criteria - TCR 0	
Field	Description
<b>Acquirer Reference Number (ARN)</b> Position: 24-46 Length: 23 Format: Unpacked numeric	Identification number assigned by the Acquirer. The ARN must be unique although duplicate ARNs will not be rejected.  This field must contain the Acquirer Reference Number from the Chargeback or representment.  The Acquirer Reference Number must be the same as the original transaction. The entry must be in the following format.
■ <b>Format Code</b> Position: 24 Length: 1 Format: Unpacked numeric	The format code is part of the Acquirer Reference Number and is used to ensure a valid Visa reference number.  The entry must be either a 2 or a 7.
■ <b>BIN</b> Position: 25-30 Length: 6 Format: Unpacked numeric	Bank Identification Number (BIN) is part of the Acquirer Reference Number and must be a valid six-digit acquiring BIN per the current BIN Table. May be an issuing BIN for Cash Disbursements.
■ <b>Date</b> Position: 31-34 Length: 4 Format: Unpacked numeric	Date is part of the Acquirer Reference Number and must be either the data capture date or the pre-edit program run date.  The date field must contain a valid four-digit numeric in the format YDDD (year and Julian day).
■ <b>Film Locator</b> Position: 35-45 Length: 11 Format: Unpacked numeric	Number used to identify film records.  The field must contain an 11-digit numeric. The entry may be zeros if the Processing Centre has other provisions for quick retrieval of originals/photocopies.
■ <b>Check Digit</b> Position: 46 Length: 11 Format: Unpacked numeric	Check Digit is used to validate the Acquirer Reference Number.  The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (Positions 24-45).
<b>Acquirer's Business ID</b> Position: 47-54 Length: 8 Format: Unpacked numeric	The Visa-assigned business ID provided in the original by the Acquirer. US Issuers must retain and return this field in retrieval requests if it was provided by the Acquirer.

Edit criteria - TCR 0	
Field	Description
<b>Purchase Date</b> Position: 55-58 Length: 4 Format: Unpacked numeric	The date a Cardholder made the original purchase (the actual date of the original transaction). The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day). This field may contain zeros. If it is not all zeros, the format is MMDD. This field may be all zeros only if the date from the original transaction was all zeros.
<b>Transaction Amount</b> Position: 59-70 Length: 12 Format: Unpacked numeric	The total amount of the transaction between a Cardholder and a Merchant, or between a Cardholder and a Member. For all transactions, this field must be the same as the original Transaction Amount in the Transaction Currency (the amount in the Source Amount field of the original transaction). This field contains two implied decimal places. For non-US transactions, this field may contain zeros if the Merchant Name and Country Code are provided. For US transactions, this field must be numeric and greater than zero.
<b>Transaction Currency Code</b> Position: 71-73 Length: 3 Format: Unpacked numeric	This field contains the three-digit currency code of the transaction. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798. For all transactions, this field is the original Transaction Amount currency code (Source Currency Code field of the original transaction). For non-domestic transactions, this field may contain spaces if the Merchant Name and Country Code are provided. Otherwise, it must be a valid ISO numeric code. For US transactions, this must be a valid ISO numeric code.
<b>Merchant Name</b> Position: 74-98 Length: 25 Format: Alphanumeric	This field contains the name and location of the Card acceptor Merchant. The first position of this field cannot be a space. This field must be left-justified and space-filled to the right. For non-domestic transactions, if present, the first position cannot be a space. It may be omitted if the Transaction Amount and Transaction Currency Code are provided. For non-domestic transactions, this field must be the same as in the original transaction, except when a discrepancy or omission in a TC 52 transaction makes it impossible to locate the document requested. In this instance, the Acquirer Processing Centre must identify the problem in this field and send a TC 53 back to the requestor.
<b>Merchant City</b> Position: 99-111 Length: 13 Format: Alphanumeric	This must be the city location of the Merchant or Member outlet where the transaction occurred. This field must be the same as in the original transaction.

Edit criteria - TCR 0	
Field	Description
<b>Merchant Country Code</b> Position: 112-114 Length: 3 Format: Alphanumeric	This field must contain a valid country code. The first two characters must be the country code. The last character must be a space. For non-domestic transactions, this field may be omitted if the Transaction Amount and Currency Code are provided. This field must be the same as in the original transaction.
<b>Merchant Category Code</b> Position: 115-118 Length: 4 Format: Unpacked numeric	Indicates the Merchant's principal line of business. The field must contain a valid four-digit numeric Merchant Category Code (MCC) from the original transaction. For TC 52, it may not be zeros. VIC edit: TC 52 is not valid for ATM Transactions (MCC 6011).
US Merchant ZIP Code Position: 119-123 Length: 5 Format: Unpacked numeric	The ZIP code of the Merchant location where the transaction occurred. This field must be numeric and may contain zeros. The US Merchant ZIP Code must be the same as in the original transaction.
<b>Merchant State/Province Code</b> Position: 124-126 Length: 3 Format: Alphanumeric	The state or province code of the Merchant location where the transaction occurred. If the Merchant Country Code is US or CA, this field must contain a valid US State Code or Canadian Province Code, respectively from the original transaction. Otherwise, it must contain spaces.
<b>Issuer Control Number</b> Position: 127-135 Length: 9 Format: Unpacked numeric	This field is used in US domestic requests for copy/original transactions. This 9-digit number is assigned by US Issuers for internal routing. The confirmation must contain the same value as in the original. If the request for copy or the VCRFS advice provides the Issuer Control Number, it must be retained in the non-fulfilments and returned to the Issuer.
<b>Request Reason Code</b> Position: 136-137 Length: 2 Format: Unpacked numeric	This field must contain a two-digit numeric. Request transactions TC 52 must have a valid Request Reason Code. For valid values, see <a href="#">Request for Copy Reason Code</a> on page 758.

Edit criteria - TCR 0											
Field	Description										
<b>Settlement Flag</b> Position: 138 Length: 1 Format: Unpacked numeric	The settlement service in which the transaction will settle: the International Settlement Service, National Net Settlement or Area Net Settlement.  For outgoing transactions, the Settlement Flag must be a 0, 8 or 9. For incoming transactions, the Settlement Flag will be a 0 or 8.  VIC edits: For outgoing and incoming transactions: If the field contains 0 or 8, the Source BIN, Destination BIN and Merchant Currency Code must be that of the Merchant Country, if present. If the entry is 8, the Destination BIN, Source BIN and Merchant Country Code must be for the same country.										
<b>National Reimbursement Fee</b> Position: 139-150 Length: 12 Format: Unpacked numeric	No longer supported by Visa Europe.  Numeric entry indicating Interchange Reimbursement Fee for a National Net Settlement transaction, where applicable. It must be zeros unless the transaction is a National Net Settlement transaction for a country using this capability.  This field may contain zeros. It must be zeros for International Visa-settled Interchange (Settlement Flag = zero), and for National Bilateral or Net Interchange when domestic reimbursement fees are calculated by DMSC. The National Bilateral or National Net Interchange for countries is specified by the originating Member in each transaction. This field must contain the reimbursement fee to be applied. This field contains two implied decimal places.										
<b>Account Selection</b> Position: 151 Length: 1 Format: Alphanumeric	Indicates type of account. For POS draft transactions, this field must contain:  <table> <tr> <td><b>Space</b></td> <td>Not Applicable</td> </tr> <tr> <td><b>0</b></td> <td>Unavailable</td> </tr> <tr> <td><b>1</b></td> <td>Savings Account</td> </tr> <tr> <td><b>2</b></td> <td>Checking Account</td> </tr> <tr> <td><b>3</b></td> <td>Credit Card Account</td> </tr> </table> No systems edit enforcement.	<b>Space</b>	Not Applicable	<b>0</b>	Unavailable	<b>1</b>	Savings Account	<b>2</b>	Checking Account	<b>3</b>	Credit Card Account
<b>Space</b>	Not Applicable										
<b>0</b>	Unavailable										
<b>1</b>	Savings Account										
<b>2</b>	Checking Account										
<b>3</b>	Credit Card Account										
<b>Retrieval Request ID</b> Position: 152-163 Length: 12 Format: Alphanumeric	Numeric identifier of an Issuer's request for a Transaction Receipt, which could include the original, a paper copy, a facsimile or an electronic version.  When the Destination Routing Flag is 1, this field must contain a properly formatted Retrieval Request ID.  This field may contain zeros.  Acquirers not using automated fulfilment are requested, but not required, to include the request ID on all mailed or faxed documentation.  For the Copy Request (TC 52), the VIC inserts the unique ID number.										

Edit criteria - TCR 0	
Field	Description
<b>Central Processing Date</b> Position: 164-167 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) on which a Member enters Interchange data to, and the data is accepted by, a Visa Interchange Center (VIC). For any given DMSC processing day, this date is based on the input phase of VIC processing. VIC edit: Insert the date when the transaction was processed. <b>Outgoing:</b> The VIC inserts the Central Processing Date. <b>Incoming:</b> This field must be in YDDD format.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 18.2 TCR 1

CTF - Outgoing and incoming Interchange

### 18.2.1 Record layout

Record layout - TCR 1			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-32	16	AN	Fax Number
33-38	6	AN	Interface Trace Number
39	1	AN	Requested Fulfillment Method
40	1	AN	Established Fulfillment Method
41-46	6	AN	Issuer RFC BIN
47-53	7	UN	Issuer RFC Sub-Address
54-56	3	UN	Issuer Billing Currency Code
57-68	12	AN	Issuer Billing Transaction Amount
69-83	15	UN	Transaction Identifier (TID)
84	1	AN	Excluded Transaction Identifier Reason
85	1	AN	CRS Processing Code
86-87	2	UN	Multiple Clearing Sequence Number
88-103	16	UN	Token
104-168	65	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 18.2.2 Edit criteria

Edit criteria - TCR 1	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 52.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 1.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Fax Number</b> Position: 17-32 Length: 16 Format: Alphanumeric	Fax number used for sending manual (as opposed to automated) fulfilments to the Issuer.  VIC edit: This field may contain spaces.  Issuers participating in the automated Copy Request and Fulfillment Service use this field in the Retrieval Requests (TC 52) for the telephone number of the fax machine to which the copy must be sent.
<b>Interface Trace Number</b> Position: 33-38 Length: 6 Format: Alphanumeric	Reserved field.  <b>Outgoing:</b> The field is reserved and must be zero-filled.  <b>Incoming:</b> The field is reserved; it may be non-zeros.

Edit criteria - TCR 1	
Field	Description
<b>Requested Fulfillment Method</b> Position: 39 Length: 1 Format: Alphanumeric	<p>Code designating whether manual or automated fulfilment is being requested.</p> <p>VIC edit: For a TC 52 from an automated Issuer: the field must be 0 (zero) or 1.</p> <p>The Requested Fulfillment Method is:</p> <ul style="list-style-type: none"> <li><b>1</b>      Automated fulfilment requested</li> <li><b>0</b>      If the Acquirer is not participating in the Automated RFC Service, the request will always be fulfilled manually.</li> </ul>
<b>Established Fulfillment Method</b> Position: 40 Length: 1 Format: Alphanumeric	<p>Code designating whether the fulfilment method is to be manual or automated.</p> <p>No edit occurs.</p> <p>For TC 52 with a Requested Fulfillment Method of 1:</p> <ul style="list-style-type: none"> <li>■ If the Acquirer is automated, the VIC will overlay a 1 in the field.</li> <li>■ If the Acquirer is not automated, the VIC will overlay a zero in the field.</li> <li>Otherwise, the VIC will insert a zero in the field.</li> </ul>
<b>Issuer RFC BIN</b> Position: 41-46 Length: 6 Format: Alphanumeric	<p>This field identifies the DMSC endpoint to which automated fulfilments and non-f fulfilments must be routed.</p> <p>VIC edit: For TC 52 with a Requested Fulfillment Method of 1:</p> <ul style="list-style-type: none"> <li>■ If this field is not zeros, it must be either a valid CRM BIN or must be the BIN of Public Network Gateway.</li> <li>■ If this field is zeros, the VIC will overlay the primary RFC BIN for the Issuer.</li> </ul> <p>For all other TC 52s, no edit occurs; the VIC will overlay the field with zeros.</p>
<b>Issuer RFC Sub-Address</b> Position: 47-53 Length: 7 Format: Unpacked numeric	<p>Issuer's Request for Copy secondary address.</p> <p>This sub-address must be used as the destination sub-address in any automated fulfilment or non-f fulfilment transaction being sent to the Issuer.</p> <p>For TC 52 with a Requested Fulfillment Method of 1: the field must be numeric. If the Issuer RFC BIN is the Public Network Gateway and the field is not zeros, it must have a 1 as the first character.</p> <p>For all other TC 52s, no edit occurs; the VIC will overlay zeros in the field.</p> <p>For automated fax Issuers, this field is used to specify the Issuer's Public Network Mailbox. The first character identifies the Public Network, followed by the six-digit Mailbox ID. If this field is zeros, the VIC will enter the Issuer's default Mailbox ID.</p>

Edit criteria - TCR 1	
Field	Description
<b>Issuer Billing Currency Code</b> Position: 54-56 Length: 3 Format: Unpacked numeric	Designates the specific currency used in billing. This is an optional field for Issuers to denote the Billing Currency used.
<b>Issuer Billing Transaction Amount</b> Position: 57-68 Length: 12 Format: Alphanumeric	Designates the amount of a specific transaction in the currency used in billing. This is an optional field for Issuers to denote Transaction Amount in the Billing Currency.
<b>Transaction Identifier (TID)</b> Position: 69-83 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations and Chargebacks.  From April 2013, it became mandatory to include the TID in this field. Acquirers and Issuers must include it in all subsequent reversals and exception items.  The entry must be numeric. It must be either zeros or a valid Transaction Identifier (TID).  VIC edit: DMSC will zero-fill for non-CPS participating countries.  National-CPS Participating Countries: If the Acquirer Reference Number Format Code (in TCR 0) is 2 and the transaction is a Domestic Transaction, this field must be numeric.
<b>Excluded Transaction Identifier Reason</b> Position: 84 Length: 1 Format: Alphanumeric	Code indicating that a Transaction Identifier is not included in the transaction. This field must contain a space.
<b>CRS Processing Code</b> Position: 85 Length: 1 Format: Alphanumeric	This CRS processing code will be set by DMSC when an exception item has been validated by the Chargeback Reduction Service. A transaction not qualified for CRS validations will always contain a space in this field. Valid values are:  Y        Validated (edited by CRS) Space    Not validated

Edit criteria - TCR 1	
Field	Description
<b>Multiple Clearing Sequence Number</b> Position: 86-87 Length: 2 Format: Unpacked numeric	<p>This field contains a sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single authorization. All DMSC clearing messages linked to a single Authorization Request must contain a unique clearing sequence number from at least 1 to the total number of clearing records.</p> <p>This field must contain the Multiple Clearing Sequence Number from the original transaction. This field must be numeric.</p> <p><b>Outgoing:</b> For all transactions that have non-numeric data in this field, Edit Package replaces the data with zeros.</p> <p>VIC Edit: This field is set to zeros when a non-numeric value is submitted.</p>
<b>Token</b> Position: 88-103 Length: 16 Format: Unpacked Numeric	<p>For transactions that use the Visa Token Service, this field contains the payment token.</p> <p>For transactions that did not contain token-specific data, this field will contain all zeros.</p>
<b>Reserved</b> Position: 104-168 Length: 65 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 18.3 TCR 4

CTF - Outgoing and incoming Interchange

### 18.3.1 Record layout

Record layout - TCR 4			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-20	4	UN	Network Identification Code
21-45	25	AN	Contact for Information
46-168	123	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 18.3.2 Edit criteria

Edit criteria - TCR 4	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	This field must contain 52.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	This field must contain a 4.

Edit criteria - TCR 4	
Field	Description
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Network Identification Code</b> Position: 17-20 Length: 4 Format: Unpacked numeric	Indicates the SMS Network ID. The entry must be numeric and may be zeros:  0000 Priority Routing Service (Visa determines the network ID) 0002 Visa (this is the default if the TCR 4 is not included) 0004 Plus  This field is included in all non-Visa Presentments acquired by the Single Message System. This field is included in all non-Visa Presentments acquired by the VisaNet Debit System. Plus Issuers are required to retain and return the Network Identification Code in subsequent US domestic Chargebacks and Retrieval Requests if this field was received in the original transaction.
<b>Contact for Information</b> Position: 21-45 Length: 25 Format: Alphanumeric	Information that assists the recipient in contacting the originator. If not used, this field must be spaces.
<b>Reserved</b> Position: 46-168 Length: 123 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 19 TC 54 Table update record transactions

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TCR 0

ITF - Incoming Interchange

The Table Update Records (TC 54) are used by a VIC (Visa Interchange Center) to transmit revised BIN Table records and Account Range Definition (ARDEF) Table File records to Processing Centres through the Interchange Transaction File.

## 19.1 TCR 0

CTF -Incoming Interchange

### 19.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-4	2	Binary	Record Hash Total
5	1	UN	Transaction Code Qualifier
6	1	UN	Transaction Component Sequence Number
7-12	6	UN	Destination BIN
13-18	6	UN	Source BIN
19-22	4	UN	Version Number
23-28	6	UN	Sequence Number
29	1	AN	Record Type
30-169	140	Group	File Replacement Data
170	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 19.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 54.
<b>Record Hash Total</b> Position: 3-4 Length: 2 Format: Binary	Used in DMSC to ensure that the collection and delivery file data have been correctly transmitted.  This field will be space-filled for computers not generating hash-totals.
<b>Transaction Code Qualifier</b> Position: 5 Length: 1 Format: Unpacked numeric	This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 6 Length: 1 Format: Unpacked numeric	This field must contain a 0 (zero).
<b>Destination BIN</b> Position: 7-12 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. The field will contain this Processing Centre's BIN.
<b>Source BIN</b> Position: 13-18 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. The field will contain 400008.
<b>Version Number</b> Position: 19-22 Length: 4 Format: Unpacked numeric	This field will contain zeros.
<b>Sequence Number</b> Position: 23-28 Length: 6 Format: Unpacked numeric	This field will contain a sequence number of the record within a set of TC 54s. Sequence numbers start with zero and increment by one.
<b>Record Type</b> Position: 29 Length: 1 Format: Alphanumeric	The values are:  A Header for a set of updates C Account Range File Data (C for Card Number) D Definition File Data L Codebase File Data M BIN File Data (M for Member) P Profile File Data V Rule and Value File Data Z Trailer for a set of updates

Edit criteria - TCR 0	
Field	Description
<b>File Replacement Data</b> Position: 30-169 Length: 140 Format: Group	This contains the data needed to update the Processing Centre's Edit Package files. The Group data below applies where Record Type (position 29) is A or Z.
■ <b>File Image</b> Position: 30 Length: 1 Format: Alphanumeric	This field contains an N.
■ <b>File Updated</b> Position: 31 Length: 1 Format: Alphanumeric	This field specifies the file to be updated. Values are:  A Account Range B BIN C Codebase D Definitions P Profile V Value
■ <b>Update Mode</b> Position: 32 Length: 1 Format: Alphanumeric	This field specifies the type of update. Values are:  R Complete replace S Single update
■ <b>Reserved</b> Position: 33-169 Length: 137 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>File Replacement Data</b> Position: 30-169 Length: 140 Format: Group	This contains the data needed to update the Processing Centre's Edit Package files. The Group data below applies where Record Type (position 29) is C, D, L, M, P or V.
■ <b>Table Record</b> Positions: 30-129 Length: 100 Format: alphanumeric	This field contains Edit Package Table Update Record. For table update record layouts, see the Edit Package documentation.

Edit criteria - TCR 0	
Field	Description
■ <b>Reserved</b> Position: 130-169 Length: 40 Format: Alphanumeric	This field is reserved for Edit Package use.
<b>Reimbursement Attribute</b> Position: 170 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 20 TC 55 RCRF update record transactions

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TCR 0, 1, 2, 3-7

CTF - Incoming Interchange

The RCRF (Regional Card Recovery File) Update Records (TC 55) are used by a VIC to transmit updates to the Regional Card File.

## 20.1 TCR 0

CTF -Incoming Interchange

### 20.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-116	100	AN	Transaction Data
117-120	4	AN	Record ID
121-167	47	AN	Transaction Data
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 20.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 55.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field will contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. The field will contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. The field will contain a valid Visa Internal BIN.
<b>Transaction Data</b> Position: 17-116 Length: 100 Format: Alphanumeric	For specific transaction data information, see the <i>Card Recovery Bulletin Service (CRB) User's Guide</i> .
<b>Record ID</b> Position: 117-120 Length: 4 Format: Alphanumeric	Identifies the type of record. Valid values for this field are:  <b>RCRF</b> Regional Card Recovery File transactions <b>ABCS</b> ABCS transactions <b>EHCF</b> Electronic HotCard File transactions <b>COPA</b> COPAC Negative File transactions (obsolete)
<b>Transaction Data</b> Position: 121-167 Length: 47 Format: Alphanumeric	For specific transaction data information, see the <i>Card Recovery Bulletin Service (CRB) User's Guide</i> .
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 20.2 TCR 1-2: (Incoming Interchange)

CTF -Incoming Interchange

**Note** For the Card Recovery Bulletin (CRB) Service, the TCR is not used.

### 20.2.1 Record layout

Record layout - TCR 1-2			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 20.2.2 Edit criteria

Edit criteria - TCR 1-2	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 55.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field will contain a 1 or 2.
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	For specific transaction data information, see the <i>Card Recovery Bulletin Service (CRB) User's Guide</i> .

## 20.3 TCR 1-2: (Outgoing Interchange), TCR 3-7 (Outgoing and Incoming)

CTF - Outgoing and incoming Interchange

**Note** For the Card Recovery Bulletin (CRB) Service, these TCRs are not used.

### 20.3.1 Record layout

Record layout - TCR 1-2 (Outgoing Interchange), TCR 3-7 (Outgoing and Incoming)			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Transaction Data (Reserved for future use)

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 20.3.2 Edit criteria

Edit criteria - TCR 1-2: (Outgoing Interchange), TCR 3-7 (Outgoing and Incoming)	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 55.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field will contain 1 through 7. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field will contain 1 through 7.

Edit criteria - TCR 1-2: (Outgoing Interchange), TCR 3-7 (Outgoing and Incoming)	
Field	Description
<b>Transaction Data</b> Position: 5-168 Length: 164 Format: Alphanumeric	For specific transaction data information, see the Card Recovery Bulletin Service (CRB) User's Guide.

## 21 TC 56 Currency conversion rate update record transactions

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TCR 0, 1

CTF - Incoming Interchange

The Currency Conversion Rate Update Records (TC 56) are used by Visa Europe to transmit daily updates to the Processing Centre's conversion rate file.

Visa Europe provides subscribing Processing Centres with the same Currency Conversion Rate information that it uses, so that Processing Centres can have the actual conversion rate used. Members must subscribe to this service to receive the Currency Conversion Rates.

Each Currency Conversion Rate Update transaction contains eleven different entries; the last record in the file may contain fewer than eleven. Each entry contains the ISO numeric Currency Code of the counter currency, the ISO numeric Currency Code of the base currency, Visa Europe Processing Date, the buy conversion and sell conversion rate applied to the currency that day, and the currency scale factor identifier for each of the Currency Conversion Rates.

**Important** The contents of the Visa Europe Currency Conversion Rate file (that is, Rate Update Records or TC 56 file) are confidential and may be used only by Visa Europe and its authorized Member financial institutions. Any other use is strictly prohibited unless expressly authorized by Visa Europe.

## 21.1 TCR 0

CTF -Incoming Interchange

### 21.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-43	27	Group	First Currency Entry
44-70	27	Group	Second Currency Entry
71-97	27	Group	Third Currency Entry
98-124	27	Group	Fourth Currency Entry
125-151	27	Group	Fifth Currency Entry
152-168	17	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 21.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 56.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field will contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 0	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field will contain a zero.
<b>Destination BIN</b>  Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  The field will contain a valid BIN.
<b>Source BIN</b>  Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  <b>Incoming:</b> This field must contain 400020.  The field must contain a valid BIN.
<b>First Currency Entry</b>  Position: 17-43 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the first counter currency.
■ <b>Action Code</b>  Position: 17 Length: 1 Format: Alphanumeric	The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:  A      Add rate *      Add currency type
■ <b>Counter Currency Code</b>  Position: 18-20 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the counter currency.
■ <b>Base Currency Code</b>  Position: 21-23 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the base currency.

Edit criteria - TCR 0	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b> Position: 24-27 Length: 4 Format: Unpacked numeric</li> </ul>	The format of this field is MMDD (month, day).
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b> Position: 28-35 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The currency scale factor identifier for each of the conversion rates. The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zero means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b> Position: 36-43 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The sell conversion rate applied to the currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>

Edit criteria - TCR 0	
Field	Description
<b>Second Currency Entry</b>  Position: 44-70 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the second counter currency.
■ <b>Action Code</b>  Position: 44 Length: 1 Format: Alphanumeric	The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:  A      Add rate *      Add currency type
■ <b>Counter Currency Code</b>  Position: 45-47 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the counter currency.
■ <b>Base Currency Code</b>  Position: 48-50 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the base currency.
■ <b>Effective Date</b>  Position: 51-54 Length: 4 Format: Unpacked numeric	The format of this field is MMDD (month, day).

Edit criteria - TCR 0	
Field	Description
<p>■ <b>Buy Scale Factor and Rate</b>            Position: 55-62            Length: 8            Format: Unpacked numeric</p>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate               <ul style="list-style-type: none"> <li>• A scale factor of zero means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p>■ <b>Sell Scale Factor and Rate</b>            Position: 63-70            Length: 8            Format: Unpacked numeric</p>	<p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The sell conversion rate applied to the currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>Third Currency Entry</b>            Position: 71-97            Length: 27            Format: Group</p>	<p>The entry contains the ISO numeric Currency Code of the third counter currency</p>

Edit criteria - TCR 0					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 71            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 72-74            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 75-77            Length: 3            Format:            Alphanumeric         </li> </ul>	<p>ISO numeric Currency Code of the base currency.            This field must contain a space.</p>				
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b>            Position: 78-81            Length: 4            Format: Unpacked numeric         </li> </ul>	The format of this field is MMDD (month, day).				
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b>            Position: 82-89            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate           <ul style="list-style-type: none"> <li>• A scale factor of zero means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>				

Edit criteria - TCR 0					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b>            Position: 90-97            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The sell conversion rate applied to the currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate           <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02 RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>				
<b>Fourth Currency Entry</b> Position: 98-124 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the fourth counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 98            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicates the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 99-101            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 102-104            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the base currency.				

Edit criteria - TCR 0	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b> Position: 105-108 Length: 4 Format: Unpacked numeric</li> </ul>	The format of this field is MMDD (month, day).
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b> Position: 109-116 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The currency scale factor identifier for each of the conversion rates. The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zero means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b> Position: 117-124 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The sell conversion rate applied to the currency. The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02 RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>

Edit criteria - TCR 0	
Field	Description
<b>Fifth Currency Entry</b> Position: 125-151 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the fifth counter currency.
■ <b>Action Code</b> Position: 125 Length: 1 Format: Alphanumeric	The full file distribution has an action code of A. Unused entries contain spaces, which indicates the end of the record. Valid values for used entries are:  A      Add rate *      Add currency type
■ <b>Counter Currency Code</b> Position: 126-128 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the counter currency.
■ <b>Base Currency Code</b> Position: 129-131 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the base currency.
■ <b>Effective Date</b> Position: 132-135 Length: 4 Format: Unpacked numeric	The format of this field is MMDD (month, day).

Edit criteria - TCR 0	
Field	Description
<p><b>■ Buy Scale Factor and Rate</b>            Position: 136-143            Length: 8            Format: Unpacked numeric</p>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate.               <ul style="list-style-type: none"> <li>• A scale factor of zero means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>■ Sell Scale Factor and Rate</b>            Position: 144-151            Length: 8            Format: Unpacked numeric</p>	<p>The sell conversion rate applied to the currency.            The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent the number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate.               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy: RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02 RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>Reserved</b>            Position: 152-168            Length: 17            Format: Alphanumeric</p>	Reserved for future use. Edit Package will always space-fill.

## 21.2 TCR 1

CTF - Incoming Interchange

**Note** The contents of the Visa Europe Currency Conversion Rate file (that is, Rate Update Records or TC 56 file) are confidential and may be used only by Visa Europe and its authorized Member financial institutions. Any other use is strictly prohibited unless expressly authorized by Visa Europe.

### 21.2.1 Record layout

Record layout - TCR 1			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-31	27	Group	Sixth Currency Entry
32-58	27	Group	Seventh Currency Entry
59-85	27	Group	Eighth Currency Entry
86-112	27	Group	Ninth Currency Entry
113-139	27	Group	Tenth Currency Entry
140-166	27	Group	Eleventh Currency Entry
167-168	2	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric

### 21.2.2 Edit criteria

Edit criteria - TCR 1	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 56.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	This field will contain a zero. <b>Note</b> This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 1	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	This field will contain a 1.
<b>Sixth Currency Entry</b>  Position: 5-31 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the sixth counter currency.
■ <b>Action Code</b>  Position: 5 Length: 1 Format: Alphanumeric	The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:  A      Add rate *      Add currency type
■ <b>Counter Currency Code</b>  Position: 6-8 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the counter currency.
■ <b>Base Currency Code</b>  Position: 9-11 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the base currency.
■ <b>Effective Date</b>  Position: 12-15 Length: 4 Format: Unpacked numeric	The format of this field is MMDD (month, day).

Edit criteria - TCR 1	
Field	Description
<p><b>■ Buy Scale Factor and Rate</b>            Position: 16-23            Length: 8            Format: Unpacked numeric</p>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>■ Sell Scale Factor and Rate</b>            Position: 24-31            Length: 8            Format: Unpacked numeric</p>	<p>The sell conversion rate applied to the currency.            The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>Seventh Currency Entry</b>            Position: 32-58            Length: 27            Format: Group</p>	<p>The entry contains the ISO numeric Currency Code of the seventh counter currency.</p>

Edit criteria - TCR 1					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 32            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 33-35            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 36-38            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the base currency.				
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b>            Position: 39-42            Length: 4            Format: Unpacked numeric         </li> </ul>	The format of this field is MMDD (month, day).				
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b>            Position: 43-50            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate.           <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy; RRRR.RR is entered as 02RRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRR is entered as 08RRRRR</li> </ul> </li> </ul>				

Edit criteria - TCR 1					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b>            Position: 51-58            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The sell conversion rate applied to the currency.</p> <p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate           <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on.</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>				
<b>Eighth Currency Entry</b> Position: 59-85 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the eighth counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 59            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 60-62            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 63-65            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the base currency.				

Edit criteria - TCR 1	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b> Position: 66-69 Length: 4 Format: Unpacked numeric</li> </ul>	The format of this field is MMDD (month, day).
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b> Position: 70-77 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The currency scale factor identifier for each of the conversion rates.</p> <p>The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b> Position: 78-85 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The sell conversion rate applied to the currency.</p> <p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate. <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>

Edit criteria - TCR 1	
Field	Description
<b>Ninth Currency Entry</b> Position: 86-112 Length: 27 Format: Group	The entry contains the ISO numeric Currency Code of the fifth counter currency.
<b>Action Code</b> Position: 86 Length: 1 Format: Alphanumeric	The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:  A      Add rate *      Add currency type
<b>Counter Currency Code</b> Position: 87-89 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the counter currency.
<b>Base Currency Code</b> Position: 90-92 Length: 3 Format: Alphanumeric	ISO numeric Currency Code of the base currency.
<b>Effective Date</b> Position: 93-96 Length: 4 Format: Unpacked numeric	The format of this field is MMDD (month, day).

Edit criteria - TCR 1	
Field	Description
<p><b>■ Buy Scale Factor and Rate</b>            Position: 97-104            Length: 8            Format: Unpacked numeric</p>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR.</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>■ Sell Scale Factor and Rate</b>            Position: 105-112            Length: 8            Format: Unpacked numeric</p>	<p>The sell conversion rate applied to the currency.            The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the Currency Conversion Rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate.               <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<p><b>Tenth Currency Entry</b>            Position: 113-139            Length: 27            Format: Group</p>	<p>The entry contains the ISO numeric Currency Code of the tenth counter currency.</p>

Edit criteria - TCR 1					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 113            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 114-116            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 117-119            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the base currency.				
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b>            Position: 120-123            Length: 4            Format: Unpacked numeric         </li> </ul>	The format of this field is MMDD (month, day).				
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b>            Position: 124-131            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The currency scale factor identifier for each of the conversion rates.            The number of units of base currency required to buy one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate.           <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy; RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>				

Edit criteria - TCR 1					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b>            Position: 132-139            Length: 8            Format: Unpacked numeric         </li> </ul>	<p>The sell conversion rate applied to the currency.</p> <p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR= Conversion Rate.           <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li>■ <b>Eleventh Currency Entry</b>            Position: 140-166            Length: 27            Format: Group         </li> </ul>	The entry contains the ISO numeric Currency Code of the tenth counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Action Code</b>            Position: 140            Length: 1            Format:            Alphanumeric         </li> </ul>	<p>The full file distribution has an action code of A. Unused entries contain spaces, which indicate the end of the record. Valid values for used entries are:</p> <table style="margin-left: 40px;"> <tr> <td>A</td> <td>Add rate</td> </tr> <tr> <td>*</td> <td>Add currency type</td> </tr> </table>	A	Add rate	*	Add currency type
A	Add rate				
*	Add currency type				
<ul style="list-style-type: none"> <li>■ <b>Counter Currency Code</b>            Position: 141-143            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the counter currency.				
<ul style="list-style-type: none"> <li>■ <b>Base Currency Code</b>            Position: 144-146            Length: 3            Format:            Alphanumeric         </li> </ul>	ISO numeric Currency Code of the base currency.				

Edit criteria - TCR 1	
Field	Description
<ul style="list-style-type: none"> <li>■ <b>Effective Date</b> Position: 147-150 Length: 4 Format: Unpacked numeric</li> </ul>	The format of this field is MMDD (month, day).
<ul style="list-style-type: none"> <li>■ <b>Buy Scale Factor and Rate</b> Position: 151-158 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The currency scale factor identifier for each of the conversion rates. The number of units of base currency required to buy one unit of counter currency</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Sell Scale Factor and Rate</b> Position: 159-166 Length: 8 Format: Unpacked numeric</li> </ul>	<p>The number of units of base currency received from selling one unit of counter currency.</p> <p>The format of this field is SSRRRRRR where:</p> <ul style="list-style-type: none"> <li>■ SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</li> <li>■ RRRRRR = Conversion Rate <ul style="list-style-type: none"> <li>• A scale factor of zeros means the entry is a whole number</li> <li>• A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR</li> <li>• A scale factor of 02 means the number has two decimal places accuracy: RRRR.RR is entered as 02RRRRRR and so on</li> <li>• For a scale factor greater than 6, as many leading zeros as necessary must be inserted; for example, .00RRRRRR is entered as 08RRRRRR</li> </ul> </li> </ul>

Edit criteria - TCR 1	
Field	Description
<b>Reserved</b> Position: 167-168 Length: 2 Format: Alphanumeric	Reserved for future use. Edit Package will always space-fill.

## 22 TC 57 Data capture advice records

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TCR 0, 1, 3, 4, 5

CTF - Outgoing and incoming Interchange

The Data Capture Advice (TC 57) records give Acquirers the transaction details for batches of Visa Europe Transactions captured by Visa Europe terminals or certain non-Visa Europe terminals or non-Visa Europe Card transactions captured by Visa Europe terminals.

The VisaNet Data Capture Service or another data capture provider transmits the Merchant batch header, transactions detail and trailer data to the VIC. The Merchant batch data are forwarded by the VIC to the Acquirer in TC 57 format. Each Acquirer receives Merchant batch data concerning all transactions coming from its Merchants' terminals.

Data Capture Advice transactions are different from other transaction types in an incoming DMSC file, as there are three record types for TC 57 advice records. The tables in this section show record layouts and field edits for each of the record types:

- Batch Header Contains Merchant and terminal information
- Cardholder Transaction Detail Contains individual transaction information
- Batch Trailer Contains balancing information

Each TC 57 trailer record contains DMSC and Data Capture control data. A portion of the control data is used by DMSC and the remaining fields enable the Acquirer to recognise and reconcile the captured data.

## 22.1 TCR 0: Batch Header

CTF - Outgoing and incoming Interchange

### 22.1.1 Record layout

Record layout - TCR 0: Batch Header			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Reserved
23-34	12	UN	Transaction Amount
35-37	3	AN	Reserved
38	1	AN	Draft Flag
39-42	4	UN	Central Processing Date (YDDD)
43-44	2	AN	Record Format Code
45	1	AN	Reversal Flag
46-68	23	AN	Reserved
69-72	4	UN	Data Capture Processing Date (YDDD)
73-74	2	AN	Reserved
75-80	6	UN	Agent
81-86	6	UN	Chain
87-102	16	UN	Merchant Number
103-106	4	UN	Store Number
107-110	4	UN	Terminal Number
111-115	5	UN	Merchant Batch Number
116-119	4	UN	Merchant Batch Date (MMDD)
120-134	15	AN	Discover Merchant ID
135-140	6	UN	Batch Transmit Time
141-143	3	AN	Time Zone
144-146	3	UN	GMT Offset
147-151	5	UN	Merchant Security Code
152-153	2	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key

Record layout - TCR 0: Batch Header			
Position	Field length	Format	Contents
167	1	AN	Record Type
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric			

## 22.1.2 Edit criteria

Edit criteria - TCR 0: Batch Header	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  The field must contain a valid acquiring BIN with a relationship with the data capture service provider.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The field must contain the BIN of the data capture service provider.

Edit criteria - TCR 0: Batch Header	
Field	Description
<b>Reserved</b> Position: 17-22 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Amount</b> Position: 23-34 Length: 12 Format: Unpacked numeric	The total amount of the transaction - between a Cardholder and a Merchant or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes.  This field must contain zeros.
<b>Reserved</b> Position: 35-37 Length: 3 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Draft Flag</b> Position: 38 Length: 1 Format: Alphanumeric	Indicates if draft submitted. This field may contain any alphanumeric value. N = No draft submitted (default).
<b>Central Processing Date</b> Position: 39-42 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) on which a Member enters Interchange data to, and the data is accepted by, a Visa Interchange Center (VIC). Same as DMSC Collection Date.  <b>Outgoing:</b> The field must be a numeric.  <b>Incoming:</b> The field will contain a valid YDDD (year and Julian day) date.
<b>Record Format Code</b> Position: 43-44 Length: 2 Format: Alphanumeric	Identifies the type of data in this record.  The field must contain DC.
<b>Reversal Flag</b> Position: 45 Length: 1 Format: Alphanumeric	Indicates if this is a reversal. Valid values are:  Blank Non-reversal (default) R Reversal
<b>Reserved</b> Position: 46-68 Length: 23 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Batch Header	
Field	Description
<b>Data Capture Processing Date</b> Position: 69-72 Length: 4 Format: Unpacked numeric	Date TC 57 created. The format for this field is YDDD (Julian Date). This date cannot be greater than the Edit Package processing date.
<b>Reserved</b> Position: 73-74 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Agent</b> Position: 75-80 Length: 6 Format: Unpacked numeric	Indicates the settlement agent bank. This field should contain the name of the agent initially accepting the payment. The field must be numeric and may contain a zero. If not zero, provides a level of reporting between BIN and chain.
<b>Chain</b> Position: 81-86 Length: 6 Format: Unpacked numeric	Indicates name of Merchant chain. The field must be numeric and may contain a zero. If not zero, provides a level of reporting between BIN and chain.
<b>Merchant Number</b> Position: 87-102 Length: 16 Format: Unpacked numeric	Number identifying the Merchant. The field must be numeric and greater than zero. 15 digits after one leading zero or 12 digits after four leading zeros. Cannot be all zeros.
<b>Store Number</b> Position: 103-106 Length: 4 Format: Unpacked numeric	Number identifying the Merchant location where the transaction took place. Assigned by Acquirer. The field must be numeric and may contain a zero.
<b>Terminal Number</b> Position: 107-110 Length: 4 Format: Unpacked numeric	Number identifying the actual terminal involved in a given transaction. Assigned by Acquirer. The field must be numeric and may contain a zero.
<b>Merchant Batch Number</b> Position: 111-115 Length: 5 Format: Unpacked numeric	Number assigned by the Merchant terminal identifying a particular set of transaction records. The field must be numeric and greater than zero.

Edit criteria - TCR 0: Batch Header	
Field	Description
<b>Merchant Batch Date</b> Position: 116-119 Length: 4 Format: Unpacked numeric	Date on which Merchant transmitted the batch to the VIC. The format of this field is MMDD.
<b>Discover Merchant ID</b> Position: 120-134 Length: 15 Format: Alphanumeric	Identification number of merchant dealing with Discover Cards. The field must be numeric and greater than zero if the terminal can collect Discover transactions. Otherwise, it must contain spaces.
<b>Batch Transmit Time</b> Position: 135-140 Length: 6 Format: Unpacked numeric	Identifies time when the batch of transaction records was transmitted. The format of this field is hhmmss, where:  <b>hh</b> 00 through 23 <b>mm</b> 00 through 59 <b>ss</b> 00 through 59
<b>Time Zone</b> Position: 141-143 Length: 3 Format: Alphanumeric	Indicates the time zone in which the transmittal occurred. Can be any of the 24 longitudinal areas into which the world is divided. For example, PST for Pacific Standard Time.
<b>GMT Offset</b> Position: 144-146 Length: 3 Format: Alphanumeric	Greenwich Mean Time offset.
<b>Merchant Security Code</b> Position: 147-151 Length: 5 Format: Unpacked numeric	Merchant security code, used for Merchant Data Capture (MDC) only.
<b>Reserved</b> Position: 152-153 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.

Edit criteria - TCR 0: Batch Header	
Field	Description
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 1 for a Merchant Batch Header.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 22.2 TCR 1: Batch Header

CTF - Outgoing and incoming Interchange

### 22.2.1 Record layout

Record layout - TCR 1: Batch Header			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17	1	AN	Device Code
18-21	4	AN	Reserved
22-29	8	AN	Internal Terminal Serial Number
30-33	4	UN	Merchant Category Code
34-58	25	AN	Merchant Name
59-71	13	AN	Merchant City
72-74	3	AN	Merchant State/Province Code
75-77	3	AN	Merchant Country Code
78-82	5	UN	Merchant ZIP Code
83-86	4	UN	Reserved
87	1	AN	Transmission Route
88-92	5	UN	Terminal Locator Number
93-153	61	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 22.2.2 Edit criteria

Edit criteria - TCR 1: Batch Header	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 1 and must follow TCR 0.
<b>Reserved</b> Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Device Code</b> Position: 17 Length: 1 Format: Alphanumeric	Indicates type of terminal. A 5 sent from the terminal indicates a Visa-certified second-generation dial terminal.
<b>Reserved</b> Position: 18-21 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Terminal Serial Number</b> Position: 22-29 Length: 8 Format: Alphanumeric	Internal serial number identifying the actual terminal involved in a given transaction.

Edit criteria - TCR 1: Batch Header	
Field	Description
<b>Merchant Category Code</b> Position: 30-33 Length: 4 Format: Unpacked numeric	Indicates Merchant's type of business product or service. The field must contain a valid Merchant Category Code.
<b>Merchant Name</b> Position: 34-58 Length: 25 Format: Alphanumeric	Name of Merchant that generated the transaction. The first position of this field may not be a space.
<b>Merchant City</b> Position: 59-71 Length: 13 Format: Alphanumeric	City in which Merchant is located. The first position of this field may not be a space.
<b>Merchant State/Province Code</b> Position: 72-74 Length: 3 Format: Alphanumeric	Code designating state or province code of Merchant location where the transaction took place. If the Merchant Country Code is US, this field must contain a valid US State Code. Otherwise, it must be spaces.
<b>Merchant Country Code</b> Position: 75-77 Length: 3 Format: Alphanumeric	Code designating country of Merchant location where the transaction took place. The field must contain a valid Country Code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798.
<b>Merchant ZIP Code</b> Position: 78-82 Length: 5 Format: Unpacked numeric	Code designating ZIP code of Merchant location where the transaction took place. The field must be numeric.
<b>Reserved</b> Position: 83-86 Length: 4 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transmission Route</b> Position: 87 Length: 1 Format: Alphanumeric	Indicates method/route of data transmission.

Edit criteria - TCR 1: Batch Header	
Field	Description
<b>Terminal Locator Number</b> Position: 88-92 Length: 5 Format: Unpacked numeric	Number indicating terminal location.
<b>Reserved</b> Position: 93-153 Length: 61 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 1 for a Merchant Batch Header.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.3 TCR 0: Transaction Detail

CTF - Outgoing and incoming Interchange

### 22.3.1 Record layout

Record layout - TCR 0: Transaction Detail			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	AN	Reserved
23-34	12	UN	Transaction Amount
35-37	3	AN	Transaction Currency Code
38	1	AN	Draft Sent Flag
39-42	4	UN	Central Processing Date (YDDD)
43-44	2	AN	Record Format Code
45	1	AN	Reversal Flag
46-49	4	AN	Reserved
50-68	19	AN	Account Number
69-72	4	UN	Purchase Date (MMDD)
73-76	4	UN	Transaction Time (hhmm)
77	1	AN	Transaction Type
78	1	AN	Transaction Void Indicator
79	1	AN	Card Entry Method
80	1	AN	Cardholder ID Method
81-86	6	AN	Authorization Code
87	1	AN	Authorization Source Code
88-98	11	UN	Film Locator
99-110	12	AN	Tip/Cashback
111	1	AN	Mail/Telephone or Electronic Commerce Indicator
112	1	AN	Debit Indicator
113	1	AN	Research Code
114	1	AN	Network Identifier
115-118	4	UN	Settlement Date (MMDD)

Record layout - TCR 0: Transaction Detail			
Position	Field length	Format	Contents
119-124	6	AN	Debit Trace Audit Number
125	1	AN	POS Debit Reimbursement Attribute
126-129	4	UN	Debit Transmit Date
130-135	6	Un	Debit Transmit Time
136-147	12	AN	Retrieval Reference Number
148	1	AN	AVS Response Code
149-150	2	AN	Reserved
151	1	AN	Authorization Characteristics Indicator
152-153	2	AN	POS Entry Mode
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 22.3.2 Edit criteria

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. The field must contain a valid acquiring BIN with a relationship with the data capture service provider.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent. The field must contain a valid six-digit BIN of the data capture service provider.
<b>Reserved</b> Position: 17-22 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Transaction Amount</b> Position: 23-34 Length: 12 Format: Unpacked numeric	The total amount of the transaction - between a Cardholder and a Merchant or between a Cardholder and a Member. The Transaction Amount includes the actual amount of the purchase plus state (or other) taxes. The field must be numeric and may be zero. This field will contain two implied decimal places. If the destination BIN is American Express, this field must contain an amount greater than zero.
<b>Transaction Currency Code</b> Position: 35-37 Length: 3 Format: Alphanumeric	Code designating the type of currency used in the transaction. The field must be space-filled if the Transaction Amount is zero; otherwise, it must contain a valid Currency Code. For a list of valid codes, see <a href="#">Country names with their currency and country codes</a> on page 798. If the destination BIN is American Express, this field must be 840 (USD).
<b>Draft Sent Flag</b> Position: 38 Length: 1 Format: Alphanumeric	Indicates if a draft was sent. The field must contain an N (no draft submitted).
<b>Central Processing Date</b> Position: 39-42 Length: 4 Format: Unpacked numeric	The date (based on Greenwich Mean Time) on which a Member enters Interchange data to, and the data is accepted by, a VIC. Same as DMSC Collection Date. <b>Outgoing:</b> The field must be numeric. <b>Incoming:</b> The field will contain a valid YDDD (year and Julian day) date.

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>Record Format Code</b> Position: 43-44 Length: 2 Format: Alphanumeric	Identifies the type of data in this record. The field must contain DC.
<b>Reversal Flag</b> Position: 45 Length: 1 Format: Alphanumeric	Indicates if this is a reversal. Valid values are:  Blank Non-reversal (default) R Reversal
<b>Reserved</b> Position: 46-49 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Account Number</b> Position: 50-68 Length: 19 Format: Alphanumeric	An Issuer-assigned number that identifies a Cardholder's account. The field must not contain all spaces.
<b>Purchase Date</b> Position: 69-72 Length: 4 Format: Unpacked numeric	Date the purchase transaction was made. The field must contain a valid date in the format MMDD.
<b>Transaction Time</b> Position: 73-76 Length: 4 Format: Unpacked numeric	Authorization time in Merchant's local time. The entry must be numeric and in the format hhmm, where:  hh 00 through 23 mm 00 through 59
<b>Transaction Type</b> Position: 77 Length: 1 Format: Alphanumeric	Indicates the data capture transaction type. Valid values are:  0 Direct Debit Cancel 3 Direct Debit Purchase 4 Direct Debit Return 5 Purchase or Sale 6 Return or Credit 7 Cash Disbursement 8 No Show for Lodging
<b>Transaction Void Indicator</b> Position: 78 Length: 1 Format: Alphanumeric	Indicates if the transaction was voided (that is, cancelled). The field must contain a space or V (voided).

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>Card Entry Method</b> Position: 79 Length: 1 Format: Alphanumeric	Indicates how data was entered or read:  @ Data was key-entered. Terminal cannot read Card electronically D Track 2 read by magnetic stripe reader H Track 1 read by magnetic stripe reader T Track 2 key-entered at magnetic stripe reader X Track 1 key-entered at magnetic stripe reader
<b>Cardholder ID Method</b> Position: 80 Length: 1 Format: Alphanumeric	Indicates type of ID method used to identify Cardholder. The field must be space-filled or contain one of the values listed in <a href="#">Cardholder ID Method</a> on page 655.
<b>Authorization Code</b> Position: 81-86 Length: 6 Format: Alphanumeric	A code that an Issuer, its authorizing Processor or stand-in processing provides to indicate approval of a transaction. The code is returned in the Authorization Response and is usually recorded on the transaction receipt. The field must be space-filled or contain A through Z or 0 through 9.
<b>Authorization Source Code</b> Position: 87 Length: 1 Format: Alphanumeric	Indicates the source of Authorization Response (STIP, Issuer Processing Centre, Acquirer approval, etc.). The field must be space-filled or contain A through Z or 0 through 9.
<b>Film Locator</b> Position: 88-98 Length: 11 Format: Unpacked numeric	An 11-digit numeric used to identify film records. The field must be numeric and may contain zeros. This field may be used by the Acquirer to build the Acquirer Reference Number in the draft transaction. For Acquirer Reference Number edits, see <a href="#">TC 05: Draft data transactions</a> on page 38.
<b>Tip/Cashback</b> Position: 99-110 Length: 12 Format: Alphanumeric	Indicates whether tips or cash back are included. Must be space-filled or a valid value.

Edit criteria - TCR 0: Transaction Detail					
Field	Description				
<b>Mail/Telephone or Electronic Commerce Indicator</b> Position: 111 Length: 1 Format: Alphanumeric	<p>Identifies if a transaction is one of the following:</p> <ul style="list-style-type: none"> <li>■ Mail order</li> <li>■ Electronic Commerce</li> <li>■ Phone order</li> <li>■ Recurring</li> <li>■ Instalment Billing</li> <li>■ Other Mail/Phone Order-type</li> </ul> <p>For a list of valid values, see <a href="#">Mail/Phone/Electronic Commerce and Payment Indicator</a> on page 741. It may not be space-filled if the Merchant Category Code is 5960, 5962 or 5964 through 5969.</p>				
<b>Debit Indicator</b> Position: 112 Length: 1 Format: Alphanumeric	Indicates if this is a debit transaction. The field may contain a space or D (for direct debit transactions).				
<b>Research Code</b> Position: 113 Length: 1 Format: Alphanumeric	<p>Indicates if the point of sale received the positive acknowledgment. Valid values are:</p> <table> <tr> <td><b>Space</b></td> <td>POS (point of sale) did receive the positive acknowledgment</td> </tr> <tr> <td><b>N</b></td> <td>POS (point of sale) did not receive the positive acknowledgment</td> </tr> </table>	<b>Space</b>	POS (point of sale) did receive the positive acknowledgment	<b>N</b>	POS (point of sale) did not receive the positive acknowledgment
<b>Space</b>	POS (point of sale) did receive the positive acknowledgment				
<b>N</b>	POS (point of sale) did not receive the positive acknowledgment				
<b>Network Identifier</b> Position: 114 Length: 1 Format: Alphanumeric	<p>Identifies the financial network used.</p> <p>The entry may be a space or any printable character.</p>				
<b>Settlement Date</b> Position: 115-118 Length: 4 Format: Unpacked numeric	Contains the month and day that the transaction was settled. The date is in MMDD format, where: MM = month and DD = day.				
<b>Debit Trace Audit Number</b> Position: 119-124 Length: 6 Format: Alphanumeric	Unique number used to trace debit transaction. The entry must be alphanumeric.				
<b>POS Debit Reimbursement Attribute</b> Position: 125 Length: 1 Format: Alphanumeric	Reimbursement attribute for a POS debit transaction. For a list of valid values, see <a href="#">Reimbursement Attribute</a> on page 756.				

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>Debit Transmit Date</b> Position: 126-129 Length: 4 Format: Unpacked numeric	Date the debit transaction was sent. The date format is MMDD.
<b>Debit Transmit Time</b> Position: 130-135 Length: 6 Format: Unpacked numeric	Time the debit transaction was sent. The entry must be in the format hhmmss, where:  hh      01 through 23 mm      01 through 59 ss      01 through 59
<b>Retrieval Reference Number</b> Position: 136-147 Length: 12 Format: Alphanumeric	Contains a number that is used with other data elements as a key to identify and track all messages related to a given Cardholder transaction.  Retrieval Reference Number 136-14712.
<b>AVS Response Code</b> Position: 148 Length: 1 Format: Alphanumeric	Contains the response to an Address Verification Service (AVS) request, indicating matches or discrepancies between addresses and ZIP codes. The entry must contain a valid value. For a list of valid codes, see <a href="#">AVS Response Code</a> on page 649.
<b>Reserved</b> Position: 149-150 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Authorization Characteristics Indicator</b> Position: 151 Length: 1 Format: Alphanumeric	Code used by the Acquirer to request CPS qualification.  Originals and Reversals of Originals Purchases and credit vouchers from CPS-participating Merchants must contain a valid value. For a list of valid codes, see <a href="#">Authorization Characteristics Indicator</a> on page 647. Original ATM Cash Disbursements and their reversals should contain one of the following values:  E      Card present with Merchant name and location data N      Not a payment service transaction
	<b>Chargebacks and Representments</b>  Must be a valid value or a space. For a list of valid field combinations, see <a href="#">Requested Payment Service/Authorization Characteristics Indicator: Valid combinations</a> on page 760.

Edit criteria - TCR 0: Transaction Detail	
Field	Description
<b>POS Entry Mode</b> Position: 152-153 Length: 2 Format: Alphanumeric	Indicates the method by which a Point-of-Transaction Terminal obtains and transmits the Cardholder information necessary to complete a transaction (for example, magnetic stripe read, bar code read, Proximity Payment, etc.). For a list of valid codes, see <a href="#">POS Entry Mode</a> on page 750.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 22.4 TCR 3: Transaction Detail, Payment Service Data

CTF - Outgoing and incoming Interchange

### 22.4.1 Record layout

Record layout - TCR 3: Transaction Detail, Payment Service Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Authorization Response Code
7-18	12	UN	Authorized Amount
19-33	15	UN	Transaction Identifier
34-37	4	AN	Validation Code
38-39	2	UN	Multiple Clearing Sequence Number
40-41	2	UN	Multiple Clearing Sequence Count
42	1	AN	Market-Specific Authorization Data Identifier
43-54	12	UN	Total Authorized Amount
55	1	AN	Submitted Authorization Characteristics Indicator
56-66	11	AN	MOTO Customer Service Phone Number
67	1	AN	MOTO Customer Service Phone Flag
68-69	2	AN	MOTO Installment Sequence Number
70-71	2	AN	MOTO Installment Sequence Count
72-153	82	AN	Reserved
154-166	13	UN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 22.4.2 Edit criteria

Edit criteria - TCR 3: Transaction Detail, Payment Service Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 3.
<b>Authorization Response Code</b>  Position: 5-6 Length: 2 Format: Alphanumeric	Contains the Authorization Response Code provided by the Issuer when a transaction is approved or a "no reason to decline" code is provided.  The field must contain valid alphanumeric values of space, A through Z or 0 through 9.
<b>Authorized Amount</b>  Position: 7-18 Length: 12 Format: Unpacked numeric	Amount the Issuer originally authorized.  This field will contain two implied decimal places.  The entry must be numeric.

Edit criteria - TCR 3: Transaction Detail, Payment Service Data	
Field	Description
<b>Transaction Identifier</b> Position: 19-33 Length: 15 Format: Unpacked numeric	A unique value that Visa Europe assigns to each transaction and returns to the Acquirer in the Authorization Response. Visa Europe uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations and Chargebacks.  From April 2013, it became mandatory to include the TID in this field. Acquirers and Issuers must include it in all subsequent reversals and exception items.  The entry must be numeric. It must be either zeros or a valid Transaction Identifier (TID).  If the Authorization Characteristics Indicator on the TCR 0 is an N, the entry must be zero.
<b>Validation Code</b> Position: 34-37 Length: 4 Format: Alphanumeric	A unique value that Visa Europe includes as part of the Custom Payment Service/ATM program in each Authorization Response, to ensure that key authorization fields are preserved in the Clearing Record.  From April 2013, it became mandatory to include the validation code in this field.
<b>Multiple Clearing Sequence Number</b> Position: 38-39 Length: 2 Format: Unpacked numeric	A sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single authorization. All DMSC clearing messages linked to a single Authorization Request must contain a unique clearing sequence number from at least 1 to the total number of Clearing Records (see Multiple Clearing Sequence Count field below) for the authorization.
<b>Multiple Clearing Sequence Count</b> Position: 40-41 Length: 2 Format: Unpacked numeric	The total number of Clearing Records for the authorization.
<b>Market-specific Authorization Data Identifier</b> Position: 42 Length: 1 Format: Alphanumeric	Indicates if valid Market-Specific Authorization Data received. For valid values, see <a href="#">Market-Specific Authorization Data Indicator</a> on page 742.
<b>Total Authorized Amount</b> Position: 43-54 Length: 12 Format: Unpacked numeric	The total amount of the transaction, including all taxes and miscellaneous fees.  This field will contain two implied decimal places.

Edit criteria - TCR 3: Transaction Detail, Payment Service Data	
Field	Description
<b>Submitted Authorization Characteristics Indicator</b> Position: 55 Length: 1 Format: Alphanumeric	This entry contains the original value of the Authorization Characteristics Indicator sent to DMSA.
<b>MOTO Customer Service Phone Number</b> Position: 56-66 Length: 11 Format: Alphanumeric	Customer service phone number for mail order or telephone order (the customer service number of the direct marketing Merchant). The format for this field is ###-xxxxxx, where:  ### The first three positions must be numeric - The fourth position must be a dash (-) xxxxxx The remaining seven positions are alphanumeric
<b>MOTO Customer Service Phone Flag</b> Position: 67 Length: 1 Format: Alphanumeric	Indicates whether or not the customer service phone number may be printed on the Cardholder's statement. This field must contain either a Y (Yes) or an N (No).
<b>MOTO Installment Sequence Number</b> Position: 68-69 Length: 2 Format: Unpacked numeric	Total number of payments to be made that are instalment payments. The default value for this field is zeros.
<b>MOTO Installment Sequence Count</b> Position: 70-71 Length: 2 Format: Unpacked numeric	Which payment, out of total number of payments to be made, is being submitted. The default value for this field is zeros.
<b>Reserved</b> Position: 72-153 Length: 82 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.

Edit criteria - TCR 3: Transaction Detail, Payment Service Data	
Field	Description
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.5 TCR 4: Industry-Specific Data

CTF - Outgoing and incoming Interchange

The TCR 4 is used for industry-specific data for passenger transport, lodging and car rental Merchants. Fields in positions 1 through 26 are common to all formats. The format of positions 27 through 153 is dependent on the Business Format Code. The Business Format Codes are:

- AI = Passenger transport (includes airlines and passenger railway)
- LG = Lodging (includes hotels and cruise ships)
- CA = Car rental

### 22.5.1 Record layout

Record layout - TCR 4: Industry-Specific Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27-153	127	AN	Data Content (dependent on Business Format Code)
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 22.5.2 Edit criteria

None.

## 22.6 TCR 4: Industry-Specific Data - Passenger Itinerary Data

CTF - Outgoing and incoming Interchange

### 22.6.1 Record layout

Record layout - TCR 4: Industry-Specific Data - Passenger Itinerary Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27-46	20	AN	Passenger Name
47-52	6	UN	Departure Date (MMDDYY)
53-55	3	AN	Origination City/Airport Code
56-62	7	Group	Trip Leg 1 Information
63-69	7	Group	Trip Leg 2 Information
70-76	7	Group	Trip Leg 3 Information
77-83	7	Group	Trip Leg 4 Information
84-91	8	AN	Travel Agency Code
92-116	25	AN	Travel Agency Name
117	1	AN	Restricted Ticket Indicator
118-130	13	AN	Original Ticket Number
131-153	23	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 22.6.2 Edit criteria

Edit criteria - TCR 4: Industry-Specific Data - Passenger Itinerary Data	
Field	Description
<b>Transaction Code</b>  Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b>  Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Reserved</b>  Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b>  Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction.  This field must contain AI indicating Passenger Transport format.
<b>Reserved</b>  Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Passenger Name</b>  Position: 27-46 Length: 20 Format: Alphanumeric	The name of the passenger.

Edit criteria - TCR 4: Industry-Specific Data - Passenger Itinerary Data	
Field	Description
<b>Departure Date</b> Position: 47-52 Length: 6 Format: Unpacked numeric	The date the passenger's trip starts. The field may contain zeros or a valid date in the format MMDDYY. The date may be a future one.
<b>Origination City/Airport Code</b> Position: 53-55 Length: 3 Format: Alphanumeric	The International Air Transport Association (IATA) airport code for the city or airport where the passenger's trip starts.
<b>Trip Leg 1 Information</b> Position: 56-62 Length: 7 Format: group	Description of first leg of trip. Up to four groups of data from trip leg data can be entered; one group for each trip leg, up to four legs total, is allowed. The Carrier Code, Service Class and Destination are edited only on Leg 1. Only the Stop-Over Code is edited for all four legs.
■ <b>Carrier Code</b> Position: 56-57 Length: 2 Format: Alphanumeric	Code indicating name of carrier (Airline or cruise ship).
■ <b>Service Class</b> Position: 58 Length: 1 Format: Alphanumeric	Indicates service class (first class, business class, etc.).
■ <b>Stop-Over Code</b> Position: 59 Length: 1 Format: Alphanumeric	Indicates whether a stopover is allowed on this ticket. Valid values are:  O Stopover allowed X Stopover not allowed
■ <b>Destination City/Airport Code</b> Position: 60-62 Length: 3 Format: Alphanumeric	Indicates destination city's International Air Transport Association (IATA) airport code.
<b>Trip Leg 2 Information</b> Position: 63-69 Length: 7 Format: group	Description of the second leg of trip.

Edit criteria - TCR 4: Industry-Specific Data - Passenger Itinerary Data					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 63-64 Length: 2 Format: Alphanumeric</li> </ul>	Code indicating name of carrier (Airline or cruise ship).				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 65 Length: 1 Format: Alphanumeric</li> </ul>	Indicates service class (first class, business class, etc.).				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 66 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates whether a stopover is allowed on this ticket. Valid values are:</p> <table style="margin-left: 40px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 67-69 Length: 3 Format: Alphanumeric</li> </ul>	Indicates destination city's International Air Transport Association (IATA) airport code.				
<b>Trip Leg 3 Information</b> Position: 70-76 Length: 7 Format: group	Description of the third leg of the trip.				
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 70-71 Length: 2 Format: Alphanumeric</li> </ul>	Code indicating name of carrier (Airline or cruise ship).				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 72 Length: 1 Format: Alphanumeric</li> </ul>	Indicates service class (first class, business class, etc.).				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 73 Length: 1 Format: Alphanumeric</li> </ul>	<p>Indicates whether a stopover is allowed on this ticket. Valid values are:</p> <table style="margin-left: 40px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				

Edit criteria - TCR 4: Industry-Specific Data - Passenger Itinerary Data					
Field	Description				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 74-76 Length: 3 Format: Alphanumeric</li> </ul>	Indicates destination city's International Air Transport Association (IATA) airport code.				
<b>Trip Leg 4 Information</b> Position: 77-83 Length: 7 Format: group	Description of the fourth leg of the trip.				
<ul style="list-style-type: none"> <li>■ <b>Carrier Code</b> Position: 77-78 Length: 2 Format: Alphanumeric</li> </ul>	Code indicating name of carrier (Airline or cruise ship).				
<ul style="list-style-type: none"> <li>■ <b>Service Class</b> Position: 79 Length: 1 Format: Alphanumeric</li> </ul>	Indicates service class (first class, business class, etc.).				
<ul style="list-style-type: none"> <li>■ <b>Stop-Over Code</b> Position: 80 Length: 1 Format: Alphanumeric</li> </ul>	Indicates whether a stopover is allowed on this ticket. Valid values are:  <table style="margin-left: 40px;"> <tr> <td>O</td> <td>Stopover allowed</td> </tr> <tr> <td>X</td> <td>Stopover not allowed</td> </tr> </table>	O	Stopover allowed	X	Stopover not allowed
O	Stopover allowed				
X	Stopover not allowed				
<ul style="list-style-type: none"> <li>■ <b>Destination City/Airport Code</b> Position: 81-83 Length: 3 Format: Alphanumeric</li> </ul>	Indicates destination city's International Air Transport Association (IATA) airport code.				
<b>Travel Agency Code</b> Position: 84-91 Length: 8 Format: Alphanumeric	Code identifying travel agency if the ticket was issued by a travel agency. An entry should be supplied if the ticket was issued by a travel agency.				
<b>Travel Agency Name</b> Position: 92-116 Length: 25 Format: Alphanumeric	Name of travel agency if the ticket was issued by a travel agency. An entry should be supplied if the ticket was issued by a travel agency.				

Edit criteria - TCR 4: Industry-Specific Data - Passenger Itinerary Data	
Field	Description
<b>Restricted Ticket Indicator</b> Position: 117 Length: 1 Format: Alphanumeric	Indicates whether this ticket is non-refundable. This entry should be supplied on CPS/Passenger Transport 1 or 2 transactions if the ticket was purchased as a non-refundable ticket.  Valid values are:  <b>Space</b> No restriction <b>0</b> No restriction <b>1</b> Restricted (non-refundable) ticket
<b>Original Ticket Number</b> Position: 118-130 Length: 13 Format: Alphanumeric	The Airline/Railway Ticket Identifier.
<b>Reserved</b> Position: 131-153 Length: 23 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.7 TCR 4: Industry-Specific Data - Lodging

CTF - Outgoing and incoming Interchange

### 22.7.1 Record layout

Record layout - TCR 4: Industry-Specific Data - Lodging			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27	1	AN	Lodging No Show Indicator
28-33	6	UN	Lodging Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Lodging Check-in Date (YYMMDD)
44-153	110	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 22.7.2 Edit criteria

Edit criteria - TCR 4: Industry-Specific Data - Lodging	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 4: Industry-Specific Data - Lodging	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Reserved</b>  Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b>  Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain LG indicating Lodging. This entry is not valid for Cash Disbursements.
<b>Reserved</b>  Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Lodging No Show Indicator</b>  Position: 27 Length: 1 Format: Alphanumeric	Used to indicate that the transaction is due to a "no show" charge. Valid values are:  0 Not applicable 1 No show
<b>Lodging Extra Charges</b>  Position: 28-33 Length: 6 Format: Unpacked numeric	This field may be used to indicate the type of additional charges added to a Cardholder's bill after check-out. Each position in the field can be used to indicate a type of charge. If there are fewer than six additional charges, the codes must be left-justified and space-filled or zero-filled to the right. For a list of valid values, see <i>Lodging Extra Charges Code</i> on page 740. If there are no extra charges, this field must be all spaces or all zeros.
<b>Reserved</b>  Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Lodging Check-In Date</b>  Position: 38-43 Length: 6 Format: Unpacked numeric	The date the Cardholder checked into the hotel or, in the case of a no-show or an advance lodging, the scheduled arrival date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD.

Edit criteria - TCR 4: Industry-Specific Data - Lodging	
Field	Description
<b>Reserved</b> Position: 44-153 Length: 110 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.8 TCR 4: Industry-Specific Data - Car Rental

CTF - Outgoing and incoming Interchange

### 22.8.1 Record layout

Record layout - TCR 4: Industry-Specific Data - Car Rental			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-18	2	AN	Business Format Code
19-26	8	AN	Reserved
27	1	AN	Car Rental No Show Indicator
28-33	6	UN	Car Rental Extra Charges
34-37	4	AN	Reserved
38-43	6	UN	Car Rental Check-out Date (YYMMDD)
44-153	110	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 22.8.2 Edit criteria

Edit criteria - TCR 4: Industry-Specific Data - Car Rental	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 4: Industry-Specific Data - Car Rental	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 4.
<b>Reserved</b>  Position: 5-16 Length: 12 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Business Format Code</b>  Position: 17-18 Length: 2 Format: Alphanumeric	Code indicating the type of business that is applicable to this transaction. This field must contain CA indicating car rental. This entry is not valid for Cash Disbursements.
<b>Reserved</b>  Position: 19-26 Length: 8 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Car Rental No Show Indicator</b>  Position: 27 Length: 1 Format: Unpacked numeric	Used to indicate that the transaction is because of a no-show charge. Valid values are:  0 Not applicable 1 No-show for a Specialized Vehicle
<b>Car Rental Extra Charges</b>  Position: 28-33 Length: 6 Format: Unpacked numeric	Used to indicate the type of additional charges added to the Cardholder's bill after check-out. Each position in the field can be used to indicate a type of charge.  For a list of valid codes, see <i>Car Rental Extra Charges</i> on page 654. If there are no extra charges, this field must be all spaces or all zeros. If there are less than six additional charges, they must be left-justified and space-filled or zero-filled to the right.
<b>Reserved</b>  Position: 34-37 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 4: Industry-Specific Data - Car Rental	
Field	Description
<b>Car Rental Check-Out Date</b> Position: 38-43 Length: 6 Format: Unpacked numeric	The date the Cardholder picked up the car or in the case of a no show or pre-pay transaction, the scheduled pick up date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD.
<b>Reserved</b> Position: 44-153 Length: 110 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.9 TCR 5: Limited-Use Data

CTF - Outgoing and Incoming Interchange

### 22.9.1 Record layout

Record layout - TCR 5: Limited-Use Data			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-13	9	UN	Local Tax
14	1	AN	Tax Included
15	1	AN	Purchase Identifier Format
16-40	25	AN	Purchase Identifier
41-153	113	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 22.9.2 Edit criteria

Edit criteria - TCR 5: Limited-Use Data	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.

Edit criteria - TCR 5: Limited-Use Data	
Field	Description
<b>Transaction Component Sequence Number</b>  Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a 5.
<b>Local Tax</b>  Position: 5-13 Length: 9 Format: Unpacked numeric	Used to indicate the amount of local tax included in the Transaction Amount. This amount must be expressed in the same currency as the Transaction Amount.  If local tax is not entered, this field must be all zeros. There are two implied decimal places.
<b>Tax Included</b>  Position: 14 Length: 1 Format: Alphanumeric	Indicates if local tax is included. Valid values are:  0 Tax not included (invalid if the Local Tax field is not zeros) 1 Local Tax included 2 Transaction not subject to tax
<b>Purchase Identifier Format</b>  Position: 15 Length: 1 Format: Alphanumeric	Indicates the format of additional identifying information for purchases, such as order number or hotel folio number. Format can include free text or type of number.  This field must be a space or 0 through 5. For a list of valid codes, see <a href="#">Purchase Identifier Format</a> on page 755.
<b>Purchase Identifier</b>  Position: 16-40 Length: 25 Format: Alphanumeric	Indicates the type of identifying information (order number, invoice number, text description, etc.).  The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Reserved</b>  Position: 41-153 Length: 113 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b>  Position: 154-166 Length: 13 Format: Alphanumeric	Type of record. The entry will be a 2 for Cardholder transaction detail.
<b>Record Type</b>  Position: 167 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

Edit criteria - TCR 5: Limited-Use Data	
Field	Description
<b>Reserved</b> Position: 168 Length: 1 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 22.10 TCR 0: Batch Trailer

CTF - Outgoing and incoming Interchange

### 22.10.1 Record layout

Record layout - TCR 0: Batch Trailer			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-22	6	UN	Reserved
23-34	12	AN	Reserved
35-37	3	UN	Reserved
38	1	AN	Draft Flag
39-42	4	UN	Central Processing Date (YDDD)
43-44	2	AN	Record Format Code
45	1	AN	Reversal Flag
46-68	23	UN	Reserved
69-75	7	UN	Batch Transaction Count
76-90	15	UN	Batch Net Amount
91-92	2	AN	Batch Net Amount Sign
93-99	7	UN	Batch Record (TCR) Count
100-114	15	UN	Batch Gross Amount
115-130	16	UN	Secondary Amount
131-153	23	AN	Reserved
154-166	13	AN	Internal Merchant Batch Key
167	1	AN	Record Type
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 22.10.2 Edit criteria

Edit Criteria - TCR 0: Batch Trailer	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 57.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent. The field must contain a valid acquiring BIN with a relationship with the data capture service provider.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The field must contain a valid BIN of the data capture service provider.
<b>Reserved</b> Position: 17-22 Length: 6 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 23-34 Length: 12 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.

Edit Criteria - TCR 0: Batch Trailer	
Field	Description
<b>Reserved</b> Position: 35-37 Length: 3 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Draft Flag</b> Position: 38 Length: 1 Format: Alphanumeric	Indicates draft was submitted. The field must contain an N (no draft submitted).
<b>Central Processing Date</b> Position: 39-42 Length: 4 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given DMSC processing day, this date is based on the input phase of VIC processing. <b>Outgoing:</b> The field must contain a numeric value. <b>Incoming:</b> The field contains a valid YDDD date format. This is the same as the DMSC Collection Date.
<b>Record Format Code</b> Position: 43-44 Length: 2 Format: Alphanumeric	Identifies the type of data in this record. The Record Format Code must be DC.
<b>Reversal Flag</b> Position: 45 Length: 1 Format: Alphanumeric	Indicates if this is a reversal. The field must contain an R (reversal) or a space (non-reversal).
<b>Reserved</b> Position: 46-68 Length: 23 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Batch Transaction Count</b> Position: 69-75 Length: 7 Format: Unpacked numeric	This is the number of non-void Cardholder transactions in the Merchant batch. The field must be numeric and may contain zeros.
<b>Batch Net Amount</b> Position: 76-90 Length: 15 Format: Unpacked numeric	Sum of amount in batch taking the sign into account. The field must contain an unsigned numeric, which may be zeros. The field contains two implied decimal places.

Edit Criteria - TCR 0: Batch Trailer	
Field	Description
<b>Batch Net Amount Sign</b> Position: 91-92 Length: 2 Format: Alphanumeric	The sign of the total net amount. The field must contain CR or spaces. The algebraic value of the Batch Net Amount is negative.
<b>Batch Record (TCR) Count</b> Position: 93-99 Length: 7 Format: Unpacked numeric	Number of Transaction Component Records in the batch. The field must contain a value greater than zero.
<b>Batch Gross Amount</b> Position: 100-114 Length: 15 Format: Unpacked numeric	Total amount in the batch. The field must be numeric.
<b>Secondary Amount</b> Position: 115-130 Length: 16 Format: Unpacked numeric	Obsolete.
<b>Reserved</b> Position: 131-153 Length: 23 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Internal Merchant Batch Key</b> Position: 154-166 Length: 13 Format: Alphanumeric	Identifies the Merchant batch. The first nine digits are unique for each Merchant batch. The last four digits contain the TCR (record) count within the Merchant batch.
<b>Record Type</b> Position: 167 Length: 1 Format: Alphanumeric	Type of record. The entry must be a 3 for Batch Trailer.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 23 TC 58 National settlement advice records

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TCR 0

CTF - Outgoing and incoming Interchange

The National Settlement Advice Records are used to advise of non-US local currency Interchange data being transmitted through DMSC outside the normal DMSC settlement process.

## 23.1 TCR 0

CTF - Outgoing and incoming Interchange

### 23.1.1 Record layout

Record layout - TCR 0			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-18	2	UN	Record Subtype
19-25	7	UN	Count, Sales Drafts
26-32	7	UN	Count, Credit Vouchers
33-39	7	UN	Count, Cash Disbursements
40-54	15	UN	Total, Sales Drafts
55-69	15	UN	Total, Credit Vouchers
70-84	15	UN	Total, Cash Disbursements
85-123	39	AN	Text
124-130	7	UN	Count, Fee Collections
131-137	7	UN	Count, Funds Disbursements
138-152	15	UN	Total, Fee Collections
153-167	15	UN	Total, Funds Disbursements
168	1	AN	Reimbursement Attribute

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 23.1.2 Edit criteria

Edit criteria - TCR 0	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain a 58.
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>Destination BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The BIN to which a DMSC transaction message is sent.  This field must contain a valid workstation BIN.  The field must contain a valid BIN.
<b>Source BIN</b> Position: 11-16 Length: 6 Format: Unpacked numeric	The BIN from which a DMSC transaction message is sent.  This field must contain a valid workstation BIN.  The field will contain a valid Visa Europe Internal BIN.
<b>Record Subtype</b> Position: 17-18 Length: 2 Format: Unpacked numeric	Identifies record subtype. The field must contain one of the following values:  01 Original (05, 06, 07) 02 Chargeback (15, 16, 17) 03 Reversal (25, 26, 27) 04 Chargeback Reversal (35, 36, 37)

Edit criteria - TCR 0	
Field	Description
<b>Count, Sales Drafts</b> Position: 19-25 Length: 2 Format: Unpacked numeric	Quantity of sales drafts. The field must be numeric.
<b>Count, Credit Vouchers</b> Position: 26-32 Length: 7 Format: Unpacked numeric	Quantity of credit vouchers. The field must be numeric.
<b>Count, Cash Disbursements</b> Position: 33-39 Length: 7 Format: Unpacked numeric	Quantity of Cash Disbursements. The field must be numeric.
<b>Total, Sales Drafts</b> Position: 40-54 Length: 15 Format: Unpacked numeric	Total number of sales drafts. The field must be numeric.
<b>Total, Credit Vouchers</b> Position: 55-69 Length: 15 Format: Unpacked numeric	Total number of credit vouchers. The field must be numeric.
<b>Total, Cash Disbursements</b> Position: 70-84 Length: 15 Format: Unpacked numeric	Total number of Cash Disbursements. The field must be numeric.
<b>Text</b> Position: 85-123 Length: 39 Format: Alphanumeric	<p>Text providing information regarding the non-fulfilment.            Refers to text being transmitted.            The text in TC 47 records used in transmitting a report of clearing activity by a VIC to the Acquirer Processing Centre through the Interchange Transaction File (ITF).            The first position of this field must be a space, 0 (zero), - (dash) or 1.            The text portion of the field should be followed by spaces.</p>

Edit criteria - TCR 0	
Field	Description
<b>Count, Fee Collections</b> Position: 124-130 Length: 7 Format: Unpacked numeric	Quantity of Fee Collection Transactions. Use Record Subtype 01 when entering the counts. Record Subtypes 02, 03 and 04 must always be zeros.
<b>Count, Funds Disbursements</b> Position: 131-137 Length: 7 Format: Unpacked numeric	Quantity of funds disbursements. Use Record Subtype 01 when entering the counts. Record Subtypes 02, 03 and 04 must always be zeros.
<b>Total Fee Collections</b> Position: 138-152 Length: 15 Format: Unpacked numeric	Total amount of fees applied to transaction. Use Record Subtype 01 when entering the counts. Record Subtypes 02, 03 and 04 must always be zeros.
<b>Total, Funds Disbursements</b> Position: 153-167 Length: 15 Format: Unpacked numeric	Total number of funds disbursements. Use Record Subtype 01 when entering the counts. Record Subtypes 02, 03 and 04 must always be zeros.
<b>Reimbursement Attribute</b> Position: 168 Length: 1 Format: Alphanumeric	Obsolete - must be zero-filled.

## 24 TC 90 File header records

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TCR 0

Outgoing and incoming Interchange

Header records are used to identify the tape or file. The transaction formats differ for outgoing and incoming Interchange.

### 24.1 Multiple file delivery

Members can receive more than one delivery file during one processing cycle. This can occur under two different conditions.

The multiple files may be continuation files of one transmission. In this case:

- In the TC 90s of the first file, the Continuation Tape Indicator would contain a space
- In the TC 90s of following files, the Continuation Tape Indicator would contain a C (indicating continuation)
- In all TC 92s except the last, the File Continuation Count Field would contain 000000
- In the TC 92 of the last file, the File Continuation Count Field would contain the number of files in the transmission

These files may also be multiple separate files with no continuation relationship. For example, this would occur when customised delivery services have been selected. In this case:

- In the TC 90s of all the files, the Continuation Tape Indicator will be set to a space
- In the TC 92s, the File Continuation Count field would contain 000001

## 24.2 TCR 0: Outgoing CTF

CTF - Outgoing interchange

### 24.2.1 Record layout

Record layout - TCR 0: Outgoing CTF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-8	6	AN	Processing BIN
9-13	5	UN	Processing Date (YYDDD)
14-29	16	AN	Reserved
30-33	4	AN	Test Option
34-62	29	AN	Reserved
63-70	8	AN	Security Code
71-76	6	AN	Reserved
77-79	3	UN	Outgoing File ID
80-168	89	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 24.2.2 Edit criteria

Edit criteria - TCR 0: Outgoing CTF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 90.
<b>Processing BIN</b> Position: 3-8 Length: 6 Format: Alphanumeric	The field can be spaces or the BIN for this Processing Centre. If spaces, the Edit Package will insert the value supplied on the CENTRBIN run control option.
<b>Processing Date</b> Position: 9-13 Length: 5 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC. The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.  The field must be numeric in the format of YYDDD. The field is for Visa Europe internal use only.

Edit criteria - TCR 0: Outgoing CTF	
Field	Description
<b>Reserved</b> Position: 14-29 Length: 16 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Test Option</b> Position: 30-33 Length: 4 Format: Alphanumeric	Indicates whether the file contains production or test data. Valid values are:  <b>TEST</b> Test run <b>Spaces</b> Production run
<b>Reserved</b> Position: 34-62 Length: 29 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Security Code</b> Position: 63-70 Length: 8 Format: Alphanumeric	The field can be spaces or the Security Code for this Processing Centre. If spaces, the Edit Package will insert the value supplied on the CENTRCODE run control option.
<b>Reserved</b> Position: 71-76 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Outgoing File ID</b> Position: 77-79 Length: 3 Format: Unpacked numeric	ID used to identify the outgoing file. The entry must be numeric and can contain zeros or the unique Processing Centre ID number for the file.
<b>Reserved</b> Position: 80-168 Length: 89 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 24.3 TCR 0: Incoming CTF

CTF - Incoming interchange

### 24.3.1 Record layout

Record layout - TCR 0: Incoming CTF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-8	6	UN	Processing BIN
9-13	5	UN	Processing Date (YYDDD)
14-19	6	AN	Reserved
20-24	5	UN	Settlement Date (YYDDD)
25-26	2	AN	Reserved
27-29	3	UN	Release Number
30-33	4	AN	Test Option
34-62	29	AN	Reserved
63-70	8	AN	Security Code
71-76	6	AN	Reserved
77-79	3	UN	Incoming File ID
80-168	89	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 24.3.2 Edit criteria

Edit criteria - TCR 0: Incoming CTF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field will contain 90.
<b>Processing BIN</b> Position: 3-8 Length: 6 Format: Unpacked numeric	The field will be the BIN for the Processing Centre.

Edit criteria - TCR 0: Incoming CTF	
Field	Description
<b>Processing Date</b> Position: 9-13 Length: 5 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC.  The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.  The field will be numeric in the format of YYDDD.
<b>Reserved</b> Position: 14-19 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Settlement Date</b> Position: 20-24 Length: 5 Format: Unpacked numeric	This field contains the date for which settlement was performed. The format of the date is YYDDD, where YY is the year and DDD is the Julian day.  The Visa Europe System inserts a settlement date in every 01xx, 02xx, 04xx, 05xx and 06xx message, whether or not that message has impact on settlement totals. Flags in field 9 of the message header identify messages eligible for settlement.  <b>Note</b> In SMS, the settlement date in field 15 has the format MMDD and not YYMMDD.  The field contains the VIC settlement date of the run.
<b>Reserved</b> Position: 25-26 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Release Number</b> Position: 27-29 Length: 3 Format: Unpacked numeric	The field will contain the Edit Package release number.
<b>Test Option</b> Position: 30-33 Length: 4 Format: Alphanumeric	The field should be either zero or space-filled or contain TEST.
<b>Reserved</b> Position: 34-62 Length: 29 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Incoming CTF	
Field	Description
<b>Security Code</b> Position: 63-70 Length: 8 Format: Alphanumeric	The field will contain the Security Code for the Processing Centre.
<b>Reserved</b> Position: 71-76 Length: 6 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Incoming File ID</b> Position: 77-79 Length: 3 Format: Unpacked numeric	The field identifies the CTF subfile number.
<b>Reserved</b> Position: 80-168 Length: 89 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 24.4 TCR 0: Outgoing ITF

ITF - Outgoing interchange

### 24.4.1 Record layout

Record layout - TCR 0: Outgoing ITF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-4	2	BINARY	Record Hash Total
5-10	6	UN	Processing BIN
11-15	5	UN	Processing Date (YYDDD)
16	1	AN	Continuation Tape Indicator
17	1	AN	Group Data Indicator
18-21	4	UN	Table File Version Number
22-26	5	UN	Settlement Date (YYDDD)
27-28	2	AN	Reserved
29-31	3	UN	Release Number
32-35	4	AN	Test Option
36	1	AN	Process Option
37-40	4	AN	Reserved
41-46	6	UN	Starting Batch Number
47-64	18	AN	Reserved
65-72	8	AN	Security Code
73	1	AN	Delivery Code
74-78	5	AN	BASE II File Type
79-108	30	AN	BASE II Unique File ID
109-113	5	AN	BASE II Customized Delivery File Type
114-125	12	AN	Source Name
126-137	12	AN	Destination Name
138-170	33	AN	Reserved.

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

#### 24.4.2 Edit criteria

Edit Criteria - TCR 0: Outgoing ITF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 90.
<b>Record Hash Total</b> Position: 3-4 Length: 2 Format: Binary	Used in DMSC to ensure that the collection and delivery file data have been correctly transmitted.  The field must contain spaces for computers that do not generate hash totals.
<b>Processing BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The field must contain the Processing Centre's BIN.
<b>Processing Date</b> Position: 11-15 Length: 5 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC.  The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.  The field must be numeric in the format of YYDDD. The field is for Visa Europe internal use only.

Edit Criteria - TCR 0: Outgoing ITF	
Field	Description
<b>Continuation Tape Indicator</b> Position: 16 Length: 1 Format: Alphanumeric	<p>Indicates this is the first file of multiple files.</p> <p>Header records are used to identify the file. Members can receive more than one delivery file during one processing cycle. This can occur under two different conditions:</p> <ul style="list-style-type: none"> <li>■ The multiple files may be <b>continuation files of one transmission</b>.           <ul style="list-style-type: none"> <li>• In the TC 90s of the first file, the Continuation Tape Indicator would contain a space</li> <li>• In the TC 90s of following files, the Continuation Tape Indicator would contain a C (indicating continuation)</li> <li>• On all TC 92s except the last, the File Continuation Count Field would contain 000000</li> <li>• On the last file, the TC 92 would contain the number of files in the transmission</li> </ul> </li> <li>■ These files may also be <b>multiple separate files with no continuation relationship</b>. This would, for example, occur when customised delivery services have been selected. In this case:           <ul style="list-style-type: none"> <li>• In the TC 90s on the files, the Continuation Tape Indicator would be set to a space</li> <li>• On each of the TC 92s, the File Continuation Count field would contain 000001</li> </ul> </li> </ul> <p>This field must contain a space.</p> <p>For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.</p>
<b>Group Data Indicator</b> Position: 17 Length: 1 Format: Alphanumeric	The field is for Visa Europe internal use only. For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.
<b>Table File Version Number</b> Position: 18-21 Length: 4 Format: Unpacked numeric	This field must contain the Table File Version Number. For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.

Edit Criteria - TCR 0: Outgoing ITF	
Field	Description
<b>Settlement Date</b> Position: 22-26 Length: 5 Format: Unpacked numeric	This field contains the date for which settlement was performed. The format of this date is YYDDD, where YY is the year and DDD is the Julian day.  The Visa Europe System inserts a settlement date in every 01xx, 02xx, 04xx, 05xx and 06xx message, whether or not that message has impact on settlement totals. Flags in field 9 of the message header identify messages eligible for settlement.  <b>Note</b> In SMS, the settlement date in field 15 has the format MMDD and not YYMMDD.  The field is for Visa Europe internal use only.  For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.
<b>Reserved</b> Position: 27-28 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Release Number</b> Position: 29-31 Length: 3 Format: Unpacked numeric	This field must contain 300.  For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.
<b>Test Option</b> Position: 32-35 Length: 4 Format: Alphanumeric	Indicates production or test run. The values are:  <b>TEST</b> Test run <b>Spaces</b> Production run
<b>Process Option</b> Position: 36 Length: 1 Format: Alphanumeric	Centralized Editing Alternative (CEA) is an optional alternative that permits an endpoint to build outgoing Interchange and process incoming Interchange without using the Edit Package. Visa Europe offers this processing option to endpoints so that they may continue to use the Edit Package but realise improved operating performance. The Bypass Business Edits option affords endpoints this opportunity.  This field must contain an I (alpha I).  For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.
<b>Reserved</b> Position: 37-40 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit Criteria - TCR 0: Outgoing ITF	
Field	Description
<b>Starting Batch Number</b> Position: 41-46 Length: 6 Format: Unpacked numeric	Identifier of the first batch in file. This field must contain the batch number of the first TC 91 on file.
<b>Reserved</b> Position: 47-64 Length: 18 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Security Code</b> Position: 65-72 Length: 8 Format: Alphanumeric	This field must contain the Processing Centre's Security Code.
<b>Delivery Code</b> Position: 73 Length: 1 Format: Alphanumeric	Indicates that this is not a delivery. This field must contain a space.
<b>BASE II File Type</b> Position: 74-78 Length: 5 Format: Alphanumeric	The type of data file that DMSC is sending.
<b>BASE II Unique File ID</b> Position: 79-108 Length: 30 Format: Alphanumeric	A unique file number used by the Edit Package for history checking. The positions within this field will be populated by the Edit Package during outgoing runs with the following values: <b>Position Value</b> <b>79-84</b> Processing Centre BIN (CIB) <b>85</b> 0 <b>86-93</b> System or RUNDATe (CCYYMMDD) <b>94</b> RUNMODE, i.e., (P)roduction or (T)est <b>95-98</b> RRFF where RR = Run Number and FF = File Number <b>99-100</b> 00 <b>101-108</b> Reserved. Defaults to spaces.
<b>BASE II Customized Delivery File Type</b> Position: 109-113 Length: 5 Format: Alphanumeric	This field is set by Edit Package through control cards for internal Visa Europe users and vendors. For a list of file types, see <a href="#">BASE II Customized Delivery File Types</a> on page 650. They include a customised delivery file for fraud advice messages (TC 40, Fraud Advice Transactions). Endpoints can receive all fraud advice messages in a file separate from other incoming Interchange.

Edit Criteria - TCR 0: Outgoing ITF	
Field	Description
<b>Source Name</b> Position: 114-125 Length: 12 Format: Unpacked numeric	Identifies the endpoint from which this file originated. This field must contain the originating Member's CIB followed by the one-digit VIC number.  This field must be left-aligned within the field with trailing spaces.
<b>Destination Name</b> Position: 126-137 Length: 12 Format: Alphanumeric	Identifier of the Visa Europe destination. This field must contain BANKCARD, RSI or spaces.  This field must be left-aligned within the field with trailing spaces.
<b>Reserved</b> Position: 138-170 Length: 33 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 24.5 TCR 0: Incoming ITF

ITF - Incoming Interchange

### 24.5.1 Record layout

Record layout - TCR 0: Incoming ITF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-4	2	BINARY	Record Hash Total
5-10	6	UN	Processing BIN
11-15	5	UN	Processing Date (YYDDD)
16	1	AN	Continuation Tape Indicator
17	1	AN	Group Data Indicator
18-21	4	UN	Table File Version Number
22-26	5	UN	Settlement Date (YYDDD)
27-28	2	AN	Reserved
29-31	3	UN	Release Number
32-35	4	AN	Test Option
36	1	AN	Process Option
37-40	4	AN	Reserved
41-46	6	UN	Starting Batch Number
47-64	18	AN	Reserved
65-72	8	AN	Security Code
73	1	AN	Delivery Code
74-78	5	AN	BASE II File Type
79-108	30	AN	BASE II Unique File ID
109-113	5	AN	BASE II Customized Delivery File Type
114-125	12	AN	Source Name
126-137	12	AN	Destination Name
138-170	33	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 24.5.2 Edit criteria

Edit criteria - TCR 0: Incoming ITF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	The field must contain 90.
<b>Record Hash Total</b> Position: 3-4 Length: 2 Format: Binary	Used in DMSC to ensure that the collection and delivery file data have been correctly transmitted.  The field must contain spaces for computers that do not generate hash totals.
<b>Processing BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	The field must contain the Processing Centre's BIN.
<b>Processing Date</b> Position: 11-15 Length: 5 Format: Unpacked numeric	The date (based on GMT) when the ITF or report in question was generated at a VIC.  The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.  The field must contain the VIC Processing Date if the Continuation Tape Indicator is C, matching the first TC 90.  The field must be numeric in the format of YYDDD.

Edit criteria - TCR 0: Incoming ITF	
Field	Description
<b>Continuation Tape Indicator</b> Position: 16 Length: 1 Format: Alphanumeric	<p>Indicates this is the first file of multiple files.</p> <p>Header records are used to identify the file. Members can receive more than one delivery file during one processing cycle. This can occur under two different conditions:</p> <ul style="list-style-type: none"> <li>■ The multiple files may be <b>continuation files of one transmission</b>.           <ul style="list-style-type: none"> <li>• In the TC 90 of the first file, the Continuation Tape Indicator would contain a space</li> <li>• In the TC 90s of following files, the Continuation Tape Indicator would contain a C (indicating continuation)</li> <li>• On all TC 92s except the last, the File Continuation Count Field would contain 000000</li> <li>• On the last file, the TC 92 would contain the number of files in the transmission</li> </ul> </li> <li>■ These files may also be <b>multiple separate files with no continuation relationship</b>. This would, for example, occur when customised delivery services have been selected. In this case:           <ul style="list-style-type: none"> <li>• In the TC 90s on the files, the Continuation Tape Indicator would be set to a space</li> <li>• On each of the TC 92s, the File Continuation Count field would contain 000001</li> </ul> </li> </ul> <p>This field must contain a space or a C (Continuation of transmission). It must contain a C if the File Continuation Count field on the previous TC 92 is zeros.</p> <p>For more information about this field, see <a href="#">Multiple file delivery</a> on page 618.</p>
<b>Group Data Indicator</b> Position: 17 Length: 1 Format: Alphanumeric	For Visa Europe internal use only. The field must contain a space.
<b>Table File Version Number</b> Position: 18-21 Length: 4 Format: Unpacked numeric	This field is not used.

Edit criteria - TCR 0: Incoming ITF	
Field	Description
<b>Settlement Date</b> Position: 22-26 Length: 5 Format: Unpacked numeric	This field contains the date for which settlement was performed. The format of the date is YYDDD, where YY is the year and DDD is the Julian day.  The Visa Europe System inserts a settlement date in every 01xx, 02xx, 04xx, 05xx and 06xx message, whether or not that message has impact on settlement totals. Flags in field 9 of the message header identify messages eligible for settlement.  <b>Note</b> In SMS, the settlement date in field 15 has the format MMDD and not YYMMDD.  The field is for the VIC Settlement Date.
<b>Reserved</b> Position: 27-28 Length: 2 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Release Number</b> Position: 29-31 Length: 3 Format: Unpacked numeric	This field must contain 300.
<b>Test Option</b> Position: 32-35 Length: 4 Format: Alphanumeric	The field must be either zero or space-filled or contain TEST. The values are:  <b>TEST</b> Test run <b>Zeros</b> Production run <b>Spaces</b> Production run
<b>Process Option</b> Position: 36 Length: 1 Format: Alphanumeric	Centralized Editing Alternative (CEA) is an optional alternative that permits an endpoint to build outgoing Interchange and process incoming Interchange without using the Edit Package. Visa Europe offers this processing option to endpoints so that they may continue to use the Edit Package but realize improved operating performance. The Bypass Business Edits option affords endpoints this opportunity. This field must contain a 1. For Member endpoints that send files directly to the Visa Europe System without an Edit Package, this field is not used and must be set to spaces.
<b>Reserved</b> Position: 37-40 Length: 4 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

Edit criteria - TCR 0: Incoming ITF	
Field	Description
<b>Starting Batch Number</b> Position: 41-46 Length: 6 Format: Unpacked numeric	Identifier of the first batch in file. This field must contain the batch number of the first TC 91 on file.
<b>Reserved</b> Position: 47-64 Length: 18 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Security Code</b> Position: 65-72 Length: 8 Format: Alphanumeric	This field must contain the centre's Security Code.
<b>Delivery Code</b> Position: 73 Length: 1 Format: Alphanumeric	Indicates that this is a delivery. This field must contain a D for delivery.
<b>BASE II File Type</b> Position: 74-78 Length: 5 Format: Alphanumeric	The type of data file that DMSC is sending. The values are:  <b>ICRPT</b> Interchange Report File <b>NONIC</b> Non-Interchange Report File <b>Space</b> Interchange Data
<b>BASE II Unique File ID</b> Position: 79-108 Length: 30 Format: Alphanumeric	A unique file number used by the Edit package for history checking. The Edit Package uses this field for duplicate file checking.
<b>BASE II Customized Delivery File Type</b> Position: 109-113 Length: 5 Format: Alphanumeric	Centralized Editing Alternative (CEA) is an optional alternative that permits an endpoint to build outgoing Interchange and process incoming Interchange without using the Edit Package. Also available to all endpoints is a DMSC customised delivery file for fraud advice messages (TC 40, Fraud Advice Transactions). Endpoints can receive all fraud advice messages in a file separate from other incoming Interchange.  Set by DMSC for the customised delivery file type. For a list of file types, see <a href="#">BASE II Customized Delivery File Types</a> on page 650.
<b>Source Name</b> Position: 114-125 Length: 12 Format: Alphanumeric	Identifies the endpoint from which this file originated. This field will contain BANKCARD, RSI or spaces.  This field will be left-aligned within the field with trailing spaces.

Edit criteria - TCR 0: Incoming ITF	
Field	Description
<b>Destination Name</b> Position: 126-137 Length: 12 Format: Alphanumeric	Member delivery identifier. This field will contain the destination Member's CIB followed by the one-digit VIC number. This field will be left-justified with trailing spaces.
<b>Reserved</b> Position: 138-170 Length: 33 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 25 TC 91, 92 Batch and file trailer records

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TCR 0

CTF and ITF - Outgoing and incoming Interchange

The Batch Trailer (TC 91) record is used for batch control totals and as a batch boundary indicator at the end of each batch. The File Trailer (TC 92) record is used for file control totals and as an end-of-file (EOF) indicator.

For processing through the outgoing Edit Package, a TC 91 and TC 92 are always mandatory, even if the file is otherwise empty.

## 25.1 TCR 0: CTF

CTF - Outgoing and incoming Interchange

### 25.1.1 Record layout

Record layout - TCR 0: CTF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	BIN
11-15	5	UN	Processing Date (YYDDD)
16-30	15	UN	Destination Amount
31-42	12	UN	Number of Monetary Transactions
43-48	6	UN	Batch Number
49-60	12	UN	Number of TCRs
61-66	6	UN	Reserved
67-74	8	AN	Center Batch ID
75-83	9	UN	Number of Transactions
84-101	18	UN	Reserved
102-116	15	UN	Source Amount
117-131	15	UN	Reserved
132-146	15	UN	Reserved
147-161	15	UN	Reserved
162-168	7	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

### 25.1.2 Edit criteria

Edit criteria - TCR 0: CTF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Valid values are:  91      Batch Trailer 92      File Trailer
<b>Transaction Code Qualifier</b> Position: 3 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 4 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>BIN</b> Position: 5-10 Length: 6 Format: Unpacked numeric	A Bank Identification Number assigned to financial institutions that are Members. It identifies them and distinguishes their Card issuing and acquiring programs and is also assigned to Processors that are not Members for identification purposes.  <b>Outgoing:</b> The field must contain zeros.  <b>Incoming:</b> The field must contain the BIN of the destination Processing Centre.  The BIN number is supplied by the Edit Package.
<b>Processing Date</b> Position: 11-15 Length: 5 Format: Unpacked numeric	The Processing Date field will contain the Batch Trailer Visa Europe System processing date in the YYDDD Julian date format; for the file trailer (TC 92), the field will contain the DMSC Central Processing Date.  <b>Outgoing:</b> The field must contain zeros.  <b>Incoming:</b> The field must contain the Batch Trailer VIC processing date in the YYDDD format (Julian date).  For the file trailer (TC 92), the field must contain the VIC DMSC Central Processing Date.  The Processing Date is supplied by the Edit Package.

Edit criteria - TCR 0: CTF	
Field	Description
<b>Destination Amount</b> Position: 16-30 Length: 15 Format: Unpacked numeric	Submitted Transaction Amount. This field contains two implied decimal places. <b>Outgoing:</b> The field must contain zeros. <b>Incoming:</b> For the batch trailer (TC 91), the field must contain the sum of destination Transaction Amounts for the batch. For the file trailer (TC 92), the field must contain the sum of destination Transaction Amounts for the file.
<b>Number of Monetary Transactions</b> Position: 31-42 Length: 12 Format: Unpacked numeric	<b>Batch Trailer:</b> The field will contain the count for the batch. <b>File Trailer:</b> The field will contain the count for the file.
<b>Batch Number</b> Position: 43-48 Length: 6 Format: Unpacked numeric	Unique identifier of the batch. This field contains the Visa Europe System-assigned batch number for this message. As each new request or advice is received at the Visa Europe System, the current reconciliation batch number is inserted in this field. When a duplicate message that was previously processed is received at the Visa Europe System, the batch number, and the settlement date in field 15, are set to the value established in the earlier processing. Batch Trailer = Current batch number File Trailer = Count for file
<b>Number of TCRs</b> Position: 49-60 Length: 12 Format: Unpacked numeric	The count includes all TCRs including trailers. TC 90 header records are not included in this count. TC 90 header records can be optionally supplied by the Processing Centre and therefore are not included in this count. Batch Trailer = Count for batch File Trailer = Count for file
<b>Reserved</b> Position: 61-66 Length: 6 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Center Batch ID</b> Position: 67-74 Length: 8 Format: Alphanumeric	Identifier issued by the Processing Centre. Batch Trailer Outgoing = Processor's Batch ID Batch Trailer Incoming = Spaces File Trailer = Spaces

Edit criteria - TCR 0: CTF	
Field	Description
<b>Number of Transactions</b> Position: 75-83 Length: 9 Format: Unpacked numeric	The number includes all transactions including trailers. TC 90 header records are not included in this count. TC 90 header records can be optionally supplied by the Processing Centre and therefore are not included in this count.  Batch Trailer = Count for batch File Trailer = Count for file
<b>Reserved</b> Position: 84-101 Length: 18 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Source Amount</b> Position: 102-116 Length: 15 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. The field contains two implied decimal places.  Batch Trailer = Sum of transaction source amounts for the batch File Trailer = Sum of transaction source amounts for the file
<b>Reserved</b> Position: 117-131 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 132-146 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 147-161 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 162-168 Length: 7 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## 25.2 TCR 0: ITF

ITF - Outgoing and incoming Interchange

### 25.2.1 Record layout

Record layout - TCR 0: ITF			
Position	Field length	Format	Contents
1-2	2	UN	Transaction Code
3-4	2	BINARY	Record Hash Total
5	1	UN	Transaction Code Qualifier
6	1	UN	Transaction Component Sequence Number
7-12	6	UN	BIN
13-17	5	UN	Processing Date (YYDDD)
18-32	15	UN	Destination Amount
33-44	12	UN	Number of Monetary Transactions
45-50	6	UN	Batch Number
51-62	12	UN	Number of TCRs
63-68	6	UN	File Continuation Count
69-76	8	AN	Center Batch ID
77-85	9	UN	Number of Transactions
86-103	18	UN	Reserved
104-118	15	UN	Source Amount
119-133	15	UN	Reserved
134-148	15	UN	Reserved
149-163	15	UN	Reserved
164-170	7	AN	Reserved

Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked numeric

## 25.2.2 Edit criteria

Edit Criteria - TCR 0: ITF	
Field	Description
<b>Transaction Code</b> Position: 1-2 Length: 2 Format: Unpacked numeric	Valid values are:  91      Batch Trailer 92      File Trailer
<b>Record Hash Total</b> Position: 3-4 Length: 2 Format: Binary	Used in DMSC to ensure that the collection and delivery file data have been correctly transmitted.  The field must contain spaces for computers that do not generate hash totals.
<b>Transaction Code Qualifier</b> Position: 5 Length: 1 Format: Unpacked numeric	The field must contain a zero.  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Position: 6 Length: 1 Format: Unpacked numeric	The field must contain a zero.
<b>BIN</b> Position: 7-12 Length: 6 Format: Unpacked numeric	A Bank Identification Number assigned to financial institutions that are Members. It identifies them and distinguishes their Card issuing and acquiring programs and is also assigned to Processors that are not Members for identification purposes.  <b>Outgoing:</b> The field must contain zeros.  <b>Incoming:</b> The field must contain the BIN of the destination Processing Centre.  The BIN number is supplied by the Edit Package.
<b>Processing Date</b> Position: 13-17 Length: 5 Format: Unpacked numeric	The Processing Date field will contain the Batch Trailer Visa Europe System processing date in the YYDDD Julian date format; for the file trailer (TC 92) the field will contain the DMSC Central Processing Date.  <b>Outgoing:</b> The field must contain zeros.  <b>Incoming:</b> The field must contain the Batch Trailer VIC Processing Date in the YYDDD format (Julian date).  For the file trailer (TC 92), the field must contain the VIC DMSC Central Processing Date.  The Processing Date is supplied by the Edit Package.

Edit Criteria - TCR 0: ITF	
Field	Description
<b>Destination Amount</b> Position: 18-32 Length: 15 Format: Unpacked numeric	Submitted Transaction Amount. This field contains two implied decimal places. <b>Outgoing:</b> The field must contain zeros. <b>Incoming:</b> For the batch trailer (TC 91), the field must contain the sum of destination Transaction Amounts for the batch. For the file trailer (TC 92), the field must contain the sum of destination Transaction Amounts for the file.
<b>Number of Monetary Transactions</b> Position: 33-44 Length: 12 Format: Unpacked numeric	<b>Batch Trailer:</b> field will contain the count for the batch. <b>File Trailer:</b> field will contain the count for the file.
<b>Batch Number</b> Position: 45-50 Length: 6 Format: Unpacked numeric	Unique Identifier of the batch. This field contains the Visa Europe System-assigned batch number for this message. As each new request or advice is received at the Visa Europe System, the current reconciliation batch number is inserted in this field. When a duplicate message that was previously processed is received at the Visa Europe System, the batch number and the settlement date in field 15 are set to the value established in the earlier processing. Batch Trailer = Current batch number File Trailer = Count for file
<b>Number of TCRs</b> Position: 51-62 Length: 12 Format: Unpacked numeric	The count includes all TCRs including trailers. TC 90 header records are not included in this count. Batch Trailer = Count for batch File Trailer = Count for file
<b>File Continuation Count</b> Position: 63-68 Length: 6 Format: Unpacked numeric	The field should contain six numeric characters, indicating the number of files transmitted. Preceding files will have the value zero in this field. For more information about this field, see <a href="#">Multiple file delivery</a> on page 618.
<b>Center Batch ID</b> Position: 69-76 Length: 8 Format: Alphanumeric	Identifier issued by the Processing Centre. Batch Trailer Outgoing = Processor's batch ID Batch Trailer Incoming = Spaces File Trailer = Spaces

Edit Criteria - TCR 0: ITF	
Field	Description
<b>Number of Transactions</b> Position: 77-85 Length: 9 Format: Unpacked numeric	The number includes all transactions including trailers. TC 90 header records are not included in this count. TC 90 header records can be optionally supplied by the Processing Centre and therefore are not included in this count.  Batch Trailer = Count for batch File Trailer = Count for file
<b>Reserved</b> Position: 86-103 Length: 18 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Source Amount</b> Position: 104-118 Length: 15 Format: Unpacked numeric	Identifies the submitted Transaction Amount in the currency that is appropriate to the source endpoint. The field contains two implied decimal places.  Batch Trailer = Gross total of all source Transaction Amounts in the batch for financial transactions  File Trailer = Gross total of all source Transaction Amounts in the file for financial transactions
<b>Reserved</b> Position: 119-133 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 134-148 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 149-163 Length: 15 Format: Unpacked numeric	This field is reserved for future use. Edit Package will always space-fill.
<b>Reserved</b> Position: 164-170 Length: 7 Format: Alphanumeric	This field is reserved for future use. Edit Package will always space-fill.

## A Data Codes

This appendix lists and defines the codes used in DMSC records.

### A.1 Acceptance Terminal Indicator

The Acceptance Terminal Indicator is used in the following Interchange format:

- Draft Data:  
TCR 1 - Additional Data, position 124

**Table 2: Acceptance Terminal Indicators**

Acceptance Terminal Indicators		
Value	Acceptance Terminal type	Usage
Space	Not applicable to this transaction	Use to indicate that the transaction does not originate at an unattended terminal.
1	Type A UCAT (Unattended Cardholder activated, no authorization, below-Floor-Limit transaction)	<p>Use to indicate that the transaction:</p> <ul style="list-style-type: none"> <li>■ Is less than USD 40 or local currency equivalent</li> <li>■ Is not authorized</li> <li>■ Has no Cardholder Verification performed</li> </ul> <p>Examples of a Type A UCAT transaction are:</p> <ul style="list-style-type: none"> <li>■ Parking garage fee</li> <li>■ Road toll</li> <li>■ Cinema ticket</li> <li>■ Magnetic stripe telephone call</li> </ul>
2	Type C UCAT (Unattended Chip and PIN transaction) Visa Europe only.	<p>Use to indicate that the transaction:</p> <ul style="list-style-type: none"> <li>■ Is authorized</li> <li>■ Has PIN Verification performed</li> </ul> <p>Examples of a Type C UCAT transaction are:</p> <ul style="list-style-type: none"> <li>■ ATM</li> <li>■ Fuel purchase with PIN</li> </ul>
3	Type B UCAT Unattended Cardholder activated, authorized transaction)	<p>Use to indicate that the transaction:</p> <ul style="list-style-type: none"> <li>■ Is less than USD 100 or local currency equivalent</li> <li>■ Is authorized</li> <li>■ Has no Cardholder Verification performed</li> </ul> <p>Examples of a Type B UCAT transaction are:</p> <ul style="list-style-type: none"> <li>■ Fuel purchase without PIN</li> <li>■ Prepaid Card purchase</li> <li>■ Video rental</li> </ul>
4	Remote Indicator	Use to indicate that the transaction occurred from a remote terminal or off premise ATM.

**Table 2: Acceptance Terminal Indicators (continued)**

Acceptance Terminal Indicators		
Value	Acceptance Terminal type	Usage
5	Unattended Consumer Device	Use to identify a device that is owned by the Cardholder, for example, home terminals, which include personal computers, personal digital assistants, interactive televisions, and telephones
9	Mobile Acceptance Solution (mPOS)	Used to identify that an mPOS device was used to originate a transaction on an open network.

## A.2 Ancillary Service Category code

The Ancillary Service Category code is used in the following Interchange format:

- Draft Data:  
TCR 3: Industry-Specific Data-Passenger Transport Ancillary Data

**Table 3: Ancillary Service Category code**

Ancillary Service Category codes	
Code	Definition
BF	Bundled Service
BG	Baggage Fee
CF	Change Fee
CG	Cargo
CO	Carbon Offset
FF	Frequent Flyer
GF	Gift Card
GT	Ground Transport
IE	In-Flight Entertainment
LG	Lounge
MB	Meal/Beverage
MD	Medical
OT	Other
PA	Passenger Assist Fee
PT	Pets
SA	Seat Fees
SB	Standby
SF	Service Fees
ST	Store
TS	Travel Service
UN	Unaccompanied Travel

**Table 3: Ancillary Service Category code (continued)**

Ancillary Service Category codes	
Code	Definition
UP	Upgrade
WI	WiFi

### A.3 Authorization Characteristics Indicator

The Authorization Characteristics Indicator is used in the following Interchange formats:

- TC 04, Reclassification Advice:  
TCR 9, position 69
- Draft Data:  
TCR 0, position 151
- TC 38, VCRFS/VDAS message transaction:  
TCR 2-VDAS Advice, position 85
- TC 48, DMSA Advice:  
TCR 2-ISO-Enriched, position 60
- TC 57, Data Capture Advice:  
TCR 0, position 151
- TC 57, Data Capture Advice:  
TCR 3-Transaction Detail, Payment Service Data, position 55

For information on valid combinations of the individual Custom Payment Services program, see [Table 49](#).

**Table 4: Authorization characteristics indicators**

Authorization characteristics indicators	
Code	Definition
B	Tokenized e-commerce with mobile device
E	Card present with Merchant name and location data
J	Card not present-Recurring Payment
N	Not a payment service transaction
X	Disqualified Custom Payment Service transaction (inserted by DMSC)
<b>International Airline Program</b>	
The following codes are only used by Members in Visa Europe that acquire US Domestic CPS/POS transactions which relate to the International Airline Program and passenger transport.	
R	Card not present (Address Verification Service not required)

**Table 4: Authorization characteristics indicators (continued)**

<b>Authorization characteristics indicators</b>	
<b>Code</b>	<b>Definition</b>
S	Electronic Commerce 3-D Secure attempts
T	A CPS Program was not available when authorized
<b>Codes not used by Members in Visa Europe</b>	
Space	Not a Custom Payment Service transaction
A	Card present.
C	Card present with Merchant name and location data (Cardholder-activated, self-service terminal)
F	Card not present - Account Funding
K	Card present with key-entry
P	Card not present
U	Card not present-3-D Secure Electronic Commerce
V	Card not present (Address Verification Service requested)
W	Card not present-Non-3-D Secure Electronic Commerce

## A.4 Authorization Source Code

The Authorization Source Code is used in the following Interchange formats:

- Draft Data:  
TCR 1, position 128
- TC 38, VCRFS/VDAS message transactions:  
TCR 3-Chargeback Documentation Data, position 92
- TC 57, Data Capture Advice:  
TCR 0 - Transaction Detail, position 87

**Note** The definitions of codes for 7, 8 and 9 differ from those for the same codes in the Visa Europe Authorization Service (Field 44.1).

**Note** Authorization source codes are required in Transaction Incentive Interchange Fee 2 (TIIF2), Custom Payment Service (CPS), Express Payment Service (EPS) and supermarket transactions.

**Table 5: Authorization source codes**

Authorization source codes	
Code	Definition
0	Advice of Exception File update
1	Response provided by STIP: request timed out by Switch (Assured Transaction Response)
2	Response provided by STIP: Transaction Amount below PCAS Issuer limit (with or without AVS), AVS only or telecode verification only
3	Response provided by STIP: Issuer Processing Centre in Suppress Inquiries (SI) mode
4	Response provided by STIP: Issuer not available for processing (for reasons other than SI mode)
5	Response provided by Issuer Processing Centre (authorization only, authorization and address verification or address verification only)
6	Offline approval: POS-device generated
7	Acquirer approval: Visa Europe Authorization Service (VEAS) unavailable
8	Acquirer approval: referral
9	No authorization source code; non-authorized transactions
D	Referral: authorization code manually entered
E	Offline approval: authorization code manually entered
F	CAFIS generated response; post-authorization (Japan only)
G	Issuer approval; post-authorization (Japan only)

## A.5 AVS Response Code

The Address Verification Service (AVS) Response Code is used in these Interchange formats:

- Draft Data:  
TCR 1 - Additional Data, position 127
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 91
- TC 57, Data Capture Advice:  
TCR 0, position 148

**Table 6: AVS response codes**

AVS response codes	
Code	Definition
Space	Not applicable.
A	Address matches, but ZIP code does not match.
B	Street addresses match for non-domestic transaction. Post code not verified due to incompatible formats. (Acquirer sent street address and post code.)
C	Street address and post code not verified for non-domestic transaction due to incompatible formats. (Acquirer sent street address and post code.)

**Table 6: AVS response codes (continued)**

AVS response codes	
Code	Definition
D	Street addresses and post codes match for non-domestic transaction.
E	Error response for Merchant Category Code.
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Address information is unavailable; non-domestic transaction; non-AVS participant.
I	Address information not verified for non-domestic transaction.
M	Street addresses and post codes match for non-domestic transaction.
N	Address and ZIP code do not match.
P	Post codes match for non-domestic transaction. Street address not verified due to incompatible formats. (Acquirer sent street address and post code.)
R	Retry; system unavailable or timed out.
S	Not applicable. If present, replaced with U (for Domestic Transaction) or G (for non-domestic transaction) by V.I.P. Available for US Issuers only.
U	Address information is unavailable; Domestic Transaction.
W	Nine-digit ZIP code matches, but address does not match.
X	Exact match, address and nine-digit ZIP code match.
Y	Address and five-digit ZIP code match.
Z	Five-digit ZIP code matches, but address does not match.

## A.6 BASE II Customized Delivery File Types

The BASE II Customized Delivery File Type is used in the following Interchange format:

- TC 90, File header records:  
TCR 0 - Incoming ITF, positions 109-113
- TC 90, File header records:  
TCR 0 - Outgoing ITF, positions 109-113

**Table 7: BASE II Customized Delivery File Types**

BASE II Customized Delivery File Types	
Type	Description
Spaces	Valid for Undifferentiated or General Deliveries
NNSS	National Net Settled transactions
RTRN	DMSC Return File
REHV2	TC 04s with reason code HV2
READV	TC 04s
CDC	Central Data Capture File
ICS	Issuer Clearing House Services File

**Table 7: BASE II Customized Delivery File Types (continued)**

BASE II Customized Delivery File Types	
Type	Description
ICSX	Issuer Clearing House Services expedited source file
NMAS	National Merchant Alert Service source file
B1T33	DMSA TC 33 report
B1ADV	DMSA Advice messages
CURR	Currency rates
RDMS	Report Distribution Management System
CRIS	Cardholder Risk Identification Service source file
SETLM	TC 46s-machine readable
SETLR	Settlement Report
SETLP	Printable Settlement Report
NSRPT	Offline National Settlement Reports source file
UBFIL	Universal Biller File
EPUPD	Edit Package Update
ASRA	Acquirer Services Reports and Advices
DBRAW	Debit Raw Data
DBRPT	Debit Reports
ATMFC	ATM format conversion credit
UKNEG	UK National Negative File
ATMFD	ATM format conversion deposit
ATMAF	ATM format conversion undifferentiated
ISO	ISO formatted
POSOR	POS originals (non-ATM)
ATMBC	ATM Originated Back office Credit
ATMBD	ATM Originated Back office Deposit
ATMBO	ATM Originated Back office Items
EBFIL	Electronic Bill Payment Presentment
ATMOC	ATM Originated Credit
ATMOD	ATM Originated Deposit
ATMOR	ATM Originated Items
BAKOF	Back office Items
ORIG	Original Drafts
NONFI	Non-financial Items
FINAN	Financial Items
FRAUD	TC40 Fraud file

**Table 7: BASE II Customized Delivery File Types (continued)**

BASE II Customized Delivery File Types	
Type	Description
NARS	National Application Review Service
JNS	Japan National Net Reports
UNDIF	Any transactions not chosen for any other delivery file type
REWRP	TC33 Daily Points Balance
REWRE	TC33 Daily Incremental Enrolment
REWME	TC33 Monthly Enrolment Detail
OPNFM	TC50 where Service ID = 'OPNFMT'
CR3RD	TC50 where Service ID = 'COMMCL'
CRLID	TC50 where Service ID = 'CORPCL'
LG3RD	TC50 where Service ID = 'COMMLL'
LGLID	TC50 where Service ID = 'CORPLL'
CRADE	TC50 where Service ID = 'CORPCD'
PRCHL	TC50 where Service ID = 'PURCHL'
GNLID	TC50 where Service ID = 'COMMXL'
CRAD3	TC50 where Service ID = 'COMMCA'
LGAD3	TC50 where Service ID = 'COMMIA'
LGADE	TC50 where Service ID = 'CORPLA'
GNADE	TC50 where Service ID = 'COMMXA'
PRCHA	TC50 where Service ID = 'PURCHA'
CARNT	TC50 where Service ID = 'CORPCA'
LODGE	TC50 where Service ID = 'CORPLG'
GENER	TC50 where Service ID = 'COMMGN'
FLEET	TC50 where Service ID = 'COMFLT'
PASID	TC 50s with TCR0 Service Identifier = CORPAI
PASIG	TC 50s with TCR0 Service Identifier = COMMAG
PASLS	TC 50s with TCR0 Service Identifier = CORPAS
PASL3	TC 50s with TCR0 Service Identifier = COMMAS
VCMSR	VCMS Responder BINs

## A.7 Batch Reject Reason Code

The Batch Reject Reason Code is used in the following Interchange format:

- TC 44, Collection Batch Acknowledgment:  
TCR 0 - Batch Disposition Code R, positions 37-39

**Table 8: Batch reject reason codes**

Batch reject reason codes	
Code	Definition
01	An incorrect hash total was given for transaction code 91.
02	The batch is out of sequence.
03	The transaction count is out of balance.
04	A monetary transaction is out of balance.
05	The TCR count is out of balance.
06	The Destination Amount is out of balance.
07	The Source Amount is out of balance.
44	The source BIN in transaction code 91 does not exist or does not belong to the Processing Centre.
60	A transaction code is invalid. If data is from a local (mailed) tape, there is a problem in the Edit Package or Edit Package tables; the wrong version may be in use. If data is from an Extended Access Server (EA Server), "noise" on the communication line may have modified the transaction code, or the EA Server is not using the same Data Structure Table version that the VIC is using.
61	A transaction code qualifier or sequence number is invalid for the transaction code of at least one transaction in the batch.
B1	There is a VIC expand error. For information, contact Visa Europe Customer Support.
B6	The amount field in a transaction is non-numeric; the batch was rejected because it could not be balanced to the trailer.
BD	The Edit Package release number does not match any of the VIC Data Structure Tables.
BE	The Source Currency Code in a transaction is not a valid ISO numeric code. The batch was rejected because it cannot be properly accounted for.
BF	Reserved for future use.

## A.8 Business Application IDs

The Business Application ID is used in the following Interchange formats:

- TC 05, Draft Data:  
TCR 3: Industry-Specific Data - Original Credit Transaction, position 19-20
- TC 05, Draft Data:  
TCR 3: Enhanced Format for Non-Money transfer OCT, position 19-20
- TC 05, Draft Data:  
TCR 3: Enhanced Format for Money Transfer OCT, position 19-20

**Table 9: Business Application IDs**

Value	Description	Usage is valid for:		
		Original Credit	Non-Money transfer	Money Transfer
AA	Money Transfer (Account to Account)	Y		Y
BB	Business to Business	Y	Y	
BI	Money Transfer (Bank Initiated)	Y		
BP	Bill Payment	Y	Y	
CP	Card Bill Payment	Y	Y	
FD	Funds Disbursement (General)	Y	Y	
GD	Government Disbursement (General)	Y	Y	
GP	Gambling Payout (Other than online gambling)	Y	Y	
MD	Merchant Disbursement	Y	Y	
MI	Money Transfer (Merchant-Initiated)	Y		
OG	Online Gambling Payout	Y	Y	
PA	Payment Transaction	Y		
PD	Payroll/Pension Disbursement	Y	Y	
PG	Payment to Government	Y	Y	
PP	Money Transfer (Person to Person)	Y		Y
PS	Payment for Goods and Services (General)	Y	Y	
TU	Prepaid Load - Top-Up	Y	Y	

## A.9 Car Rental Extra Charges

Car Rental Extra Charges is used in the following Interchange formats:

- Draft Data:  
TCR 3, positions 28-33
- TC 38, VCRFS/VDAS message transactions:  
TCR 5, Industry-Specific Data-Car Rental, positions 28-33
- TC 57, Data Capture Advice:  
TCR 4 - Industry-Specific Data - Car Rental, positions 28-33

**Table 10: Car rental extra charges**

Car rental extra charges	
Code	Definition
Space	No extra charges
0	No extra charges
1	Gas

**Table 10: Car rental extra charges (continued)**

Car rental extra charges	
Code	Definition
2	Extra mileage
3	Late return
4	One-way service fee
5	Parking violation

## A.10 Car Rental No-Show Indicator

The Car Rental No-Show Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 3, position 27
- TC 38, VCRFS/VDAS message transactions  
TCR 5, Industry-Specific Data-Car Rental, position 27
- TC 57, Data Capture Advice:  
TCR 4, Industry-Specific Data-Car Rental, position 27

**Table 11: Car rental no-show indicators**

Car rental no-show indicators	
Code	Definition
0	Not applicable
1	No-show for a specialised vehicle

## A.11 Cardholder-Activated Terminal Indicator

The Cardholder-Activated Terminal Indicator is used in the following Interchange format:

- TC 38, VCRFS/VDAS message transactions  
TCR 3, Chargeback Documentation Data, position 89

See [Acceptance Terminal Indicator](#) on page 645.

## A.12 Cardholder ID Method

The Cardholder ID Method is used in the following Interchange formats:

- Draft Data:  
TCR 0, position 160
- TC 38, VCRFS/VDAS message transactions  
TCR 2, VDAS Advice, position 94
- TC 57, Data Capture Transaction Advice:  
TCR 0, Transaction Detail, position 80

**Table 12: Cardholder ID methods**

Cardholder ID methods	
Code	Definition
Space	Not specified
1	Signature
2	PIN
3	Unattended terminal; no PIN pad
4	Mail/Telephone or Electronic Commerce
5	Cardholder device verification

## A.13 Chargeback Reason Code

The Chargeback Reason Code is used in the following Interchange format:

- Draft Data:  
TCR 0, positions 148-149

All Chargeback reason codes are valid for both Travel and Entertainment (T&E) and non-T&E Transactions unless otherwise specified.

International rules apply to all jurisdictions unless otherwise specified.

For additional information on specific codes, including the Chargeback conditions, see the applicable payment scheme or processing rules.

**Note** In the following table, the term 'region' is used to refer to the Visa Inc. CRB Listing Regions.

**Table 13: Chargeback reason codes**

Chargeback reason codes	
Reason code	Reason code name
30	Services Not Provided or Merchandise Not Received
41	Cancelled Recurring Transaction
53	Not as Described or Defective Merchandise
57	Fraudulent Multiple Transactions
62	Counterfeit Transaction
70	Card Recovery Bulletin or Exception File
71	Declined Authorization
72	No Authorization
73	Expired Card
74	Late Presentment
75	Transaction Not Recognized

**Table 13: Chargeback reason codes (continued)**

Chargeback reason codes	
Reason code	Reason code name
76	Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation
77	Non-Matching Account Number
78	Service Code Violation
80	Incorrect Transaction Amount or Account Number
81	Fraud - Card-Present Environment
82	Duplicate Processing
83	Fraud - Card-Absent Environment
85	Credit Not Processed
86	Paid By Other Means
90	Non-Receipt of Cash or Load Transaction Value at ATM or Load Device
93	Visa Fraud Monitoring Program

## A.14 Chargeback Reason Codes for US National CPS Transactions

An X in *Table 14* indicates that a particular Chargeback Reason Code cannot be used in combination with a particular Chargeback Rights Indicator (CPI).

**Table 14: Chargeback reason codes for US national Custom Payment Service transactions**

Chargeback reason codes for US national Custom Payment Service transactions																	
Chargeback rights indicator															Chargeback reason codes		
00	01	02	03	04	05	08	09	10	11	12	13	14	16 <sup>2</sup>	17 <sup>2</sup>	Code	Chargeback Reason	
X	X				X								X	X		41	Cancelled Recurring Transaction
		X						X	X	X	X		X			57	Fraudulent Multiple Transactions
		X	X	X	X			X	X	X	X				62 <sup>1</sup>	Counterfeit Transaction	
X	X	X	X	X	X	X	X	X	X	X	X	X	X		70	Card Recovery Bulletin or Exception File	
X	X	X	X	X	X	X	X	X	X	X	X	X			71	Declined Authorization	

**Table 14: Chargeback reason codes for US national Custom Payment Service transactions (continued)**

Chargeback reason codes for US national Custom Payment Service transactions																
Chargeback rights indicator															Chargeback reason codes	
00	01	02	03	04	05	08	09	10	11	12	13	14	16 <sub>2</sub>	17 <sub>2</sub>	Code	Chargeback Reason
X	X	X	X	X	X	X	X	X	X	X	X	X			72	No Authorization
X	X	X	X	X	X			X	X	X	X	X	X		73	Expired Card
X	X									X	X	X	X	X	75	Transaction Not Recognized
X	X	X	X	X	X			X	X	X	X	X	X		77	Non-Matching Account Number
X	X	X						X	X	X	X	X	X	X	81	Fraud-Card-Present Environment
X	X				X				X	X	X			X	83	Fraud-Card-Absent Environment

Notes:

1. CRIs 00, 01 and 14 will protect Chargeback Reason Code 62 only when the POS Terminal Capability is 5 and the POS Entry Mode is 90 or 91.
2. CRIs 16 and 17 provide Chargeback protection but are not CPS CRIs.

## A.15 Chargeback Rights Indicator

The Chargeback Rights Indicator is used in the following Interchange format:

- Draft Data:  
TCR 5 - Payment Service Data, positions 43-44

**Table 15: Non-T&E Chargeback rights indicators**

Non-T&E Chargeback rights indicators	
Code	Description
Spaces	Indicator not set
00	Card present/Non-T&E
02	Card not present-AVS/Non-T&E
05	Card present-No verifiable Cardholder identification/Non-T&E
06	Card not present-No AVS/Non-T&E
08	Card present/Key-entered/Non-T&E/Non-T&E

**Table 15: Non-T&E Chargeback rights indicators (continued)**

Non-T&E Chargeback rights indicators	
Code	Description
11	Card not present-non-3-D Secure/Non-T&E
13	Card not present-3-D Secure/Non-T&E
14	CPS/Small-Ticket/Visa Easy Payment Service
15	US Domestic ATM
16	PIN-Authenticated Visa Debit
17	Card present-Electronically read

**Table 16: T&E Chargeback rights indicators**

T&E Chargeback rights indicators	
Code	Description
Spaces	Indicator not set
01	Card present
03	Card not present-AVS
04	Card not present
07	Card not present-No AVS
09	Card present/Key-entered/T&E
10	Card not present-non-3-D Secure
12	Card not present-3-D Secure
14	CPS/Small-ticket/Visa Easy Payment Service
16	PIN Authenticated Debit Chargeback Rights Indicators
17	Card present-Electronically read

## A.16 Computerized Reservation System

For National - Germany

The Computerized Reservation System code is used in the following Interchange format:

- Draft Data:  
TCR 3, Passenger Itinerary Data, positions 142-145

**Table 17: Computerized reservation system codes**

Computerized reservation system codes	
Code	Definition
STRT	Start
PARS	TWA
DATS	Delta
SABR	Sabre

**Table 17: Computerized reservation system codes (continued)**

Computerized reservation system codes	
Code	Definition
DALA	Covia-Apollo
BLAN	Dr. Blank
DERD	DER
TUID	TUI

## A.17 CRB/Exception File Indicator

The Card Recovery Bulletin/Exception File Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 0, position 25
- TC 38, VCRFS/VDAS message transactions:  
TCR 2, VDAS Advice, position 58

**Table 18: CRB/Exception File indicators**

CRB/Exception File indicators	
Code	Definition
Space	Card Bulletin or Exception File validation not performed.
I	Insufficient information for validation.
N	Account Number was not listed in Merchant's CRB region or Exception File on purchase date.
Y	Account Number was listed in Merchant's CRB region or Exception File on purchase date.

## A.18 CVV2 Result Code

The CVV2 Result Code is used in the following Interchange formats:

- Draft Data:  
TCR 5, position 168
- TC48, DMSA Advice:  
TCR1, ISO-Enriched, position 11

**Table 19: CVV2 result codes**

CVV2 result codes	
Code	Definition
Space	No result
M	CVV2 match

**Table 19: CVV2 result codes (continued)**

CVV2 result codes	
Code	Definition
N	CVV2 does not match
P	Not processed
S	CVV2 should be on the Card, but the Merchant indicates that it is not
U	Issuer is not certified or has not provided Visa Europe with encryption keys, or both.

## A.19 Documentation Indicator

The Documentation Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Additional Data, Position 23
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 11
- TC 39, VCRFS/VDAS image message transactions:  
TCR 1, Forms Data, Exhibit E or Exhibit 2E, position 38

**Table 20: Documentation indicators**

Documentation indicators	
Code	Definition
Space	No supporting documentation required.
0	No supporting documentation is provided.
1	Supporting documentation to follow.
2	Invalid Acquirer Reference Number and no supporting documentation was required or received.
3	Invalid Acquirer Reference Number and supporting documentation was received.
4	No supporting documentation was received for prior Chargeback.

## A.20 Fee Collection/Funds Disbursement Reason Code

The Fee Collection/Funds Disbursement Reason Code is used in the following Interchange formats:

- TC 10, Fee Collection:  
TCR 0, Positions 17-20
- TC 20, Funds Disbursement:  
TCR 0, Positions 17-20

### Note

- Maximum amount listed is in USD. If the Source Currency Code is not 840 (USD), the Source Amount cannot exceed the equivalent US maximum.

- In the fields below, instructions are frequently given for secondary fields in the Code Definition.

**Table 21: Fee Collection/Funds Disbursement reason codes**

Fee Collection/Funds Disbursement reason codes		
Code	Maximum amount	Definition
0100	USD 499.00	<p><b>Telex, Telephone and Cable Charges</b></p> <ul style="list-style-type: none"> <li>May not be used by US members to collect from other US members</li> <li>A Country Code is required</li> <li>The Account Number field must contain a valid Account Number</li> </ul>
0110	USD 499.00	<p><b>Auto-Telex Charges</b></p> <ul style="list-style-type: none"> <li>May not be used by US members to collect from other US members</li> <li>The Account Number field must contain a valid Account Number</li> </ul>
0130	USD 499.00	<p><b>Lost/Stolen Card Report Fees</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0140	USD 9,999.00	<p><b>Merchant Service Fees</b></p> <ul style="list-style-type: none"> <li>May not be used by US members to collect from other US members</li> <li>The Account Number field must contain zeros</li> </ul>
0150	USD 499.00	<p><b>Recovered Card Handling Fees/Rewards</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0160	USD 99.00	<p><b>Invalid Cab Chargeback Handling Fee</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0170	USD 99.00	<p><b>Recovery of Microfilm Copy/Original Fees</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0190	None	<p><b>Premium Card Guaranty Check</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0200	None	<p><b>Emergency Replacement Card Distribution Fee</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0210	None	<p><b>Emergency Cash Disbursement Handling Fee</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0220	None	<p><b>Arbitration Case Decision and/or Request Fee</b></p> <ul style="list-style-type: none"> <li>The Account Number field must contain a valid Account Number</li> </ul>
0230	USD 99.99	<p><b>Incorrect Merchant Identification/Transaction Date Handling Fee</b></p> <ul style="list-style-type: none"> <li>May be used only by US members to collect from other US members</li> <li>The Account Number field must contain a valid Account Number</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
0240	None	<p><b>Funds Disbursement Transactions</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain a valid Account Number</li> <li>■ A Country Code field must contain spaces</li> </ul>
0250	USD 25.00	<p><b>Invalid Chargeback Handling Fee</b></p> <ul style="list-style-type: none"> <li>■ May be used only by US members to collect from other US members</li> </ul>
0300	None	<p><b>Bill Payment Service (Canada and Brazil only)</b></p> <ul style="list-style-type: none"> <li>■ A Country Code is required</li> <li>■ The Account Number field must contain a valid Account Number</li> </ul>
0350	None	<p><b>Pre-arbitration Settlement Funds Disbursement</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain a valid Account Number</li> </ul>
0390	None	<p><b>Visa TravelMoney Fees</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code is required</li> </ul>
0401	None	<p><b>Prepaid Revenue Allocation</b></p>
0402	None	<p><b>Prepaid Funds Collection</b></p> <ul style="list-style-type: none"> <li>■ Account Number field not required but may be present</li> </ul>
5000	None	<p><b>Card Recovery Bulletin</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5010	None	<p><b>Visa Integrated Billing Statement</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5015	None	<p><b>Supermarket Incentive Program Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5020	None	<p><b>Arbitration Request/Review</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
5030	None	<p><b>DMSC Access Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5040	None	<p><b>Miscellaneous Fees or Charges</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5050	None	<p><b>Issuers' Clearinghouse Service Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5060	None	<p><b>Risk Identification Service Merchant Fees</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5080	None	<p><b>Late Settlement Fee</b></p> <ul style="list-style-type: none"> <li>■ May not be used by US members to collect from other US members</li> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5090	None	<p><b>Visa Account Tracking Service</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5100	USD 99.00	<p><b>Emergency Travelers Cheque Refund Handling Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5110	None	<p><b>Returned Guaranteed Check</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
5120	None	<p><b>Value-Added Tax</b></p> <ul style="list-style-type: none"> <li>■ May not be used by US members to collect from other US members</li> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5130	None	<p><b>VSIL Fee Collection</b></p> <ul style="list-style-type: none"> <li>■ May not be used by US members to collect from other US members</li> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5140	None	<p><b>ISO/Non-Member Agent Registration Fee/Annual Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5150	USD 100.00	<p><b>Chargeback Handling Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain a valid Account Number</li> <li>■ The Country Code must be spaces</li> </ul>
5160	USD 29.99	<p><b>Fulfilment Incentive Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5165	USD 19,999.99	<p><b>VisaNet Copy Request and Fulfilment Service Monthly Access and Activity Charges</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5170	USD 29.99	<p><b>Non-f fulfilment Incentive Fee</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
5180	None	<p><b>Merchant Review Fee</b></p> <ul style="list-style-type: none"> <li>■ The transaction is initiated by Visa</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5185	None	<p><b>Membership Compliance Fees and Penalties</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5190	None	<p><b>BIN Licensing and Administration Program Fees</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5195	None	<p><b>Sponsored Member Registration Fees</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5210	None	<p><b>Merchant Data Inaccuracy. DMSC checks only for the value.</b></p> <ul style="list-style-type: none"> <li>■ The transaction is initiated by Visa</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>
5240	None	<p><b>Interchange Data Forms</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5245	None	<p><b>Service Fees/Late Payments</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5250	None	<p><b>Indemnification</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
5260	None	<p><b>Visa TravelMoney Issuer Reimbursement</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code is required</li> </ul>
5270	None	<p><b>Collateral Funds</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> </ul>
5280	None	<p><b>Stored-Value Card Purchase Settlement</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> <li>■ Maximum Amount = None</li> </ul>
5282	None	<p><b>Stored-Value Card Allocated Discrepancies</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> <li>■ Maximum Amount = None</li> </ul>
5284	None	<p><b>Stored-Value Card Manual Adjustment Settlement</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> <li>■ Maximum Amount = None</li> </ul>
5286	None	<p><b>Stored-Value Card Reserved</b></p> <ul style="list-style-type: none"> <li>■ The Account Number field must contain zeros</li> <li>■ The transaction is initiated by Visa</li> <li>■ The Country Code must be spaces</li> <li>■ Maximum Amount = None</li> </ul>
5290	None	<p><b>Corporate Indemnification of Settlement Risk</b></p> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> <li>■ The Country Code must be spaces</li> </ul>

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

<b>Fee Collection/Funds Disbursement reason codes</b>		
5300	None	<b>Promotion Credit Reward Funding</b> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain zeros</li> </ul> The Country Code must be spaces
5310	None	<b>ATM Cash Disbursement Issuer Credit</b>
5320	None	<b>Member-Provided Reimbursement Fee</b> <ul style="list-style-type: none"> <li>■ Incoming only (transaction initiated by Visa)</li> <li>■ The Account Number field must contain a valid Account Number</li> <li>■ The Country Code must be spaces</li> </ul>
5330	None	Reserved for future use
5340	None	Reserved for future use
5350	None	Reserved for future use
5360	None	Reserved for future use
6000	None	Reserved for future use
6010	None	Reserved for future use
6020	None	Reserved for future use
6030	None	Reserved for future use
6040	None	Reserved for future use
6050	None	Reserved for future use
6060	None	Reserved for future use
6070	None	Reserved for future use
6080	None	Visa Reward
6085	None	Visa Reward Reversal
6100	None	Cardholder Fee
6110	None	Cardholder Fee Reversal
6120	None	Cardholder Credit/Rebate
6130	None	Cardholder Credit/Rebate Reversal
6140	None	STAR Manual Adjustments
6150	None	PULSE Manual Adjustments
6160	None	NYCE Manual Adjustments
6170	None	VISA Network Adjustments
6181	None	ACCEL Manual Adjustments
6182	None	AFFN Manual Adjustments
6183	None	ALASKA Option Manual Adjustments
6184	None	CU-24 Network Adjustments

**Table 21: Fee Collection/Funds Disbursement reason codes (continued)**

Fee Collection/Funds Disbursement reason codes		
6185	None	EBT Manual Adjustments
6186	None	MAESTRO Manual Adjustments
6187	None	NETS Manual Adjustments
6200	None	Visa Purchasing VAT Remedy
6210	None	Visa Purchasing VAT Remedy (Reversal)

## A.21 Fee Descriptor - Commercial Cards

This Fee Descriptor is used in the following Interchange formats:

- TC 04, Reclassification Advice:  
TCR 9, positions 72-87 and 88-103

In the following table, 'xx' indicates where the Fee Descriptor is prefixed by the ISO 2-character country code where the Merchant outlet is located. The country must be in the Visa Europe Territory and Jurisdictions. See [Country names with their currency and country codes](#) on page 798 for a list of country codes.

**Table 22: Fee descriptor - Commercial Cards**

Fee descriptor - Commercial Cards	
Fee descriptor	Fee program
xx CORP EPRS CR	Visa Corporate
xx BUS EXPN CR	Visa Business
VE CORP EPRS CR	Visa Corporate, intra EEA
VE BUS EXPN CR	Visa Business, intra EEA
xx COR EPRS CRCB	Visa Corporate with Cashback
xx BUS EXPN CRCB	Visa Business with Cashback

## A.22 Fee Descriptor - Cross-Border Domestic Interchange Program

This Fee Descriptor is used in the following Interchange formats:

- TC 04, Reclassification Advice:  
TCR 9, positions 72-87 and 88-103

Each Fee Descriptor is prefixed with the ISO 2-character country code where the Merchant outlet is located, represented by 'xx' in the following table. See [Country names with their currency and country codes](#) on page 798 for a list of country codes.

**Table 23: Fee descriptor - Cross-Border Domestic Interchange Program**

<b>Fee descriptor - Cross-Border Domestic Interchange Program</b>	
<b>Fee descriptor</b>	<b>Fee program</b>
xx CBA EMV CR	EMV-based Chip, Credit and Deferred Debit
xx CBA EMV CG	EMV-based Chip, Charge
xx CBA EMV DB	EMV-based Chip, Immediate Debit
xx CBA EMV PP	EMV-based Chip, Visa Prepaid
xx CBA EMV VP	EMV-based Chip, V PAY
xx CBA EMV VP PP	EMV-based Chip, V PAY Prepaid
xx CBA CON CR	Contactless, Credit and Deferred Debit
xx CBA CON CG	Contactless, Charge
xx CBA CON DB	Contactless, Immediate Debit
xx CBA CON PP	Contactless, Visa Prepaid
xx CBA CON VP	Contactless, V PAY
xx CBA CON VP PP	Contactless, V PAY Prepaid
xx CBA SEC CR	Secure E-commerce, Credit and Deferred Debit
xx CBA SEC CG	Secure E-commerce, Charge
xx CBA SEC DB	Secure E-commerce, Immediate Debit
xx CBA SEC PP	Secure E-commerce, Visa Prepaid
xx CBA SEC VP	Secure E-commerce, V PAY
xx CBA SEC VP PP	Secure E-commerce, V PAY Prepaid

xx = ISO 2-character country code, see Appendix B.3 for a list of country codes

## A.23 Fee Descriptor - Italy Bollettini

This Fee Descriptor is used in the following Interchange formats:

- TC 04, Reclassification Advice:  
TCR 9, positions 72-87 and 88-103

**Table 24: Fee descriptors - Italy Bollettini**

<b>Fee descriptor - Italy Bollettini</b>	
<b>Fee descriptor</b>	<b>Fee program</b>
IT BOLL CR	Credit, Charge, Deferred Debit
IT BOLL DB	Immediate Debit, Prepaid
IT BOLL VPAY	V PAY, V PAY Prepaid
IT CORP BOLL	Credit, Charge, Deferred Debit
IT PUR BOLL	Credit, Charge, Deferred Debit
IT BUS BOLL CR	Credit, Charge, Deferred Debit
IT BUS BOLL DB	Immediate Debit, Prepaid

## A.24 Fee Program Indicator - Domestic

The Fee Program Indicator - Domestic is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Fee Program Indicator, position 76-78
- TC 04, Reclassification Advice:  
TCR 9, positions 113-115, 116-118 and 119-121

**Note** In the following table, the terms 'region', 'regional' and 'interregional' are used to refer to the Visa Inc. CRB Listing Regions and the Visa Europe Territory.

**Table 25: Fee program indicators - domestic**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
101	US STANDARD CR	Standard-Credit
102	CPS/SPMKT CR	CPS/Supermarket Credit
103	CPS/PT CR	CPS/Passenger Transport - Credit (valid on exceptions only)
104	INTLMRCH	International Merchant - Standard
105	ELECTRON	Electron Card
106	CPS/RETAIL CR	CPS/Retail Credit
109	US BUS TR1 STD	US Business Tier 1 Standard
110	US CORP STD	Corporate Card Standard
111	US PURCH STD	Purchasing Card Standard
112	US BUS TR1 ELEC	US Business Tier 1 Electronic
113	US CORP ELEC	Corporate Card Electronic (Valid on exceptions only)
114	US PURCH ELEC	Purchasing Card Electronic (Valid on exceptions only)
115	CPS/HTLCARCPNP CR	CPS/Hotel and Car Rental, Card Not Present - Credit
117	EXPRESS PMT CR	Express Payment Service - Credit
120	INTERLINK SUPMKT	Interlink Supermarket
121	INTERLINK STD	Interlink Standard
122	INTERLINK FUEL	Interlink Fuel
132	CPS/HTLCAR CP	CPS/Hotel and Car Rental, Card Present - Credit
133	CPS/CNP CR	CPS/Card Not Present - Credit
134	CPS/AFD CR	CPS/Automated Fuel Dispenser - Credit
139	RETAIL ONL-CHCK	Check Card II - Supermarket
140	SUPRMKT ONL-CHCK	Check Card II - Supermarket
141	EIRF-US CR	EIRF - Credit
143	CPS/RTL 2 CR	CPS/Retail 2 - Credit

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
146	NONSTL INTRAGOVT	Intra-government Transfer - Clearing Only
147	GSA COMM LRG TX0	GSA Large - Ticket
148	SIGNATURE STDRD	Standard - Signature Card
150	SIGNATURE ELCTC	Electronic - Signature Card
152	CPS/RTL KEY CR	CPS/Retail Key Entry - Credit
153	VISA DISTRIB	Visa Distribution Card
154	GSA COMM LRG TX1	GSA Large-Ticket (exceptions only)
155	STL INTRAGOVT	Intra-government Transfer - Settled
156	US COMM PRD LT	Commercial Product Large Ticket
158	CPS/EC BASIC CR	CPS E-Commerce Basic - Credit
159	CPS/ACCT FUND CR	CPS Account Funding - Credit
160	CPS/RECUR PMT	CPS/Recurring Payment
161	P2P MONEY TRNSFR	US Region P2P Money Transfer
162	CPS/EC PREF CR	CPS E-Commerce Preferred - Credit
164	US CV-MOTO CR	Credit Voucher - MOTO and E-Commerce, Consumer Credit
165	US CRDT VCR-PT	Credit Voucher - Passenger Transport, All Card Types
166	US CV-CNSR CR	Credit Voucher - Non-passenger Transport, Consumer Credit
167	US CRDT VCR-COMM	Credit Voucher - Non-passenger Transport, Commercial Card
168	CPS/PT ECP CR	CPS/E-Commerce Preferred, Passenger Transport - Credit
169	CPS/HTLCARECP CR	CPS/E-Commerce Preferred, Hotel and Car Rental - Credit
170	US BUS TR1 LVL2	US Business Tier 1 Level Two
171	US CORP LVL2	US only - Corporate Card transaction containing Level 2 data.
172	US PURCH LVL2	US only - Purchasing Card transaction containing Level 2 data.
173	US PURCH LVL3	US only - Purchasing Card transaction containing Level 3 data.
174	US INTR AIR	Consumer Card Interregional Airline
175	US BUS INTR AIR	Business Card Interregional Airline
176	US CORP INTR AIR	Corporate Card Interregional Airline
177	US PUR INTR AIR	Purchasing Card Interregional Airline
178	US INF INTR AIR	Infinite and Signature Card Interregional Airline
179	CPS/SML TKT CR	US CPS/Small-Ticket - Credit
180	CPS/SPMKT DB	CPS/Supermarket Debit
182	CPS/RTL KEY DB	CPS/Retail Key Entry - Debit

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
183	CPS/CNP DB	CPS/Card Not Present - Debit
184	CPS AFD DB	CPS/Automated Fuel Dispenser - Debit
185	CPS/ACCT FUND DB	CPS/Account Funding - Debit
186	CPS/EC BASIC DB	CPS/E-commerce Basic - Debit
187	CPS/EC PREF DB	CPS/E-commerce Preferred - Debit
188	CPS/HTLCAR CP DB	CPS/Hotel and Car Rental Card Present - Debit
189	CPS/HTLCARCPN DB	CPS/Hotel and Car Rental Card Not Present - Debit
190	CPS/HTLCARECP DB	CPS/E-commerce Preferred Hotel and Car Rental - Debit
191	CPS/PT DB	CPS/Passenger Transport-Debit
192	CPS/PT ECP DB	CPS/E-commerce Preferred Passenger Transport - Debit
193	CPS/RTL2 DB	CPS/Retail 2 - Debit
194	EXPRESS PMT DB	Express Payment Service - Debit
195	EIRF-US DB	EIRF - Debit
196	US STANDARD DB	Standard-Debit
198	US CV-CNSR DB	Credit Voucher - Non-Passenger Transport, Consumer Debit
199	US CV-MOTO DB	Credit Voucher - MOTO and E-Commerce, Consumer Debit
201	GOVT INTL GOVT NATL	Government Transaction - Singapore
202	SG NMS2 INTL SG NMS2 NATL	New Market Segment 2 - Singapore Domestic Fee
203	EZ AUTO INTL EZ AUTO NATL	EZ Auto for the Singapore Domestic Fee
204	SG NMS4 INTL SG NMS4 NATL	New Market Segment 4 - Singapore Domestic Fee
205	SG NMS5 INTL SG NMS5 NATL	New Market Segment 5 - Singapore Domestic Fee
206	SG NMS6 INTL SG NMS6 NATL	New Market Segment 6 - Singapore Domestic Fee
207	SG NMS7 INTL SG NMS7 NATL	New Market Segment 7 - Singapore Domestic Fee
208	SG NMS8 INTL SG NMS8 NATL	New Market Segment 8 - Singapore Domestic Fee
210	CPS/RETAIL DB	CPS/Retail Debit

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
214	CPS/SML TKT DB	CPS/Small-Ticket - Debit
215	CPS/RESTRNT DB	CPS/Restaurant - Debit
216	CPS/SVCSTN DB	CPS/Retail Service Station - Debit
217	CPS/RESTRNT CR	CPS/Restaurant - Credit
218	CPS/SVCSTN CR	CPS/Retail Service Station - Credit
219	REWARDS 1	US only - CPS/Rewards fee program
220	REWARDS 2	US only - CPS/Rewards fee program
223	PREPAID LOAD	Settled Prepaid Load
227	US SIG INTR AIR	US Interregional Signature Card airline fee
228	INTLMRCH SIG	International Merchant Signature Card
229	INTLMRCH INF	International Merchant Infinite Card
229	INTLMRCH INF	International Merchant Infinite Card
230	US BUS TR1 B2B	US Business Tier 1 Business-to-Business
231	US BUS TR1 CNP	US Business Tier 1 Card Not Present
232	US BUS TR1 RTL	US Business Tier 1 Retail
233	US CORP B2B	US Corporate Card non-travel B2B (Valid on exceptions only)
234	US CORP CNP	US Corporate Card non-travel CNP
235	US CORP CP	US Corporate Card - Card Present
236	US PURCH B2B	US Purchasing Card non-travel B2B (Valid on exceptions only)
237	US PURCH CNP	US Purchasing Card non-travel CNP
238	US PURCH CP	US Purchasing Card - Card Present
239	US PUR STD DATA	US Purchasing Card - Standard with Data
240	US VSP STD	Signature Preferred - Standard
241	US VSP ELEC	Signature Preferred - Electronic
242	US VSP CNP	Signature Preferred - Card Not Present
243	US VSP RTL	Signature Preferred - Retail
244	US VSP B2B	Signature Preferred - Business to Business
245	INTLMRCH VSP	International Merchant - Signature Preferred
247	PREPAID ATM LOAD	Prepaid ATM Load
249	VSP FUEL	US VSP Fuel
250	GROC TR1 NATL GROC TR1 INTL	Grocery Tier 1

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
251	GROC TR2 NATL GROC TR2 INTL	Grocery Tier 2
252	GROC TR3 NATL GROC TR3 INTL	Grocery Tier 3
253	GROC TR4 NATL GROC TR4 INTL	Grocery Tier 4
254	GROC TR5 NATL GROC TR5 INTL	Grocery Tier 5
255	US VMT FST FND	US Domestic VMT Fast Funds
256	CA FST FND NATL	Canada NNSS VMT Fast Funds
257	CA FST FND INTL	Canada Domestic International VMT Fast Funds
258	CA VMT NATL	Canada NNSS VMT
259	CA VMT INTL	Canada Domestic International VMT
262	US PURCH FLT	US Purchasing Card - Fleet
267	US PURCH LPA1	Purchasing Card — Large Purchase Advantage 1
268	US PURCH LPA2	Purchasing Card — Large Purchase Advantage 2
269	US PURCH LPA3	Purchasing Card — Large Purchase Advantage 3
270	US PURCH LPA4	Purchasing Card — Large Purchase Advantage 4
271	US CORP LVL3	Corporate Card — Non-Travel Service Level 3
272	US CORP STD DATA	US Corporate Card - Standard with Data
273	PIN AUTH DB REG	PIN Authenticated Debit Regulated
274	PIN AUTH DB CV	PIN Authenticated Debit Credit Voucher
275	PIN AUTH DB BUS	PIN Authenticated Debit Business
276	PIN AUTH DB TRVL	PIN Authenticated Debit Travel Service
277	PIN AUTH DB FUEL	PIN Authenticated Debit Fuel
278	PIN AUTH DB SMKT	PIN Authenticated Debit Super Market
279	PIN AUTH DB RTL	PIN Authenticated Debit Retail
280	PIN AUTH DB STKT	PIN Authenticated Debit Small-Ticket
281	PIN AUTH PP TRVL	PIN Authenticated Prepaid Travel Service
282	PIN AUTH PP FUEL	PIN Authenticated Prepaid Fuel
283	PIN AUTH PP SMKT	PIN Authenticated Prepaid Super Market
284	PIN AUTH PP RTL	PIN Authenticated Prepaid Retail
285	PIN AUTH PP STKT	PIN Authenticated Prepaid Small-Ticket

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
287	INTERLINK BUS	Interlink Business Debit
288	ILK TVL SVC PP	Interlink Travel Service - Prepaid
289	ILK TVL SVC	Interlink Travel Service - Debit
290	US BUS STD DB	Business Debit Electronic
291	US BUS CP DB	Business Debit Card Present
292	US BUS CNP DB	Business Debit Card Not Present
293	CPS/PT CP CR	CPS/Passenger Transport Card Present - Credit
294	CPS/PT CP DB	CPS/Passenger Transport Card Present - Debit
295	CPS/PT CP PP	CPS/Passenger Transport Card Present - Prepaid
296	CPS/PT CNP CR	CPS/Passenger Transport Card Not Present - Credit
297	CPS/PT CNP DB	CPS/Passenger Transport Card Not Present - Debit
298	CPS/PT CNP PP	CPS/Passenger Transport Card Not Present - Prepaid
301	EPS CONS CR NAT	Canada - No Signature Required
302	EPS CONS CR INT	Canada - No Signature Required
303	EPS BUS CR NAT	Canada - No Signature Required
304	EPS BUS CR INT	Canada - No Signature Required
305	EPS CORP CR NAT	Canada - No Signature Required
306	EPS CORP CR INT	Canada - No Signature Required
307	EPS PUR CR NAT	Canada - No Signature Required
308	EPS PUR CR INT	Canada - No Signature Required
309	EPS DB NAT	Canada - No Signature Required
310	EPS PP NAT	Canada - No Signature Required
311	EPS DB INT	Canada - No Signature Required
312	EPS PP INT	Canada - No Signature Required
313	CPS/SPMKT PP	CPS/Supermarket Prepaid
314	CPS/SML TKT PP	CPS/Small-Ticket Prepaid
315	CPS/RTL2 PP	CPS/Retail 2 Prepaid
316	CPS/RETAIL PP	CPS/Retail Prepaid
317	U.S. STANDARD PP	Standard Prepaid
318	CPS/AFD PP	CPS/Automated Fuel Dispenser Prepaid
319	CPS/CNP PP	CPS/Card Not Present Prepaid
320	CPS/EC PREF PP	CPS/E-Commerce—Preferred Prepaid

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
321	CPS/EC BASIC PP	CPS/E-Commerce—Basic Prepaid
322	CPS/PT ECP PP	CPS/E-Commerce Preferred—Passenger Transport Prepaid
323	CPS/PT PP	CPS/Passenger Transport Prepaid (valid on exceptions only)
324	CPS/HTLCARCNP PP	CPS/Hotel & Car Rental Card Not Present Prepaid
325	CPS/HTLCAR CP PP	CPS/Hotel & Car Rental Card Present Prepaid
326	CPS/HTLCARECP PP	CPS/E-Commerce Preferred—Hotel and Car Rental Prepaid
327	CPS/ACCT FUND PP	CPS/Account Funding Prepaid
328	US OC XCROSS NW3	US OCT Crisscross – Ntwk 2 to 3
329	US OC XCROSS NW2	US OCT Crisscross – Ntwk 3 to 2
330	CPS/RTL KEY PP	CPS/Retail Key Entry Prepaid
331	CPS/SML TKT REG	CPS/Small-Ticket Regulated
332	CPS/SVCSTN PP	CPS/Retail Service Station Prepaid
333	US CV XCROSS DGD	US OCT Crisscross – Ntwk 3 to 2 Downgrade
334	CPS/RESTRNT PP	CPS/Restaurant Prepaid
336	EIRF-US PP	Electronic Prepaid
338	US REG	US Regulated
342	US INTERLINK REG	US Interlink Regulated
343	INTRLNK FUEL PP	Interlink Fuel Prepaid
345	INTRLNK SPMKT PP	Interlink Supermarket Prepaid
346	INTERLINK STD PP	Interlink Standard Prepaid
362	INTERLNK COMM PP	US Commercial Prepaid - Interlink
363	US COMM RTL PP	US Commercial Prepaid - Retail
364	US COMM CNP PP	US Commercial Prepaid - Card Not Present
365	US COMM STD PP	US Commercial Prepaid - Standard
366	PIN AUTH COMM PP	US Commercial Prepaid - PIN Authenticated
367	PUR LG TKT PP	US Commercial Prepaid - Purchasing Large Ticket
368	INTLNK MER RETRN	Interlink Merchandise Return
369	US CV DB	Credit Voucher—Debit Card
376	US BUS TR4 STD	US Business Tier 4 Standard
377	US BUS TR4 CNP	US Business Tier 4 Card Not Present
378	US BUS TR4 RTL	US Business Tier 4 Retail
379	CPS/CHARITY CR	CPS Charities Credit

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
380	US BUS TR2 LVL2	US Business Tier 2 Level Two
381	US BUS TR2 CNP	US Business Tier 2 Card Not Present
382	US BUS TR2 RTL	US Business Tier 2 Retail
383	US BUS TR2 B2B	US Business Tier 2 Business-To-Business
384	US BUS TR2 ELEC	US Business Tier 2 Electronic
385	US BUS TR2 STD	US Business Tier 2 Standard
386	US BUS TR3 STD	US Business Tier 3 Standard
387	US BUS TR3 ELEC	US Business Tier 3 Electronic
388	US BUS TR3 LVL2	US Business Tier 3 Level Two
389	US BUS TR3 B2B	US Business Tier 3 Business-to-Business
390	US BUS TR3 CNP	US Business Tier 3 Card Not Present
391	US BUS TR3 RTL	US Business Retail
392	US STP TR1	US Straight Through Processing Tier 1
393	US STP TR2	US Straight Through Processing Tier 2
394	US STP TR3	US Straight Through Processing Tier 3
395	US STP TR4	US Straight Through Processing Tier 4
396	US STP TR5	US Straight Through Processing Tier 5
397	US BUS TR4 B2B	US Business Tier 4 B2B
398	US BUS TR4 LVL2	US Business Tier 4 Level 2
399	US BUS TR4 ELEC	US Business Tier 4 Electronic
422	US OC BKP2P N2	Original Credit Bank P2P NW2
429	US OC BKP2P N3	Original Credit Bank P2P NW3
436	US OC BKP2P XCN3	Original Credit Bank P2P Crisscross Ntwk 2 to 3
443	US OC BKP2P XCN2	Original Credit Bank P2P Crisscross Ntwk 3 to 2
5CB	xx CBA EMV xx	Cross-Border Domestic Interchange Program (CBDIP). For full list of descriptors, see <a href="#">Fee Descriptor - Cross-Border Domestic Interchange Program</a> on page 669
5MS	UK SEC M2M DB	UK Domestic registered me-to-me payment merchants - Secure transactions
5MN	UK N-SEC M2M DB	UK Domestic registered me-to-me payment merchants - non-Secure transactions
5ZW	DE ATM S	German Domestic ATM transaction - Small ATM ( $\leq 500$ transactions in previous year)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
5ZX	DE ATM M	German Domestic ATM transaction - Medium ATM (between 501 and ≤1,000 transactions in previous year)
5ZY	DE ATM L	German Domestic ATM transaction - Large ATM (between 1,001 and ≤1,500 transactions in previous year)
5ZZ	DE ATM XL	German Domestic ATM transaction - Extra Large ATM (more than 1,500 transactions in previous year)
801-899	Reserved	Reserved for use by VIP PLUS
859	ATM NON QUAL	US ATM Cash Disbursement (Non-Qualified)
860	VISA ATM 2/ PLUS ATM 2	US ATM Cash Disbursement (Tier 1)
863	PLUS ALT MEDIA	US PLUS Alternate Media
874	VISA ATM 1 / PLUS ATM 1	US ATM Cash Disbursement (Tier 2)
896	ATM FIN 1	Plus Alliance FI ATM cash disbursement
898	ATM FIN 2	Plus Alliance ISO ATM cash disbursement
A01	INTRLNK SM SMF1	Interlink Supermarket - SMF1
A02	INTRLNK SM SMF2	Interlink Supermarket - SMF2
A10	AU STRATEGIC 10	Australia Strategic 10 (Domestic use only)
A11	AU STRATEGIC 11	Australia Strategic 11 (Domestic use only)
A12	AU STRATEGIC 12	Australia Strategic 12 (Domestic use only)
A13	AU STRATEGIC 13	Australia Strategic 13 (Domestic use only)
A14	AU STRATEGIC 14	Australia Strategic 14 (Domestic use only)
A15	AU STRATEGIC 15	Australia Strategic 15 (Domestic use only)
A16	AU STRATEGIC 16	Australia Strategic 16 (Domestic use only)
A17	AU STRATEGIC 17	Australia Strategic 17 (Domestic use only)
A18	AU STRATEGIC 18	Australia Strategic 18 (Domestic use only)
A19	AU STRATEGIC 19	Australia Strategic 19 (Domestic use only)
A20	AU STRATEGIC 20	Australia Strategic 20 (Domestic use only)
A21	AU STRATEGIC 21	Australia Strategic 21 (Domestic use only)
A22	AU STRATEGIC 22	Australia Strategic 22 (Domestic use only)
A23	AU STRATEGIC 23	Australia Strategic <b>23</b> (Domestic use only)
A24	AU STRATEGIC 24	Australia Strategic 24 (Domestic use only)
A25	AU STRATEGIC 25	Australia Strategic 25 (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
A26	AU STRATEGIC 26	Australia Strategic 26 (Domestic use only)
A27	AU STRATEGIC 27	Australia Strategic 27 (Domestic use only)
A28	AU STRATEGIC 28	Australia Strategic 28 (Domestic use only)
A29	AU STRATEGIC 29	Australia Strategic 29 (Domestic use only)
A30	AU STRATEGIC 30	Australia Strategic 30 (Domestic use only)
A31	AU STRATEGIC 31	Australia Strategic 31 (Domestic use only)
A32	AU STRATEGIC 32	Australia Strategic 32 (Domestic use only)
A40	AU STRATEGIC 40	Australia Strategic 40 (Domestic use only)
A41	AU STRATEGIC 41	Australia Strategic 41 (Domestic use only)
A42	AU STRATEGIC 42	Australia Strategic 42 (Domestic use only)
A43	AU STRATEGIC 43	Australia Strategic 43 (Domestic use only)
A44	AU STRATEGIC 44	Australia Strategic 44 (Domestic use only)
A45	AU STRATEGIC 45	Australia Strategic 45 (Domestic use only)
A46	AU STRATEGIC 46	Australia Strategic 46 (Domestic use only)
A47	AU STRATEGIC 47	Australia Strategic 47 (Domestic use only)
A48	AU STRATEGIC 48	Australia Strategic 48 (Domestic use only)
A49	AU STRATEGIC 49	Australia Strategic 49 (Domestic use only)
A50	AU STRATEGIC 50	Australia Strategic 50 (Domestic use only)
A51	AU STRATEGIC 51	Australia Strategic 51 (Domestic use only)
A52	AU STRATEGIC 52	Australia Strategic 52 (Domestic use only)
A53	AU STRATEGIC 53	Australia Strategic 53 (Domestic use only)
A54	AU STRATEGIC 54	Australia Strategic 54 (Domestic use only)
A55	AU STRATEGIC 55	Australia Strategic 55 (Domestic use only)
A56	AU STRATEGIC 56	Australia Strategic 56 (Domestic use only)
A57	AU STRATEGIC 57	Australia Strategic 57 (Domestic use only)
A58	AU STRATEGIC 58	Australia Strategic 58 (Domestic use only)
A59	AU STRATEGIC 59	Australia Strategic 59 (Domestic use only)
AP0	AP STRATEGIC 0	AP Strategic 0 (Regional use only)
AP1	AP STRATEGIC 1	AP Strategic 1 (Regional use only)
AP2	AP STRATEGIC 2	AP Strategic 2 (Regional use only)
AP3	AP STRATEGIC 3	AP Strategic 3 (Regional use only)
AP4	AP STRATEGIC 4	AP Strategic 4 (Regional use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
AP5	AP STRATEGIC 5	AP Strategic 5 (Regional use only)
AP6	AP STRATEGIC 6	AP Strategic 6 (Regional use only)
AP7	AP STRATEGIC 7	AP Strategic 7 (Regional use only)
AP8	AP STRATEGIC 8	AP Strategic 8 (Regional use only)
AP9	AP STRATEGIC 9	AP Strategic 9 (Regional use only)
AU0	AU STRATEGIC 0	Australia Strategic 0 (Domestic use only)
AU1	AU STRATEGIC 1	Australia Strategic 1 (Domestic use only)
AU2	AU STRATEGIC 2	Australia Strategic 2 (Domestic use only)
AU3	AU STRATEGIC 3	Australia Strategic 3 (Domestic use only)
AU4	AU STRATEGIC 4	Australia Strategic 4 (Domestic use only)
AU5	AU STRATEGIC 5	Australia Strategic 5 (Domestic use only)
AU6	AU STRATEGIC 6	Australia Strategic 6 Domestic use only)
AU7	AU STRATEGIC 7	Australia Strategic 7 (Domestic use only )
AU8	AU STRATEGIC 8	Australia Strategic 8 (Domestic use only)
AU9	AU STRATEGIC 9	Australia Strategic 9 (Domestic use only)
B01	RECPMT CR NAT	Canada-Recurring Payment
B02	RECPMT CR INT	Canada-Recurring Payment
B03	RECPMT BUS NAT	Canada-Recurring Payment
B04	RECPMT BUS INT	Canada-Recurring Payment
B09	RECPMT DB NAT	Canada-Recurring Payment
B10	RECPMT DB INT	Canada-Recurring Payment
B11	RECPMT PP NAT	Canada-Recurring Payment
B12	RECPMT PP INT	Canada-Recurring Payment
B13	COMM RPMT PP NAT	Recurring Payment
B14	COMM RPMT PP INT	Recurring Payment
C02	CHIP CONS CR NAT	Canada-Chip
C03	CHIP CONS CR INT	Canada-Chip
C04	CHIP BUS CR NAT	Canada-Chip
C05	CHIP BUS CR INT	Canada-Chip
C06	CHIP CORP CR NAT	Canada-Chip
C07	CHIP CORP CR INT	Canada-Chip
C08	CHIP PUR CR NAT	Canada-Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
C09	CHIP PUR CR INT	Canada-Chip
C10	CHIP DB NAT	Canada-Chip
C11	CHIP PP NAT	Canada-Chip
C12	CHIP DB INT	Canada-Chip
C13	CHIP PP INT	Canada-Chip
D01	ATM-NATL	Canada-ATM - N NSS
D03	ATM-INTL	Canada-ATM - Domestic Intl
DPT	CPS/DEBT REPMT	Debt Repayment
E01	ELEC CR NAT	Canada-Electronic
E02	ELEC CR INT	Canada-Electronic
E03	ELEC BUS NAT	Canada-Electronic
E04	ELEC BUS INT	Canada-Electronic
E05	ELEC COR NAT	Canada-Electronic
E06	ELEC COR INT	Canada-Electronic
E07	ELEC PUR NAT	Canada-Electronic
E08	ELEC PUR INT	Canada-Electronic
E11	ELEC PP NAT	Canada-Electronic
E12	ELEC PP INT	Canada-Electronic
E13	CHIP ELEC CR NAT	Canada-Electronic
E14	CHIP ELEC CR INT	Canada-Electronic
E15	CHP ELEC BUS NAT	Canada-Electronic
E16	CHP ELEC BUS INT	Canada-Electronic
E17	CHP ELEC COR NAT	Canada-Electronic
E18	CHP ELEC COR INT	Canada-Electronic
E19	CHP ELEC PUR NAT	Canada-Electronic
E20	CHP ELEC PUR INT	Canada-Electronic
E21	CHIP ELEC DB NAT	Canada-Electronic
E22	CHIP ELEC DB INT	Canada-Electronic
E23	CHIP ELEC PP NAT	Canada-Electronic
E24	CHIP ELEC PP INT	Canada-Electronic
E30	DB ES NAT	Canada-Emerging Segment
E31	CON CR ES NAT	Canada-Emerging Segment

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
E32	INF CR ES NAT	Canada-Emerging Segment
E33	BUS ES NAT	Canada-Emerging Segment
E40	DB ES INT	Canada-Emerging Segment
E41	CON CR ES INT	Canada-Emerging Segment
E42	INF CR ES INT	Canada-Emerging Segment
E43	BUS ES INT	Canada-Emerging Segment
E46	CONS PP ES NAT	Emerging Segment and Emerging Segment Standard Reclass
E47	CONS PP ES INT	Emerging Segment and Emerging Segment Standard Reclass
E48	COMM ELEC PP NAT	Electronic (Both Chip and Non-Chip)
E49	COMM ELEC PP INT	Electronic (Both Chip and Non-Chip)
E50	COMM PP ES NAT	Emerging Segment and Emerging Segment Standard Reclass
E51	COMM PP ES INT	Emerging Segment and Emerging Segment Standard Reclass
ED1	FUEL DATA NAT	Canada - Fuel Enhanced Data (NNSS)
ED2	FUEL DATA INT	Canada - Fuel Enhanced Data (INTL)
ED3	B2B LVL2 NAT	Canada - B2B Enhanced Data Level 2 (NNSS)
ED4	B2B LVL2 INT	Canada - B2B Enhanced Data Level 2 (INTL)
ED5	B2B LVL3 NAT	Canada - B2B Enhanced Data Level 3 (NNSS)
ED6	B2B LVL3 INT	Canada - B2B Enhanced Data Level 3 (INTL)
EG1	EG STRATEGIC 1	Egypt Strategic 1
EG2	EG STRATEGIC 2	Egypt Strategic 2
EG3	EG STRATEGIC 3	Egypt Strategic 3
EG4	EG STRATEGIC 4	Egypt Strategic 4
EG5	EG STRATEGIC 5	Egypt Strategic 5
EGA	EG STRATEGIC A	Egypt Strategic A
EGB	EG STRATEGIC B	Egypt Strategic B
EGC	EG STRATEGIC C	Egypt Strategic C
EGD	EG STRATEGIC D	Egypt Strategic D
EGE	EG STRATEGIC E	Egypt Strategic E
F01	NATL SETTLED INF	Canada-Infinite
F02	INTL SETTLED INF	Canada-Infinite
F03	CHIP INF NAT	Canada-Infinite

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
F04	CHIP INF INT	Canada-Infinite
F05	EPS INF NAT	Canada-Infinite
F06	EPS INF INT	Canada-Infinite
F07	ELEC INF NAT	Canada-Electronic
F08	ELEC INF INT	Canada-Electronic
F09	CHIP ELEC INF NAT	Canada-Electronic
F10	CHIP ELEC INF INT	Canada-Electronic
F11	RECPMT INF NAT	Canada-Recurring Payment
F12	RECPMT INF INT	Canada-Recurring Payment
F13	INF CR IND1 NAT	Canada-Industry
F14	INF CR IND1 INT	Canada-Industry
F15	INF CR IND2 NAT	Canada-Industry
F16	INF CR IND2 INT	Canada-Industry
F17	CHP INF IND1 NAT	Canada-Industry Chip
F18	CHP INF IND1 INT	Canada-Industry Chip
F19	CHP INF IND2 NAT	Canada-Industry Chip
F20	CHP INF IND2 INT	Canada-Industry Chip
F21	INF TR1 INT	Canada-High-Performance Non-Industry
F22	INF TR1 NAT	Canada-High-Performance Non-Industry
F23	INF TR2 INT	Canada-High-Performance Non-Industry
F24	INF TR2 NAT	Canada-High-Performance Non-Industry
F25	INF TR3 INT	Canada-High-Performance Non-Industry
F26	INF TR3 NAT	Canada-High-Performance Non-Industry
F27	CHP INF TR1 NAT	Canada-High-Performance Non-Industry Chip
F28	CHP INF TR1 INT	Canada-High-Performance Non-Industry Chip
F29	CHP INF TR2 NAT	Canada-High-Performance Non-Industry Chip
F30	CHP INF TR2 INT	Canada-High-Performance Non-Industry Chip
F31	CHP INF TR3 NAT	Canada-High-Performance Non-Industry Chip
F32	CHP INF TR3 INT	Canada-High-Performance Non-Industry Chip
F39	CHP INF 1TR1 NAT	Canada-High-Performance Industry 1 Chip
F40	CHP INF 1TR1 INT	Canada-High-Performance Industry 1 Chip
F41	CHP INF 1TR2 NAT	Canada-High-Performance Industry 1 Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
F42	CHP INF 1TR2 INT	Canada-High-Performance Industry 1 Chip
F43	CHP INF 1TR3 NAT	Canada-High-Performance Industry 1 Chip
F44	CHP INF 1TR3 INT	Canada-High-Performance Industry 1 Chip
F45	INF 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
F46	INF 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
F47	INF 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
F48	INF 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
F49	INF 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
F50	INF 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
F51	CHP INF 2TR1 NAT	Canada-High-Performance Industry 2 Chip
F52	CHP INF 2TR1 INT	Canada-High-Performance Industry 2 Chip
F53	CHP INF 2TR2 NAT	Canada-High-Performance Industry 2 Chip
F54	CHP INF 2TR2 INT	Canada-High-Performance Industry 2 Chip
F55	CHP INF 2TR3 NAT	Canada-High-Performance Industry 2 Chip
F56	CHP INF 2TR3 INT	Canada-High-Performance Industry 2 Chip
F57	INF 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
F58	INF 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
F59	INF 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
F60	INF 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
F61	INF 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
F62	INF 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
F63	HNW STD NAT	Canada-Infinite-Privilege-Standard-NNSS
F64	HNW STD INT	Canada-Infinite-Privilege-Standard-Domestic Intl
F65	HNW ELEC NAT	Canada-Infinite-Privilege-Electronic (Chip and Non-Chip)-NNSS
F66	HNW ELEC INT	Canada-Infinite-Privilege-Electronic (Chip and Non-Chip)-Domestic Intl
F67	HNW TR1 NAT	Canada-Infinite-Privilege-Performance-Tier 1-NNSS
F68	HNW TR1 INT	Canada-Infinite-Privilege-Performance-Tier 1-Domestic Intl
F69	HNW TR2 NAT	Canada-Infinite-Privilege-Performance-Tier 2-NNSS
F70	HNW TR2 INT	Canada-Infinite-Privilege-Performance-Tier 2-Domestic Intl
F71	HNW TR3 NAT	Canada-Infinite-Privilege-Performance-Tier 3-NNSS
F72	HNW TR3 INT	Canada-Infinite-Privilege-Performance-Tier 3-Domestic Intl

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
F73	HNW IND1 NAT	Canada-Infinite-Privilege-Industry-Rate 1-NNSS
F74	HNW IND1 INT	Canada-Infinite-Privilege-Industry-Rate 1-Domestic Intl
F75	HNW IND2 NAT	Canada-Infinite-Privilege-Industry-Rate 2-NNSS
F76	HNW IND2 INT	Canada-Infinite-Privilege-Industry-Rate 2-Domestic Intl
F77	HNW RC NAT	Canada-Infinite-Privilege-Recurring-Payment-NNSS
F78	HNW RC INT	Canada-Infinite-Privilege-Recurring-Payment-Domestic Intl
F79	HNW ES NAT	Canada-Infinite-Privilege-Emerging-Segment-NNSS
F80	HNW ES INT	Canada-Infinite-Privilege-Emerging-Segment-Domestic Intl
F81	HNW 1TR1 NAT	Canada Infinite Privilege High Performance Tier 1, Industry 1 - NNSS
F82	HNW 1TR1 INT	Canada Infinite Privilege High Performance Tier 1, Industry 1 - Domestic Intl
F83	HNW 1TR2 NAT	Canada Infinite Privilege High Performance Tier 2, Industry 1 - NNSS
F84	HNW 1TR2 INT	Canada Infinite Privilege High Performance Tier 2, Industry 1 - Domestic Intl
F85	HNW 1TR3 NAT	Canada Infinite Privilege High Performance Tier 3, Industry 1 - NNSS
F86	HNW 1TR3 INT	Canada Infinite Privilege High Performance Tier 3, Industry 1 - Domestic Intl
F87	HNW 2TR1 NAT	Canada Infinite Privilege High Performance Tier 1, Industry 2 - NNSS
F88	HNW 2TR1 INT	Canada Infinite Privilege High Performance Tier 1, Industry 2 - Domestic Intl
F89	HNW 2TR2 NAT	Canada Infinite Privilege High Performance Tier 2, Industry 2 - NNSS
F90	HNW 2TR2 INT	Canada Infinite Privilege High Performance Tier 2, Industry 2 - Domestic Intl
F91	HNW 2TR3 NAT	Canada Infinite Privilege High Performance Tier 3, Industry 3 - NNSS
F92	HNW 2TR3 INT	Canada Infinite Privilege High Performance Tier 3, Industry 3 - Domestic Intl
FA1	HNW BUS STD NAT	Canada Business Infinite Privilege Standard - NNSS
FA2	HNW BUS STD INT	Canada Business Infinite Privilege Standard - Domestic Intl

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
FA3	HNW BUS ELEC NAT	Canada Business Infinite Privilege Electronic (Chip and Non-Chip) - NNSS
FA4	HNW BUS ELEC INT	Canada Business Infinite Privilege Electronic (Chip and Non-Chip) - Domestic Intl
FA5	HNW BUS TR1 NAT	Canada Business Infinite Privilege Performance Tier 1 - NNSS
FA6	HNW BUS TR1 INT	Canada Business Infinite Privilege Performance Tier 1 - Domestic Intl
FA7	HNW BUS TR2 NAT	Canada Business Infinite Privilege Performance Tier 2 - NNSS
FA8	HNW BUS TR2 INT	Canada Business Infinite Privilege Performance Tier 2 - Domestic Intl
FA9	HNW BUS TR3 NAT	Canada Business Infinite Privilege Performance Tier 3 - NNSS
FB1	HNW BUS TR3 INT	Canada Business Infinite Privilege Performance Tier 3 - Domestic Intl
FB2	HNW BUS 1TR1 NAT	Canada Business Infinite Privilege Performance Tier 1, Industry 1 - NNSS
FB3	HNW BUS 1TR1 INT	Canada Business Infinite Privilege High Performance Tier 1, Industry 1 - Domestic Intl
FB4	HNW BUS 1TR2 NAT	Canada Business Infinite Privilege High Performance Tier 2, Industry 1 - NNSS
FB5	HNW BUS 1TR2 INT	Canada Business Infinite Privilege High Performance Tier 2, Industry 1 - Domestic Intl
FB6	HNW BUS 1TR3 NAT	Canada Business Infinite Privilege High Performance Tier 3, Industry 1 - NNSS
FB7	HNW BUS 1TR3 INT	Canada Business Infinite Privilege High Performance Tier 3, Industry 1 - Domestic Intl
FB8	HNW BUS 2TR1 NAT	Canada Business Infinite Privilege High Performance Tier 1, Industry 2 - NNSS
FB9	HNW BUS 2TR1 INT	Canada Business Infinite Privilege High Performance Tier 1, Industry 2 - Domestic Intl
FC1	HNW BUS 2TR2 NAT	Canada Business Infinite Privilege High Performance Tier 2, Industry 2 - NNSS
FC2	HNW BUS 2TR2 INT	Canada Business Infinite Privilege High Performance Tier 2, Industry 2 - Domestic Intl
FC3	HNW BUS 2TR3 NAT	Canada Business Infinite Privilege High Performance Tier 3, Industry 2 - NNSS

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
FC4	HNW BUS 2TR3 INT	Canada Business Infinite Privilege High Performance Tier 3, Industry 2 - Domestic Intl
FC5	HNW BUS IND1 NAT	Canada Business Infinite Privilege Industry 1 - NNSS
FC6	HNW BUS IND1 INT	Canada Business Infinite Privilege Industry 1 - Domestic Intl
FC7	HNW BUS IND2 NAT	Canada Business Infinite Privilege Industry 2 - NNSS
FC8	HNW BUS IND2 INT	Canada Business Infinite Privilege Industry 2 - Domestic Intl
FC9	HNW BUS RC NAT	Canada Business Infinite Privilege Recurring Payment - NNSS
FD1	HNW BUS RC INT	Canada Business Infinite Privilege Recurring Payment - Domestic Intl
FD2	HNW BUS ES NAT	Canada Business Infinite Privilege Emerging Segment - NNSS
FD3	HNW BUS ES INT	Canada Business Infinite Privilege Emerging Segment - Domestic Intl
G2G	GSA G2G	Government-to-Government
H01	HK FP1	Hong Kong NNSS Fee Program
H02	HK FP2	Hong Kong NNSS Fee Program
H03	HK FP3	Hong Kong NNSS Fee Program
H04	HK FP4	Hong Kong NNSS Fee Program
H05	HK FP5	Hong Kong NNSS Fee Program
H06	HK FP6	Hong Kong NNSS Fee Program
H07	HK FP7	Hong Kong NNSS Fee Program
H08	HK FP8	Hong Kong NNSS Fee Program
H09	HK FP9	Hong Kong NNSS Fee Program
H10	HK FP10	Hong Kong NNSS Fee Program
H11	HK FP11	Hong Kong NNSS Fee Program
H12	HK FP12	Hong Kong NNSS Fee Program
H13	HK FP13	Hong Kong NNSS Fee Program
H14	HK FP14	Hong Kong NNSS Fee Program
H15	HK FP15	Hong Kong NNSS Fee Program
H16	HK FP16	Hong Kong NNSS Fee Program
H17	HK FP17	Hong Kong NNSS Fee Program
H18	HK FP18	Hong Kong NNSS Fee Program
H19	HK FP19	Hong Kong NNSS Fee Program
H20	HK FP20	Hong Kong NNSS Fee Program

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
HK1	HK STRATEGIC 1	Hong Kong Strategic 1 (Domestic use only)
HK2	HK STRATEGIC 2	Hong Kong Strategic 2 (Domestic use only)
HK3	HK STRATEGIC 3	Hong Kong Strategic 3 (Domestic use only)
HK4	HK STRATEGIC 4	Hong Kong Strategic 4 (Domestic use only)
HK5	HK STRATEGIC 5	Hong Kong Strategic 5 (Domestic use only)
HK6	HK STRATEGIC 6	Hong Kong Strategic 6 (Domestic use only)
HS1	HSBC GP1	Hong Kong Domestic
HS2	HSBC GP2	Brunei Domestic
HS3	HSBC GP3	Singapore Domestic
HS4	HSBC GP4	Singapore Domestic
HS5	HSBC GP5	Sri Lanka Domestic
HS6	HSBC GP6	India Domestic
HS7	HSBC GP7	Malaysia Domestic
HS8	HSBC GP8	Taiwan Domestic
I01	CONS CR IND1 NAT	Canada-Industry
I02	CONS CR IND1 INT	Canada-Industry
I03	CONS CR IND2 NAT	Canada-Industry
I04	CONS CR IND2 INT	Canada-Industry
I05	BUS IND1 NAT	Canada-Industry
I06	BUS IND1 INT	Canada-Industry
I07	BUS IND2 NAT	Canada-Industry
I08	BUS IND2 INT	Canada-Industry
I21	PP IND1 NAT	Canada-Industry
I22	PP IND1 INT	Canada-Industry
I23	PP IND2 NAT	Canada-Industry
I24	PP IND2 INT	Canada-Industry
I25	CHP CR IND1 NAT	Canada-Industry Chip
I26	CHP CR IND1 INT	Canada-Industry Chip
I27	CHP CR IND2 NAT	Canada-Industry Chip
I28	CHP CR IND2 INT	Canada-Industry Chip
I29	CHP BUS IND1 NAT	Canada-Industry Chip
I30	CHP BUS IND1 INT	Canada-Industry Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
I31	CHP COR IND1 NAT	Canada-Industry Chip
I32	CHP COR IND1 INT	Canada-Industry Chip
I33	CHP PUR IND1 NAT	Canada-Industry Chip
I34	CHP PUR IND1 INT	Canada-Industry Chip
I35	CHP BUS IND2 NAT	Canada-Industry Chip
I36	CHP BUS IND2 INT	Canada-Industry Chip
I37	CHP COR IND2 NAT	Canada-Industry Chip
I38	CHP COR IND2 INT	Canada-Industry Chip
I39	CHP PUR IND2 NAT	Canada-Industry Chip
I40	CHP PUR IND2 INT	Canada-Industry Chip
I41	CHP DB IND1 NAT	Canada-Industry Chip
I42	CHP DB IND1 INT	Canada-Industry Chip
I43	CHP DB IND2 NAT	Canada-Industry Chip
I44	CHP DB IND2 INT	Canada-Industry Chip
I45	CHP PP IND1 NAT	Canada-Industry Chip
I46	CHP PP IND1 INT	Canada-Industry Chip
I47	CHP PP IND2 NAT	Canada-Industry Chip
I48	CHP PP IND2 INT	Canada-Industry Chip
I49	COMM PP IND1 NAT	Industry Rate 1 – (Gas)
I50	COMM PP IND1 INT	Industry Rate 1 – (Gas)
I51	COMM PP IND2 NAT	Industry Rate 2 – (Grocery)
I52	COMM PP IND2 INT	Industry Rate 2 – (Grocery)
ID1	GOVERNMENT PYMT1	Indonesia Government Payment 1 (Domestic use only)
ID2	GOVERNMENT PYMT2	Indonesia Government Payment 2 (Domestic use only)
ID3	ID STRATEGIC 1	Indonesia Strategic 1 (Domestic use only)
ID4	ID STRATEGIC 2	Indonesia Strategic 2 (Domestic use only)
ID5	ID STRATEGIC 3	Indonesia Strategic 3 (Domestic use only)
ID6	ID STRATEGIC 4	Indonesia Strategic 4 (Domestic use only)
IN0	ICICI-FED ATM	India ICICI-Fed ATM Interchange (Domestic use only)
IN1	ICICIFED ATM BAL	India ICICI-Fed ATM Balance Inquiry (Domestic use only)
IN2	BANCS ATM	India BANCS ATM Interchange (Domestic use only)
IN3	NO FEE	India Zero Interchange (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
IN4	CASHNET	India CashNet Interchange (Domestic use only)
IN5	CASHNET BAL INQ	India Strategic 5 (Domestic use only)
IN6	IN STRATEGIC 6	India Strategic 6 (Domestic use only)
IN7	IN STRATEGIC 7	India Strategic 7 (Domestic use only)
IN8	IN STRATEGIC 8	India Strategic 8 (Domestic use only)
IN9	VISA BILL PAY	India Strategic 5
I10	IN STRATEGIC 10	India - Nepal ANSS Fee Program
I11	IN STRATEGIC 11	India - Nepal ANSS Fee Program
I12	IN STRATEGIC 12	India - Nepal ANSS Fee Program
I13	IN STRATEGIC 13	India - Nepal ANSS Fee Program
I14	IN STRATEGIC 14	India - Nepal ANSS Fee Program
I15	IN STRATEGIC 15	India - Nepal ANSS Fee Program
I16	IN STRATEGIC 16	India - Nepal ANSS Fee Program
I17	IN STRATEGIC 17	India - Nepal ANSS Fee Program
I18	IN STRATEGIC 18	India - Nepal ANSS Fee Program
I19	IN STRATEGIC 19	India - Nepal ANSS Fee Program
I20	IN STRATEGIC 20	India - Nepal ANSS Fee Program
I21	IN STRATEGIC 21	India - Nepal ANSS Fee Program
I22	IN STRATEGIC 22	India - Nepal ANSS Fee Program
I23	IN STRATEGIC 23	India - Nepal ANSS Fee Program
I24	IN STRATEGIC 24	India - Nepal ANSS Fee Program
KH3	KH STRATEGIC 3	Cambodia Strategic 3 (Domestic use only)
KH4	KH STRATEGIC 4	Cambodia Strategic 4 (Domestic use only)
KH5	KH STRATEGIC 5	Cambodia Strategic 5 (Domestic use only)
KH6	KH STRATEGIC 6	Cambodia Strategic 6 (Domestic use only)
KH7	KH STRATEGIC 7	Cambodia Strategic 7 (Domestic use only)
KH8	KH STRATEGIC 8	Cambodia Strategic 8 (Domestic use only)
KH9	KH STRATEGIC 9	Cambodia Strategic 9 (Domestic use only)
K10	KH STRATEGIC 10	Cambodia Strategic 10 (Domestic use only)
K11	KH STRATEGIC 11	Cambodia Strategic 11 (Domestic use only)
K12	KH STRATEGIC 12	Cambodia Strategic 12 (Domestic use only)
KR1	KR STRATEGIC 1	South Korea Strategic 1 (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
KR2	KR STRATEGIC 2	South Korea Strategic 2 (Domestic use only)
KR3	KR STRATEGIC 3	South Korea Strategic 3 (Domestic use only)
KR4	KR STRATEGIC 4	South Korea Strategic 4 (Domestic use only)
KR5	KR STRATEGIC 5	South Korea Strategic 5 (Domestic use only)
KR6	KR STRATEGIC 6	South Korea Strategic 6 (Domestic use only)
KR7	KR STRATEGIC 7	South Korea Strategic 7 (Domestic use only)
M01	CMI 1	Morocco NNSS non-Visa brand CMI fee for POS transactions
M02	CMI 2	Morocco NNSS non-Visa brand CMI fee for POS transactions
M03	CMI 3	Morocco NNSS non-Visa brand CMI fee for POS transactions
M04	CMI 4	Morocco NNSS non-Visa brand CMI fee for POS transactions
M05	CMI 5	Morocco NNSS non-Visa brand CMI fee for POS transactions
M06	CMI 6	Morocco NNSS non-Visa brand CMI fee for ATM Cash Disbursement transactions
MO1	MO STRATEGIC 1	Macau Strategic 1 (Domestic Use Only)
MO2	MO STRATEGIC 2	Macau Strategic 2 (Domestic Use Only)
MO3	MO STRATEGIC 3	Macau Strategic 3 (Domestic Use Only)
MO4	MO STRATEGIC 4	Macau Strategic 4 (Domestic Use Only)
MO5	MO STRATEGIC 5	Macau Strategic 5 (Domestic Use Only)
MO6	MO STRATEGIC 6	Macau Strategic 6 (Domestic Use Only)
MO7	MO STRATEGIC 7	Macau Strategic 7 (Domestic Use Only)
MO8	MO STRATEGIC 8	Macau Strategic 8 (Domestic Use Only)
MO9	MO STRATEGIC 9	Macau Strategic 9 (Domestic Use Only)
MSF	MBR SUPP FEE	Member-Supplied Interchange Fee Program
MY1	MY STRATEGIC 1	Malaysia Strategic 1 (Domestic use only)
MY2	MY STRATEGIC 2	Malaysia Strategic 2 (Domestic use only)
MY3	MY STRATEGIC 3	Malaysia Strategic 3 (Domestic use only)
MY4	MY STRATEGIC 4	Malaysia Strategic 4 (Domestic use only)
MY5	MY STRATEGIC 5	Malaysia Strategic 5 (Domestic use only)
MY6	MY STRATEGIC 6	Malaysia Strategic 6 (Domestic use only)
MY7	LIFB ATM-MYR1	Malaysia (Domestic only)
MY8	LIFB ATM-MYR2	Malaysia (Domestic only)
MY9	LIFB ATM-MYR3	Malaysia (Domestic only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
M10	LIFB ATM-MYR4	Malaysia (Domestic only)
M11	LIFB ATM-MYR5	Malaysia (Domestic only)
N00	NZ ZERO FEE	Zero Fee - New Zealand Domestic Fee
N01	NZ FP1	New Market Segment 1-New Zealand Domestic Fee
N02	NZ FP2	New Market Segment 2-New Zealand Domestic Fee
N03	NZ FP3	New Market Segment 3-New Zealand Domestic Fee
N04	NZ FP4	New Market Segment 4-New Zealand Domestic Fee
N05	NZ FP5	New Market Segment5-New Zealand Domestic Fee
N06	NZ FP6	New Market Segment 6-New Zealand Domestic Fee
N07	NZ FP7	New Market Segment 7-New Zealand Domestic Fee
N08	NZ FP8	New Market Segment 8-New Zealand Domestic Fee
N09	NZ FP9	New Market Segment 9-New Zealand Domestic Fee
N10	NZ FP10	New Market Segment 10-New Zealand Domestic Fee
N11	NZ FP11	New Market Segment 11-New Zealand Domestic Fee
N12	NZ FP12	New Market Segment 12-New Zealand Domestic Fee
N13	NZ FP13	New Market Segment 13-New Zealand Domestic Fee
N14	NZ FP14	New Market Segment 14-New Zealand Domestic Fee
N15	NZ FP15	New Market Segment 15-New Zealand Domestic Fee
N16	NZ FP16	New Market Segment 16-New Zealand Domestic Fee
N17	NZ FP17	New Market Segment 17-New Zealand Domestic Fee
N18	NZ FP18	New Market Segment 18-New Zealand Domestic Fee
N19	NZ FP19	New Market Segment 19-New Zealand Domestic Fee
N20	NZ FP20	New Market Segment 20-New Zealand Domestic Fee
P01	BUS TR1 INT	Canada-High-Performance Non-Industry
P02	BUS TR1 NAT	Canada-High-Performance Non-Industry
P03	BUS TR2 INT	Canada-High-Performance Non-Industry
P04	BUS TR2 NAT	Canada-High-Performance Non-Industry
P05	BUS TR3 INT	Canada-High-Performance Non-Industry
P06	BUS TR3 NAT	Canada-High-Performance Non-Industry
P07	CONS CR TR1 INT	Canada-High-Performance Non-Industry
P08	CONS CR TR1 NAT	Canada-High-Performance Non-Industry
P09	CONS CR TR2 INT	Canada-High-Performance Non-Industry

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
P10	CONS CR TR2 NAT	Canada-High-Performance Non-Industry
P11	CONS CR TR3 INT	Canada-High-Performance Non-Industry
P12	CONS CR TR3 NAT	Canada-High-Performance Non-Industry
P13	COR TR1 INT	Canada-High-Performance Non-Industry
P14	COR TR1 NAT	Canada-High-Performance Non-Industry
P15	COR TR2 INT	Canada-High-Performance Non-Industry
P16	COR TR2 NAT	Canada-High-Performance Non-Industry
P17	COR TR3 INT	Canada-High-Performance Non-Industry
P18	COR TR3 NAT	Canada-High-Performance Non-Industry
P25	PP TR1 INT	Canada-High-Performance Non-Industry
P26	PP TR1 NAT	Canada-High-Performance Non-Industry
P27	PP TR2 INT	Canada-High-Performance Non-Industry
P28	PP TR2 NAT	Canada-High-Performance Non-Industry
P29	PP TR3 INT	Canada-High-Performance Non-Industry
P30	PP TR3 NAT	Canada-High-Performance Non-Industry
P31	PUR TR1 INT	Canada-High-Performance Non-Industry
P32	PUR TR1 NAT	Canada-High-Performance Non-Industry
P33	PUR TR2 INT	Canada-High-Performance Non-Industry
P34	PUR TR2 NAT	Canada-High-Performance Non-Industry
P35	PUR TR3 INT	Canada-High-Performance Non-Industry
P36	PUR TR3 NAT	Canada-High-Performance Non-Industry
P37	CHP CR TR1 NAT	Canada-High-Performance Non-Industry Chip
P38	CHP CR TR1 INT	Canada-High-Performance Non-Industry Chip
P39	CHP CR TR2 NAT	Canada-High-Performance Non-Industry Chip
P40	CHP CR TR2 INT	Canada-High-Performance Non-Industry Chip
P41	CHP CR TR3 NAT	Canada-High-Performance Non-Industry Chip
P42	CHP CR TR3 INT	Canada-High-Performance Non-Industry Chip
P43	CHP BUS TR1 NAT	Canada-High-Performance Non-Industry Chip
P44	CHP BUS TR1 INT	Canada-High-Performance Non-Industry Chip
P45	CHP COR TR1 NAT	Canada-High-Performance Non-Industry Chip
P46	CHP COR TR1 INT	Canada-High-Performance Non-Industry Chip
P47	CHP PUR TR1 NAT	Canada-High-Performance Non-Industry Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
P48	CHP PUR TR1 INT	Canada-High-Performance Non-Industry Chip
P49	CHP BUS TR2 NAT	Canada-High-Performance Non-Industry Chip
P50	CHP BUS TR2 INT	Canada-High-Performance Non-Industry Chip
P51	CHP COR TR2 NAT	Canada-High-Performance Non-Industry Chip
P52	CHP COR TR2 INT	Canada-High-Performance Non-Industry Chip
P53	CHP PUR TR2 NAT	Canada-High-Performance Non-Industry Chip
P54	CHP PUR TR2 INT	Canada-High-Performance Non-Industry Chip
P55	CHP BUS TR3 NAT	Canada-High-Performance Non-Industry Chip
P56	CHP BUS TR3 INT	Canada-High-Performance Non-Industry Chip
P57	CHP COR TR3 NAT	Canada-High-Performance Non-Industry Chip
P58	CHP COR TR3 INT	Canada-High-Performance Non-Industry Chip
P59	CHP PUR TR3 NAT	Canada-High-Performance Non-Industry Chip
P60	CHP PUR TR3 INT	Canada-High-Performance Non-Industry Chip
P61	CHP DB TR1 NAT	Canada-High-Performance Non-Industry Chip
P62	CHP DB TR1 INT	Canada-High-Performance Non-Industry Chip
P63	CHP DB TR2 NAT	Canada-High-Performance Non-Industry Chip
P64	CHP DB TR2 INT	Canada-High-Performance Non-Industry Chip
P65	CHP DB TR3 NAT	Canada-High-Performance Non-Industry Chip
P66	CHP DB TR3 INT	Canada-High-Performance Non-Industry Chip
P67	CHP PP TR1 NAT	Canada-High-Performance Non-Industry Chip
P68	CHP PP TR1 INT	Canada-High-Performance Non-Industry Chip
P69	CHP PP TR2 NAT	Canada-High-Performance Non-Industry Chip
P70	CHP PP TR2 INT	Canada-High-Performance Non-Industry Chip
P71	CHP PP TR3 NAT	Canada-High-Performance Non-Industry Chip
P72	CHP PP TR3 INT	Canada-High-Performance Non-Industry Chip
P73	COMM PP TR1 NAT	Performance Tier 1 (MVV 200)
P74	COMM PP TR1 INT	Performance Tier 1 (MVV 200)
P75	COMM PP TR2 NAT	Performance Tier 2 (MVV 220)
P76	COMM PP TR2 INT	Performance Tier 2 (MVV 220)
P77	COMM PP TR3 NAT	Performance Tier 3 (MVV 230)
P78	COMM PP TR3 INT	Performance Tier 3 (MVV 230)
PH1	PH STRATEGIC 1	Philippines Strategic 1 (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
PH2	PH STRATEGIC 2	Philippines Strategic 2 (Domestic use only)
PH3	PH STRATEGIC 3	Philippines Strategic 3 (Domestic use only)
PH4	PH STRATEGIC 4	Philippines Strategic 4 (Domestic use only)
PH5	PH STRATEGIC 5	Philippines Strategic 5 (Domestic use only)
PH6	PH STRATEGIC 6	Philippines Strategic 6 (Domestic use only)
Q01	CHP CR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q02	CHP CR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q03	CHP CR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q04	CHP CR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q05	CHP CR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q06	CHP CR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q07	CHP BUS 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q08	CHP BUS 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q09	CHP COR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q10	CHP COR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q11	CHP PUR 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q12	CHP PUR 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q13	CHP BUS 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q14	CHP BUS 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q15	CHP COR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q16	CHP COR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q17	CHP PUR 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q18	CHP PUR 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q19	CHP BUS 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q20	CHP BUS 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q21	CHP COR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q22	CHP COR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q23	CHP PUR 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q24	CHP PUR 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q25	CHP DB 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q26	CHP DB 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q27	CHP DB 1TR2 NAT	Canada-High-Performance Industry 1 Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
Q28	CHP DB 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q29	CHP DB 1TR3 NAT	Canada-High-Performance Industry 1 Chip
Q30	CHP DB 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q31	CHP PP 1TR1 NAT	Canada-High-Performance Industry 1 Chip
Q32	CHP PP 1TR1 INT	Canada-High-Performance Industry 1 Chip
Q33	CHP PP 1TR2 NAT	Canada-High-Performance Industry 1 Chip
Q34	CHP PP 1TR2 INT	Canada-High-Performance Industry 1 Chip
Q36	CHP PP 1TR3 INT	Canada-High-Performance Industry 1 Chip
Q37	CONS CR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q38	CONS CR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q39	CONS CR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q40	CONS CR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q41	CONS CR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q42	CONS CR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q43	BUS 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q44	BUS 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q45	COR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q46	COR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q47	PUR 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q48	PUR 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q49	BUS 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q50	BUS 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q51	COR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q52	COR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q53	PUR 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q54	PUR 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q55	BUS 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q56	BUS 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q57	COR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q58	COR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q59	PUR 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q60	PUR 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
Q67	PP 1TR1 NAT	Canada-High-Performance Industry 1 Non-Chip
Q68	PP 1TR1 INT	Canada-High-Performance Industry 1 Non-Chip
Q69	PP 1TR2 NAT	Canada-High-Performance Industry 1 Non-Chip
Q70	PP 1TR2 INT	Canada-High-Performance Industry 1 Non-Chip
Q71	PP 1TR3 NAT	Canada-High-Performance Industry 1 Non-Chip
Q72	PP 1TR3 INT	Canada-High-Performance Industry 1 Non-Chip
Q73	COMM PP 1TR1 NAT	High Performance Tier 1 – Industry 1 (Gas)
Q74	COMM PP 1TR1 INT	High Performance Tier 1 – Industry 1 (Gas)
Q75	COMM PP 1TR2 NAT	High Performance Tier 2 – Industry 1 (Gas)
Q76	COMM PP 1TR2 INT	High Performance Tier 2 – Industry 1 (Gas)
Q77	COMM PP 1TR3 NAT	High Performance Tier 3 – Industry 1 (Gas)
Q78	COMM PP 1TR3 INT	High Performance Tier 3 – Industry 1 (Gas)
R01	CHP CR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R02	CHP CR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R03	CHP CR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R04	CHP CR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R05	CHP CR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R06	CHP CR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R07	CHP BUS 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R08	CHP BUS 2TR1 INT	Canada-High-Performance Industry 2 Chip
R09	CHP COR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R10	CHP COR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R11	CHP PUR 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R12	CHP PUR 2TR1 INT	Canada-High-Performance Industry 2 Chip
R13	CHP BUS 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R14	CHP BUS 2TR2 INT	Canada-High-Performance Industry 2 Chip
R15	CHP COR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R16	CHP COR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R17	CHP PUR 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R18	CHP PUR 2TR2 INT	Canada-High-Performance Industry 2 Chip
R19	CHP BUS 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R20	CHP BUS 2TR3 INT	Canada-High-Performance Industry 2 Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
R21	CHP COR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R22	CHP COR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R23	CHP PUR 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R24	CHP PUR 2TR3 INT	Canada-High-Performance Industry 2 Chip
R25	CHP DB 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R26	CHP DB 2TR1 INT	Canada-High-Performance Industry 2 Chip
R27	CHP DB 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R28	CHP DB 2TR2 INT	Canada-High-Performance Industry 2 Chip
R29	CHP DB 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R30	CHP DB 2TR3 INT	Canada-High-Performance Industry 2 Chip
R31	CHP PP 2TR1 NAT	Canada-High-Performance Industry 2 Chip
R32	CHP PP 2TR1 INT	Canada-High-Performance Industry 2 Chip
R33	CHP PP 2TR2 NAT	Canada-High-Performance Industry 2 Chip
R34	CHP PP 2TR2 INT	Canada-High-Performance Industry 2 Chip
R35	CHP PP 2TR3 NAT	Canada-High-Performance Industry 2 Chip
R36	CHP PP 2TR3 INT	Canada-High-Performance Industry 2 Chip
R37	CONS CR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R38	CONS CR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R39	CONS CR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R40	CONS CR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R41	CONS CR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R42	CONS CR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R43	BUS 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R44	BUS 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R45	COR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R46	COR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R47	PUR 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R48	PUR 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R49	BUS 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R50	BUS 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R51	COR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R52	COR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
R53	PUR 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R54	PUR 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R55	BUS 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R56	BUS 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R57	COR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R58	COR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R59	PUR 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R60	PUR 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R67	PP 2TR1 NAT	Canada-High-Performance Industry 2 Non-Chip
R68	PP 2TR1 INT	Canada-High-Performance Industry 2 Non-Chip
R69	PP 2TR2 NAT	Canada-High-Performance Industry 2 Non-Chip
R70	PP 2TR2 INT	Canada-High-Performance Industry 2 Non-Chip
R71	PP 2TR3 NAT	Canada-High-Performance Industry 2 Non-Chip
R72	PP 2TR3 INT	Canada-High-Performance Industry 2 Non-Chip
R73	COMM PP 2TR1 NAT	High Performance Tier 1 – Industry 1 (Grocery)
R74	COMM PP 2TR1 INT	High Performance Tier 1 – Industry 1 (Grocery)
R75	COMM PP 2TR2 NAT	High Performance Tier 2 – Industry 1 (Grocery)
R76	COMM PP 2TR2 INT	High Performance Tier 2 – Industry 1 (Grocery)
R77	COMM PP 2TR3 NAT	High Performance Tier 3 – Industry 1 (Grocery)
R78	COMM PP 2TR3 INT	High Performance Tier 3 – Industry 1 (Grocery)
RCT	CPS/RTL CR TR	CPS/Retail Credit
RDT	CPS/RTL DB TR	CPS/Retail Debit
RU0	RU0 ATM BILAT	Russian ATM Bilat
RU1	RU0 ATM BILAT	Russian ATM Bilat
RU2	RU0 ATM BILAT	Russian ATM Bilat
RU3	RU0 ATM BILAT	Russian ATM Bilat
S01	NATL SETTLED	Canada-Standard
S02	INTL SETTLED	Canada-Standard
S03	BUS NATL	Canada-Standard
S04	BUS INTL	Canada-Standard
S05	CORP NATL	Canada-Standard
S06	CORPINTL	Canada-Standard

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
S07	PURCH NATL	Canada-Standard
S08	PURCH INTL	Canada-Standard
S09	DB NATL	Canada-Standard
S10	PP NATL	Canada-Standard
S11	DB INTL	Canada-Standard
S12	PP INTL	Canada-Standard
S13	STANDARD	Canada-Standard
S14	STP NAT TR1	Canada - STP Tier 1 - N NSS
S15	STP INT TR1	Canada - STP Tier 1 - Intl Settled
S16	STP NAT TR2	Canada - STP Tier 2 - N NSS
S17	STP INT TR2	Canada - STP Tier 2 - Intl Settled
S18	STP NAT TR3	Canada - STP Tier 3 - N NSS
S19	STP INT TR3	Canada - STP Tier 3 - Intl Settled
S20	STP NAT TR4	Canada - STP Tier 4 - N NSS
S21	STP INT TR4	Canada - STP Tier 4 - Intl Settled
S22	COMM PP NATL	Standard and Standard Reclass
S23	COMM PP INTL	Standard and Standard Reclass
SA1	CR CHIP ISS NATL DB CHIP ISS NATL PP CHIP ISS NATL CR CHP IS INTSET DB CHP IS INTSET PP CHP IS INTSET	South Africa Chip Issuer
SCT	CPS/SPMKT CR TR	CPS/Supermarket Credit
SDT	CPS/SPMKT DB TR	CPS/Supermarket Debit
SG1	SG STRATEGIC 1	Singapore Strategic 1 (Domestic use only)
SG2	SG STRATEGIC 2	Singapore Strategic 2 (Domestic use only)
SG3	SG STRATEGIC 3	Singapore Strategic 3 (Domestic use only)
SG4	SG STRATEGIC 4	Singapore Strategic 4 (Domestic use only)
SG5	SG STRATEGIC 5	Singapore Strategic 5 (Domestic use only)
SG6	SG STRATEGIC 6	Singapore Strategic 6 (Domestic use only)
TH1	TH STRATEGIC 1	Thailand Strategic 1 (Domestic use only)
TH2	TH STRATEGIC 2	Thailand Strategic 2 (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
TH3	TH STRATEGIC 3	Thailand Strategic 3 (Domestic use only)
TH4	TH STRATEGIC 4	Thailand Strategic 4 (Domestic use only)
TH5	TH STRATEGIC 5	Thailand Strategic 5 (Domestic use only)
TH6	TH STRATEGIC 6	Thailand Strategic 6 (Domestic use only)
TW1	TW STRATEGIC 1	Taiwan Strategic 1 (Domestic use only)
TW2	TW STRATEGIC 2	Taiwan Strategic 2 (Domestic use only)
TW3	TW STRATEGIC 3	Taiwan Strategic 3 (Domestic use only)
TW4	TW STRATEGIC 4	Taiwan Strategic 4 (Domestic use only)
TW5	TW STRATEGIC 5	Taiwan Strategic 5 (Domestic use only)
TW6	TW STRATEGIC 6	Taiwan Strategic 6 (Domestic use only)
TX1	CPS/DB TAX PMT 1	Debit Tax Payment 1
TX2	CPS/DB TAX PMT 2	Debit Tax Payment 2
U01	ATM NATL TR1/ ATM INT SETL TR1	Ukraine Domestic ATM Fee program
UBC	CPS/UTILITY BUS	US Utility Program - Business Credit
UBD	CPS/UTIL BUS DB	US Utility Program - Business Debit and Prepaid
UTC	CPS/ UTILITY CR	Utility Credit
UTD	CPS/UTILITY DB	Utility Debit
VLT	VPP LARGE TICKET	US Visa Partner Program for Purchasing or Corporate Card Large Ticket (with high level amount) transactions
VMT	US VMT OCT	Money Transfer
VN1	VN1 A, VN1 D	Vietnam NNSS Approved and Declined Cash Disbursement
VN2	VN2 A, VN2 D	Vietnam NNSS Approved and Declined ATM Balance Inquiry
VP2	VISA PART PGMVP2	US OCT Crisscross – Ntwk 3 to 2 MVV/VPP Group 761
VP3	VISA PART PGMVP3	US OCT Crisscross – Ntwk 2 to 3 MVV/VPP Group 761
VPA	PIN AUTH DB VPP PIN	Visa Debit – PIN Authenticated Visa Partner Program
VPC	PA COMM PP VPP US	Commercial Prepaid - PIN Authenticated Visa Partner Program
VPG	PIN AUTH B DB VPP	Business Debit – PIN Authenticated Visa Partner Program
VPI	VPP INT	Canada Visa Partner Program Internationally Settled
VPN	VPP NAT	Canada Visa Partner Program Domestic NNSS
VPP	VISA PART PRGM	Visa Partner Program
W01	FPI01-NATL FPI01-INTSETL	Rwanda (Domestic use only)

**Table 25: Fee program indicators - domestic (continued)**

Fee program indicators - domestic		
Fee program indicator	Fee descriptor	Definition
W02	FPI02-NATL FPI02-INTSETL	Rwanda (Domestic use only)
W03	FPI03-NATL FPI03-INTSETL	Rwanda (Domestic use only)
W04	FPI04-NATL FPI04-INTSETL	Rwanda (Domestic use only)
W05	FPI05-NATL FPI05-INTSETL	Rwanda (Domestic use only)
W06	FPI06-NATL FPI06-INTSETL	Rwanda (Domestic use only)
W07	FPI07-NATL FPI07-INTSETL	Rwanda (Domestic use only)
W08	FPI08-NATL FPI08-INTSETL	Rwanda (Domestic use only)
W09	FPI09-NATL FPI09-INTSETL	Rwanda (Domestic use only)
W10	FPI10-NATL FPI10-INTSETL	Rwanda (Domestic use only)

**Important** The FPIs for Rwanda will follow the existing FPI of VPN.

## A.25 Fee Program Indicator - Interregional

The Fee Program Indicator - Interregional is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Fee Program Indicator, position 76-78
- TC 04, Reclassification Advice:  
TCR 9, positions 113-115, 116-118 and 119-121

**Note** In this section, the terms 'region', 'regional' and 'interregional' are used to refer to the Visa Inc. CRB Listing Regions and the Visa Europe Territory.

**Table 26: Fee program indicators - interregional**

Fee program indicators - interregional			
Fee program indicator	Fee descriptor	Fee program	Region
603	IR REGULATED DB	Interregional Regulated	All
857	ATM TRAVEL	Interregional and regional (Asia-Pacific (AP), Latin America and Caribbean (LAC), Central and Eastern Europe, Middle East and Africa (CEMEA) regional) Visa Travel without Access Fee program.	
858	ATM TRAVEL AF	Interregional and regional (AP, LAC, CEMEA regional) Visa Travel with Access Fee program.	
885	ATM-TIER II AF	Interregional ATM Cash Disbursement with Access Fee program.	
886	ATM-TIER II	Interregional ATM Cash Disbursement without Access Fee acquired and issued within the Territory.	
890	ATM-TIER II US	Interregional ATM Cash Disbursement without Access Fee acquired in the US region (excluding transactions issued by Members).	
891	ATM-TIER II CAN	Interregional ATM Cash Disbursement without Access Fee acquired in the Canada region (excluding transactions issued by Members).	
892	ATM-TIER II AP	Interregional ATM Cash Disbursement without Access Fee acquired in the AP region (excluding transactions issued by Members).	
893	ATM-TIER II LAC	Interregional ATM Cash Disbursement without Access Fee acquired in the LAC region (excluding transactions issued by Members).	
894	ATM-TIER II CEM	Interregional ATM Cash Disbursement without Access Fee acquired in the CEMEA region (excluding transactions issued by Members).	
901	STANDARD	Standard	All
903	ELECTRONIC	Electronic Pre-PS2000	All
904	INFINITE CARD	Infinite Card. Applies to Infinite Cards issued in AP, CEMEA, and LAC regions and Infinite Cards issued within the Territory.	
905	COMCL-BUS	Business Card	All
906	COMCL-CORP	Corporate Card	All
907	COMCL-PURCH	Purchasing Card	All
915	CHIP TERMNL	Acquirer Chip Fee	All
917	CHIP ISS	Issuer Chip Fee	All

**Table 26: Fee program indicators - interregional (continued)**

Fee program indicators - interregional			
Fee program indicator	Fee descriptor	Fee program	Region
918	NONAUTHND MRCH	Electronic Commerce Merchant Rate	All
919	AUTHENTICTD SEC	Secure Electronic Commerce Rate	All
920	INTR AIRLINE	Airline Fee	All
926	ORIGINAL CREDIT	Original Credit Transaction	All
937	SIGNATURE CARD	Signature Card	All
947	PREMIUM CARD	Premium Fee	All
948	SPR PREMIUM CARD	Super Premium Fee	All
951	INTRGNL FST FND	Interregional OCT Fast Funds.	
VPP	VISA PART PRGM	Visa Partner Program	

## A.26 Fee Program Indicator - Japan Domestic

**Table 27: Fee program indicators - Japan domestic**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JA0	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Non-Profit Organization
JA1	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1 COMM-STDG1	Japan Domestic - Non-Profit Organization
JB0	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Utility (Electricity, Gas, NHK Fee)
JB1	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Utility (Electricity, Gas, NHK Fee)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JB3	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Utility (Water)
JB4	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Utility (Water)
JC0	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Public Service Fee, Government Payments
JC1	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Public Service Fee, Government Payments
JC3	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - National Health Insurance Premiums
JC4	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - National Health Insurance Premiums
JC6	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - National Pension Premium
JC7	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - National Pension Premium

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JD0	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7, CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Hospital (I)
JD1	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7 CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Hospital (I)
JD3	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2 CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Hospital (II)
JD4	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2 CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Hospital (II)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JE0	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Education
JE1	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7,  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Education
JF0	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2  CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Railway
JF1	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2  CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Railway

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JG0	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2  CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Travel Agency
JG1	CR-CONS-ELG2, DB-CONS-ELG2, CR-GOLD-ELG2, DB-GOLD-ELG2, PREM-ELG2, PLAT-ELG2, BIZ-ELG2, COMM-ELG2  CR-CONS-STDG2, DB-CONS-STDG2, CR-GOLD-STDG2, DB-GOLD-STDG2, PREM-STDG2, PLAT-STDG2, BIZ-STDG2, COMM-STDG2	Japan Domestic - Travel Agency
JH0	CR-CONS-ELG8, DB-CONS-ELG8, CR-GOLD-ELG8, DB-GOLD-ELG8, PREM-ELG8, PLAT-ELG8, BIZ-ELG8, COMM-ELG8  CR-CONS-STDG8, DB-CONS-STDG8, CR-GOLD-STDG8, DB-GOLD-STDG8, PREM-STDG8, PLAT-STDG8, BIZ-STDG8, COMM-STDG8  CR-ELG8 INT, DB-ELG8 INT, CRGLD-ELG8 INT, DBGLD-ELG8 INT, PREM-ELG8 INT, PLAT-ELG8 INT, BIZ-ELG8 INT, COMM-ELG8 INT  CR-STDG8 INT, DB-STDG8 INT CRGLD-STDG8 INT, DBGLD-STDG8 INT PREM-STDG8 INT, PLAT-STDG8 INT, BIZ-STDG8 INT, COMM-STDG8 INT	Japan - Airline

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JH1	CR-CONS-ELG8, DB-CONS-ELG8, CR-GOLD-ELG8, DB-GOLD-ELG8 PREM-ELG8, PLAT-ELG8, BIZ-ELG8, COMM-ELG8 CR-CONS-STDG8, DB-CONS-STDG8, CR-GOLD-STDG8, DB-GOLD-STDG8 PREM-STDG8, PLAT-STDG8, BIZ-STDG8, COMM-STDG8 CR-ELG8 INT, DB-ELG8 INT, CRGLD-ELG8 INT, DBGLD-ELG8 INT, PREM-ELG8 INT, PLAT-ELG8 INT, BIZ-ELG8 INT, COMM-ELG8 INT CR-STDG8 INT, DB-STDG8 INT CRGLD-STDG8 INT, DBGLD-STDG8 INT PREM-STDG8 INT, PLAT-STDG8 INT, BIZ-STDG8 INT, COMM-STDG8 INT	Japan - Airline
JH3	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7 PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7 CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Bus
JH4	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7 CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Bus

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JH6	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Passenger Ship
JH7	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Passenger Ship
JI0	CR-CONS-ELG11, DB-CONS-ELG11, CR-GOLD-ELG11, DB-GOLD-ELG11 PREM-ELG11, PLAT-ELG11, BIZ-ELG11, COMM-ELG11  CR-CONS-STDG11, DB-CONS-STDG11 CR-GOLD-STDG11, DB-GOLD-STDG11 PREM-STDG11, PLAT-STDG11, BIZ-STDG11, COMM-STDG11	Japan Domestic - Highway Toll
JI1	CR-CONS-ELG11, DB-CONS-ELG11, CR-GOLD-ELG11, DB-GOLD-ELG11, PREM-ELG11, PLAT-ELG11, BIZ-ELG11, COMM-ELG11  CR-CONS-STDG11, DB-CONS-STDG11 CR-GOLD-STDG11, DB-GOLD-STDG11 PREM-STDG11, PLAT-STDG11, BIZ-STDG11, COMM-STDG11	Japan Domestic - Highway Toll

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JJ0	CR-CONS-RECURG3, DB-CONS-RECURG3 CR-GOLD-RECURG3, DB-GOLD-RECURG3 PREM-RECURG3, PLAT-RECURG3 BIZ-RECURG3, COMM-RECURG3 CR-CONS-STDG3, DB-CONS-STDG3, CR-GOLD-STDG3, DB-GOLD-STDG3 PREM-STDG3, PLAT-STDG3, BIZ-STDG3, COMM-STDG3	Japan Domestic - Communications/ISP
JJ1	CR-CONS-RECURG3, DB-CONS-RECURG3 CR-GOLD-RECURG3, DB-GOLD-RECURG3 PREM-RECURG3, PLAT-RECURG3, BIZ-RECURG3, COMM-RECURG3 CR-CONS-STDG3, DB-CONS-STDG3, CR-GOLD-STDG3, DB-GOLD-STDG3 PREM-STDG3, PLAT-STDG3, BIZ-STDG3, COMM-STDG3	Japan Domestic - Communications/ISP
JK0	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7 PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7 CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Convenience Store
JK1	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7 CR-CONS-STDG7, DB-CONS-STDG7 CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Convenience Store

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JL0	CR-CONS-ELG6, DB-CONS-ELG6, CR-GOLD-ELG6, DB-GOLD-ELG6, PREM-ELG6, PLAT-ELG6, BIZ-ELG6, COMM-ELG6  CR-CONS-STDG6, DB-CONS-STDG6, CR-GOLD-STDG6, DB-GOLD-STDG6 PREM-STDG6, PLAT-STDG6, BIZ-STDG6, COMM-STDG6	Japan Domestic - Supermarket (Food)
JL1	CR-CONS-ELG6, DB-CONS-ELG6, CR-GOLD-ELG6, DB-GOLD-ELG6, PREM-ELG6, PLAT-ELG6, BIZ-ELG6, COMM-ELG6  CR-CONS-STDG6, DB-CONS-STDG6, CR-GOLD-STDG6, DB-GOLD-STDG6, PREM-STDG6, PLAT-STDG6, BIZ-STDG6, COMM-STDG6	Japan Domestic - Supermarket (Food)
JM0	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7 PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Delivery
JM1	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7  CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Delivery

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JN0	CR-CONS-RECURG3, DB-CONS-RECURG3, CR-GOLD-RECURG3, DB-GOLD-RECURG3, PREM-RECURG3, PLAT-RECURG3, BIZ- RECURG3, COMM-RECURG3 CR-CONS-STDG3, DB-CONS-STDG3, CR-GOLD-STDG3, DB-GOLD-STDG3, PREM-STDG3, PLAT-STDG3, BIZ-STDG3, COMM-STDG3	Japan Domestic - Insurance
JN1	CR-CONS-RECURG3, DB-CONS-RECURG3 CR-GOLD-RECURG3, DB-GOLD-RECURG3 PREM-RECURG3, PLAT-RECURG3, BIZ- RECURG3, COMM-RECURG3 CR-CONS-STDG3, DB-CONS-STDG3, CR-GOLD-STDG3, DB-GOLD-STDG3, PREM-STDG3, PLAT-STDG3, BIZ-STDG3, COMM-STDG3	Japan Domestic - Insurance

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO0	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP PREM-G14-ACHP PLAT-G14-ACHP CR-CONS-G14-ICHP, DB-CONS-G14-ICHP CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV CR-GOLD-G14-VBV, DB-GOLD-G14-VBV PREM-G14-VBV, PLAT-G14-VBV CR-CONS-G14-ECM, DB-CONS-G14-ECM CR-GOLD-G14-ECM, DB-GOLD-G14-ECM PREM-G14-ECM, PLAT-G14-ECM CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14 CR-CONS-STDG14, DB-CONS-STDG14, CR-GOLD-STDG14, DB-GOLD-STDG14, PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14 CR LRTL0 INT, DB LRTL0 INT, CRGD LRTL0 INT, DBGD LRTL0 INT, PREM LRTL0 INT, PLAT LRTL0 INT, BIZ LRTL0 INT, COMM LRTL0 INT	Japan Domestic - Large Scale Retail Store (I)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO1	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP, CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP, PREM-G14-ACHP, PLAT-G14-ACHP, CR-CONS-G14-ICHP, DB-CONS-G14-ICHP, CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP, PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV, CR-GOLD-G14-VBV, DB-GOLD-G14-VBV, PREM-G14-VBV, PLAT-G14-VBV, CR-CONS-G14-ECM, DB-CONS-G14-ECM CR-GOLD-G14-ECM, DB-GOLD-G14-ECM, PREM-G14-ECM, PLAT-G14-ECM, CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14, CR-CONS-STDG14, DB-CONS-STDG14 CR-GOLD-STDG14, DB-GOLD-STDG14 PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14	Japan Domestic - Large Scale Retail Store (I)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO2	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP, CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP, PREM-G14-ACHP, PLAT-G14-ACHP, CR-CONS-G14-ICHP, DB-CONS-G14-ICHP, CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP, PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV, CR-GOLD-G14-VBV, DB-GOLD-G14-VBV, PREM-G14-VBV, PLAT-G14-VBV, CR-CONS-G14-ECM, DB-CONS-G14-ECM, CR-GOLD-G14-ECM, DB-GOLD-G14-ECM, PREM-G14-ECM, PLAT-G14-ECM, CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14, CR-CONS-STDG14, DB-CONS-STDG14, CR-GOLD-STDG14, DB-GOLD-STDG14, PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14 CR LRTLVBV INT, DB LRTLVBV INT CRGD LRTLVBV INT, DBGD LRTLVBV INT PREM LRTLVBV INT, PLAT LRTLVBV INT CR LRTL2 INT, DB LRTL2 INT CRGD LRTL2 INT, DBGD LRTL2 INT PREM LRTL2 INT, PLAT LRTL2 INT, BIZ LRTL2 INT COMM LRTL2 INT	Japan Domestic - Large Scale Retail Store (I)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO3	CR-CONS-G13-ACHP, DB-CONS-G13-ACHP, CR-GOLD-G13-ACHP, DB-GOLD-G13-ACHP, PREM-G13-ACHP, PLAT-G13-ACHP, CR-CONS-G13-ICHP, DB-CONS-G13-ICHP, CR-GOLD-G13-ICHP, DB-GOLD-G13-ICHP, PREM-G13-ICHP, PLAT-G13-ICHP, CR-CONS-G13-VBV, DB-CONS-G13-VBV, CR-GOLD-G13-VBV, DB-GOLD-G13-VBV, PREM-G13-VBV, PLAT-G13-VBV, CR-CONS-G13-ECM, DB-CONS-G13-ECM, CR-GOLD-G13-ECM, DB-GOLD-G13-ECM, PREM-G13-ECM, PLAT-G13-ECM, CR-CONS-ELG13, DB-CONS-ELG13, CR-GOLD-ELG13, DB-GOLD-ELG13, PREM-ELG13, PLAT-ELG13, BIZ-ELG13, COMM-ELG13 CR-CONS-STDG13, DB-CONS-STDG13, CR-GOLD-STDG13, DB-GOLD-STDG13 PREM-STDG13, PLAT-STDG13, BIZ-STDG13 COMM-STDG13	Japan Domestic - Large Scale Retail Store (II)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO4	CR-CONS-G13-ACHP, DB-CONS-G13-ACHP, CR-GOLD-G13-ACHP, DB-GOLD-G13-ACHP, PREM-G13-ACHP, PLAT-G13-ACHP, CR-CONS-G13-ICHP, DB-CONS-G13-ICHP, CR-GOLD-G13-ICHP, DB-GOLD-G13-ICHP, PREM-G13-ICHP, PLAT-G13-ICHP, CR-CONS-G13-VBV, DB-CONS-G13-VBV, CR-GOLD-G13-VBV, DB-GOLD-G13-VBV, PREM-G13-VBV, PLAT-G13-VBV, CR-CONS-G13-ECM, DB-CONS-G13-ECM, CR-GOLD-G13-ECM, DB-GOLD-G13-ECM, PREM-G13-ECM, PLAT-G13-ECM, CR-CONS-ELG13, DB-CONS-ELG13, CR-GOLD-ELG13, DB-GOLD-ELG13, PREM-ELG13, PLAT-ELG13, BIZ-ELG13, COMM-ELG13, CR-CONS-STDG13, DB-CONS-STDG13, CR-GOLD-STDG13, DB-GOLD-STDG13, PREM-STDG13, PLAT-STDG13, BIZ-STDG13, COMM-STDG13,	Japan Domestic - Large Scale Retail Store (II)

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JO5	CR-CONS-G13-ACHP, DB-CONS-G13-ACHP, CR-GOLD-G13-ACHP, DB-GOLD-G13-ACHP, PREM-G13-ACHP, PLAT-G13-ACHP, CR-CONS-G13-ICHP, DB-CONS-G13-ICHP, CR-GOLD-G13-ICHP, DB-GOLD-G13-ICHP, PREM-G13-ICHP, PLAT-G13-ICHP, CR-CONS-G13-VBV, DB-CONS-G13-VBV, CR-GOLD-G13-VBV, DB-GOLD-G13-VBV, PREM-G13-VBV, PLAT-G13-VBV, CR-CONS-G13-ECM, DB-CONS-G13-ECM, CR-GOLD-G13-ECM, DB-GOLD-G13-ECM, PREM-G13-ECM, PLAT-G13-ECM, CR-CONS-ELG13, DB-CONS-ELG13, CR-GOLD-ELG13, DB-GOLD-ELG13, PREM-ELG13, PLAT-ELG13, BIZ-ELG13, COMM-ELG13, CR-CONS-STDG13, DB-CONS-STDG13, CR-GOLD-STDG13, DB-GOLD-STDG13, PREM-STDG13, PLAT-STDG13, BIZ-STDG13, COMM-STDG13	Japan Domestic - Large Scale Retail Store (II)
JP0	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Vehicle Tax, Light Vehicle Tax
JP1	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Vehicle Tax, Light Vehicle Tax
JP3	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Inhabitant Tax, Income Tax
JP4	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Inhabitant Tax, Income Tax

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JP6	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Other Tax
JP7	CR-CONS-STDG1, DB-CONS-STDG1, CR-GOLD-STDG1, DB-GOLD-STDG1, PREM-STDG1, PLAT-STDG1, BIZ-STDG1, COMM-STDG1	Japan Domestic - Other Tax
JQ0	CR-CONS-G15-ACHP, DB-CONS-G15-ACHP, CR-GOLD-G15-ACHP, DB-GOLD-G15-ACHP, PREM-G15-ACHP, PLAT-G15-ACHP, CR-CONS-G15-ICHP, DB-CONS-G15-ICHP, CR-GOLD-G15-ICHP, DB-GOLD-G15-ICHP, PREM-G15-ICHP, PLAT-G15-ICHP, CR-CONS-G15-VBV, DB-CONS-G15-VBV, CR-GOLD-G15-VBV, DB-GOLD-G15-VBV, PREM-G15-VBV, PLAT-G15-VBV, CR-CONS-G15-ECM, DB-CONS-G15-ECM, CR-GOLD-G15-ECM, DB-GOLD-G15-ECM, PREM-G15-ECM, PLAT-G15-ECM, CR-CONS-ELG15, DB-CONS-ELG15, CR-GOLD-ELG15, DB-GOLD-ELG15, PREM-ELG15, PLAT-ELG15, BIZ-ELG15, COMM-ELG15, CR-CONS-STDG15, DB-CONS-STDG15, CR-GOLD-STDG15, DB-GOLD-STDG15, PREM-STDG15, PLAT-STDG15, BIZ-STDG15 COMM-STDG15	Japan Domestic - Real Estate/House Rent

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JQ1	CR-CONS-G15-ACHP, DB-CONS-G15-ACHP, CR-GOLD-G15-ACHP, DB-GOLD-G15-ACHP, PREM-G15-ACHP, PLAT-G15-ACHP, CR-CONS-G15-ICHP, DB-CONS-G15-ICHP, CR-GOLD-G15-ICHP, DB-GOLD-G15-ICHP, PREM-G15-ICHP, PLAT-G15-ICHP, CR-CONS-G15-VBV, DB-CONS-G15-VBV, CR-GOLD-G15-VBV, DB-GOLD-G15-VBV, PREM-G15-VBV, PLAT-G15-VBV, CR-CONS-G15-ECM, DB-CONS-G15-ECM, CR-GOLD-G15-ECM, DB-GOLD-G15-ECM, PREM-G15-ECM, PLAT-G15-ECM, CR-CONS-ELG15, DB-CONS-ELG15, CR-GOLD-ELG15, DB-GOLD-ELG15, PREM-ELG15, PLAT-ELG15, BIZ-ELG15, COMM-ELG15, CR-CONS-STDG15, DB-CONS-STDG15, CR-GOLD-STDG15, DB-GOLD-STDG15, PREM-STDG15, PLAT-STDG15, BIZ-STDG15 COMM-STDG15	Japan Domestic - Real Estate/House Rent
JR5	CR-CONS-RECTOPUP, DB-CONS-RECTOPUP, CR-GOLD- RECTOPUP, DB-GOLD-RECTOPUP, PREM-RECTOPUP, PLAT-RECTOPUP, BIZ-RECTOPUP, COMM-RECTOPUP, CR-CONS-STDTOPUP, DB-CONS-STDTOPUP, CR-GOLD-STDTOPUP, DB-GOLD-STDTOPUP, PREM-STDTOPUP, PLAT-STDTOPUP, BIZ-STDTOPUP, COMM-STDTOPUP	Japan Domestic - Stored Value Top-Ups-Transit
JR6	CR-CONS-RECTOPUP, DB-CONS-RECTOPUP, CR-GOLD-RECTOPUP, DB-GOLD-RECTOPUP, PREM-RECTOPUP, PLAT-RECTOPUP, BIZ-RECTOPUP, COMM-RECTOPUP, CR-CONS-STDTOPUP, DB-CONS-STDTOPUP, CR-GOLD-STDTOPUP, DB-GOLD-STDTOPUP, PREM-STDTOPUP, PLAT-STDTOPUP, BIZ-STDTOPUP, COMM-STDTOPUP	Japan Domestic - Stored Value Top-Ups-Retail and Others

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JS0	CR-CONS-ELG9, DB-CONS-ELG9, CR-GOLD-ELG9, DB-GOLD-ELG9, PREM-ELG9, PLAT-ELG9, BIZ-ELG9, COMM-ELG9, CR-CONS-STDG9, DB-CONS-STDG9, CR-GOLD-STDG9, DB-GOLD-STDG9, PREM-STDG9, PLAT-STDG9, BIZ-STDG9, COMM-STDG9	Japan Domestic - Banquet, Wedding Center
JS1	CR-CONS-ELG9, DB-CONS-ELG9, CR-GOLD-ELG9, DB-GOLD-ELG9, PREM-ELG9, PLAT-ELG9, BIZ-ELG9, COMM-ELG9, CR-CONS-STDG9, DB-CONS-STDG9, CR-GOLD-STDG9, DB-GOLD-STDG9, PREM-STDG9, PLAT-STDG9, BIZ-STDG9, COMM-STDG9	Japan Domestic - Banquet, Wedding Center
JS5	CR-CONS-ELG4, DB-CONS-ELG4, CR-GOLD-ELG4, DB-GOLD-ELG4, PREM-ELG4, PLAT-ELG4, BIZ-ELG4, COMM-ELG4, CR-CONS-STDG4, DB-CONS-STDG4, CR-GOLD-STDG4, DB-GOLD-STDG4, PREM-STDG4, PLAT-STDG4, BIZ-STDG4, COMM-STDG4	Japan Domestic - Large Ticket - Vehicles
JS6	CR-CONS-ELG4, DB-CONS-ELG4, CR-GOLD-ELG4, DB-GOLD-ELG4, PREM-ELG4, PLAT-ELG4, BIZ-ELG4, COMM-ELG4, CR-CONS-STDG4, DB-CONS-STDG4, CR-GOLD-STDG4, DB-GOLD-STDG4, PREM-STDG4, PLAT-STDG4, BIZ-STDG4, COMM-STDG4	Japan Domestic - Large Ticket - Other

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JT0	CR-CONS-ELG10, DB-CONS-ELG10, CR-GOLD-ELG10, DB-GOLD-ELG10, PREM-ELG10, PLAT-ELG10, BIZ-ELG10, COMM-ELG10, CR-CONS-STDG10, DB-CONS-STDG10, CR-GOLD-STDG10, DB-GOLD-STDG10, PREM-STDG10, PLAT-STDG10, BIZ-STDG10, COMM-STDG10	Japan Domestic - Theme Park, Amusement Park
JT1	CR-CONS-ELG10, DB-CONS-ELG10, CR-GOLD-ELG10, DB-GOLD-ELG10, PREM-ELG10, PLAT-ELG10, BIZ-ELG10, COMM-ELG10, CR-CONS-STDG10, DB-CONS-STDG10, CR-GOLD-STDG10, DB-GOLD-STDG10, PREM-STDG10, PLAT-STDG10, BIZ-STDG10, COMM-STDG10,	Japan Domestic - Theme Park, Amusement Park
JT5	CR-CONS-ELG5, DB-CONS-ELG5, CR-GOLD-ELG5, DB-GOLD-ELG5, PREM-ELG5, PLAT-ELG5, BIZ-ELG5, COMM-ELG5, CR-CONS-STDG5, DB-CONS-STDG5, CR-GOLD-STDG5, DB-GOLD-STDG5, PREM-STDG5, PLAT-STDG5, BIZ-STDG5, COMM-STDG5	Japan Domestic - B2B Maintenance and Operating Supplies
JT6	CR-CONS-ELG5, DB-CONS-ELG5, CR-GOLD-ELG5, DB-GOLD-ELG5, PREM-ELG5, PLAT-ELG5, BIZ-ELG5, COMM-ELG5, CR-CONS-STDG5, DB-CONS-STDG5, CR-GOLD-STDG5, DB-GOLD-STDG5, PREM-STDG5, PLAT-STDG5, BIZ-STDG5, COMM-STDG5,	Japan Domestic - B2B - Business Supplies

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JT7	CR-CONS-ELG5, DB-CONS-ELG5, CR-GOLD-ELG5, DB-GOLD-ELG5, PREM-ELG5, PLAT-ELG5, BIZ-ELG5, COMM-ELG5, CR-CONS-STDG5, DB-CONS-STDG5, CR-GOLD-STDG5, DB-GOLD-STDG5, PREM-STDG5, PLAT-STDG5, BIZ-STDG5, COMM-STDG5	Japan Domestic - B2B - Other
JU0	CR-CONS-ELG9, DB-CONS-ELG9, CR-GOLD-ELG9, DB-GOLD-ELG9, PREM-ELG9, PLAT-ELG9, BIZ-ELG9, COMM-ELG9, CR-CONS-STDG9, DB-CONS-STDG9, CR-GOLD-STDG9, DB-GOLD-STDG9, PREM-STDG9, PLAT-STDG9, BIZ-STDG9, COMM-STDG9,	Japan Domestic - Golf Course
JU1	CR-CONS-ELG9, DB-CONS-ELG9, CR-GOLD-ELG9, DB-GOLD-ELG9, PREM-ELG9, PLAT-ELG9, BIZ-ELG9, COMM-ELG9, CR-CONS-STDG9, DB-CONS-STDG9, CR-GOLD-STDG9, DB-GOLD-STDG9, PREM-STDG9, PLAT-STDG9, BIZ-STDG9, COMM-STDG9	Japan Domestic - Golf Course
JU5	CR-CONS-ELG17, DB-CONS-ELG17, CR-GOLD-ELG17, DB-GOLD-ELG17, PREM-ELG17, PLAT-ELG17, BIZ-ELG17, COMM-ELG17, CR-CONS-STDG17, DB-CONS-STDG17, CR-GOLD-STDG17, DB-GOLD-STDG17, PREM-STDG17, PLAT-STDG17, BIZ-STDG17, COMM-STDG17	Japan Domestic - Reserved for future use

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JU6	CR-CONS-ELG17, DB-CONS-ELG17, CR-GOLD-ELG17, DB-GOLD-ELG17, PREM-ELG17, PLAT-ELG17, BIZ-ELG17, COMM-ELG17, CR-CONS-STDG17, DB-CONS-STDG17, CR-GOLD-STDG17, DB-GOLD-STDG17, PREM-STDG17, PLAT-STDG17, BIZ-STDG17, COMM-STDG17	Japan Domestic - Reserved for future use
JV0	CR-CONS-ELG10, DB-CONS-ELG10, CR-GOLD-ELG10, DB-GOLD-ELG10, PREM-ELG10, PLAT-ELG10, BIZ-ELG10, COMM-ELG10, CR-CONS-STDG10, DB-CONS-STDG10, CR-GOLD-STDG10, DB-GOLD-STDG10, PREM-STDG10, PLAT-STDG10, BIZ-STDG10, COMM-STDG10	Japan Domestic - Ticket Sales
JV1	CR-CONS-ELG10, DB-CONS-ELG10, CR-GOLD-ELG10, DB-GOLD-ELG10, PREM-ELG10, PLAT-ELG10, BIZ-ELG10, COMM-ELG10, CR-CONS-STDG10, DB-CONS-STDG10, CR-GOLD-STDG10, DB-GOLD-STDG10, PREM-STDG10, PLAT-STDG10, BIZ-STDG10, COMM-STDG10	Japan Domestic - Ticket Sales
JV5	CR-CONS-ELG18, DB-CONS-ELG18, CR-GOLD-ELG18, DB-GOLD-ELG18, PREM-ELG18, PLAT-ELG18, BIZ-ELG18, COMM-ELG18, CR-CONS-STDG18, DB-CONS-STDG18, CR-GOLD-STDG18, DB-GOLD-STDG18, PREM-STDG18, PLAT-STDG18, BIZ-STDG18, COMM-STDG18	Japan Domestic - Reserved for future use

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JV6	CR-CONS-ELG18, DB-CONS-ELG18, CR-GOLD-ELG18, DB-GOLD-ELG18, PREM-ELG18, PLAT-ELG18, BIZ-ELG18, COMM-ELG18, CR-CONS-STDG18, DB-CONS-STDG18, CR-GOLD-STDG18, DB-GOLD-STDG18, PREM-STDG18, PLAT-STDG18, BIZ-STDG18, COMM-STDG18,	Japan Domestic - Reserved for future use
JW0	CR-CONS-ELG12, DB-CONS-ELG12, CR-GOLD-ELG12, DB-GOLD-ELG12, PREM-ELG12, PLAT-ELG12, BIZ-ELG12, COMM-ELG12, CR-CONS-STDG12, DB-CONS-STDG12, CR-GOLD-STDG12, DB-GOLD-STDG12, PREM-STDG12, PLAT-STDG12, BIZ-STDG12, COMM-STDG12	Japan Domestic - Taxi
JW1	CR-CONS-ELG12, DB-CONS-ELG12, CR-GOLD-ELG12, DB-GOLD-ELG12, PREM-ELG12, PLAT-ELG12, BIZ-ELG12, COMM-ELG12, CR-CONS-STDG12, DB-CONS-STDG12, CR-GOLD-STDG12, DB-GOLD-STDG12, PREM-STDG12, PLAT-STDG12, BIZ-STDG12, COMM-STDG12	Japan Domestic - Taxi
JW5	CR-CONS-ELG19, DB-CONS-ELG19, CR-GOLD-ELG19, DB-GOLD-ELG19, PREM-ELG19, PLAT-ELG19, BIZ-ELG19, COMM-ELG19, CR-CONS-STDG19, DB-CONS-STDG19, CR-GOLD-STDG19, DB-GOLD-STDG19, PREM-STDG19, PLAT-STDG19, BIZ-STDG19, COMM-STDG19	Japan Domestic - Reserved for future use

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JW6	CR-CONS-ELG19, DB-CONS-ELG19, CR-GOLD-ELG19, DB-GOLD-ELG19, PREM-ELG19, PLAT-ELG19, BIZ-ELG19, COMM-ELG19, CR-CONS-STDG19, DB-CONS-STDG19, CR-GOLD-STDG19, DB-GOLD-STDG19, PREM-STDG19, PLAT-STDG19, BIZ-STDG19 COMM-STDG19	Japan Domestic - Reserved for future use
JY0	CR-CONS-ELG11, DB-CONS-ELG11, CR-GOLD-ELG11, DB-GOLD-ELG11, PREM-ELG11, PLAT-ELG11, BIZ-ELG11, COMM-ELG11, CR-CONS-STDG11, DB-CONS-STDG11, CR-GOLD-STDG11, DB-GOLD-STDG11, PREM-STDG11, PLAT-STDG11, BIZ-STDG11, COMM-STDG11,	Japan Domestic - Gas Station
JY1	CR-CONS-ELG11, DB-CONS-ELG11, CR-GOLD-ELG11, DB-GOLD-ELG11, PREM-ELG11, PLAT-ELG11, BIZ-ELG11, COMM-ELG11, CR-CONS-STDG11, DB-CONS-STDG11, CR-GOLD-STDG11, DB-GOLD-STDG11, PREM-STDG11, PLAT-STDG11, BIZ-STDG11, COMM-STDG11	Japan Domestic - Gas Station

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JZ0	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP, CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP, PREM-G14-ACHP, PLAT-G14-ACHP, CR-CONS-G14-ICHP, DB-CONS-G14-ICHP, CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP, PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV, CR-GOLD-G14-VBV, DB-GOLD-G14-VBV, PREM-G14-VBV, PLAT-G14-VBV, CR-CONS-G14-ECM, DB-CONS-G14-ECM, CR-GOLD-G14-ECM, DB-GOLD-G14-ECM, PREM-G14-ECM, PLAT-G14-ECM, CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14, CR-CONS-STDG14, DB-CONS-STDG14, CR-GOLD-STDG14, DB-GOLD-STDG14, PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14	Japan Domestic - Hotel

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JZ1	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP, CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP, PREM-G14-ACHP, PLAT-G14-ACHP, CR-CONS-G14-ICHP, DB-CONS-G14-ICHP, CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP, PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV, CR-GOLD-G14-VBV, DB-GOLD-G14-VBV, PREM-G14-VBV, PLAT-G14-VBV, CR-CONS-G14-ECM, DB-CONS-G14-ECM, CR-GOLD-G14-ECM, DB-GOLD-G14-ECM, PREM-G14-ECM, PLAT-G14-ECM, CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14, CR-CONS-STDG14, DB-CONS-STDG14, CR-GOLD-STDG14, DB-GOLD-STDG14, PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14	Japan Domestic - Hotel

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
JZ2	CR-CONS-G14-ACHP, DB-CONS-G14-ACHP, CR-GOLD-G14-ACHP, DB-GOLD-G14-ACHP, PREM-G14-ACHP, PLAT-G14-ACHP, CR-CONS-G14-ICHP, DB-CONS-G14-ICHP, CR-GOLD-G14-ICHP, DB-GOLD-G14-ICHP, PREM-G14-ICHP, PLAT-G14-ICHP, CR-CONS-G14-VBV, DB-CONS-G14-VBV, CR-GOLD-G14-VBV, DB-GOLD-G14-VBV, PREM-G14-VBV, PLAT-G14-VBV, CR-CONS-G14-ECM, DB-CONS-G14-ECM, CR-GOLD-G14-ECM, DB-GOLD-G14-ECM PREM-G14-ECM, PLAT-G14-ECM, CR-CONS-ELG14, DB-CONS-ELG14, CR-GOLD-ELG14, DB-GOLD-ELG14, PREM-ELG14, PLAT-ELG14, BIZ-ELG14, COMM-ELG14 CR-CONS-STDG14, DB-CONS-STDG14, CR-GOLD-STDG14, DB-GOLD-STDG14, PREM-STDG14, PLAT-STDG14, BIZ-STDG14, COMM-STDG14	Japan Domestic - Hotel

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
J00	CR-CONS-G15-ACHP, DB-CONS-G15-ACHP, CR-GOLD-G15-ACHP, DB-GOLD-G15-ACHP, PREM-G15-ACHP, PLAT-G15-ACHP, CR-CONS-G15-ICHP, DB-CONS-G15-ICHP, CR-GOLD-G15-ICHP, DB-GOLD-G15-ICHP, PREM-G15-ICHP, PLAT-G15-ICHP, CR-CONS-G15-VBV, DB-CONS-G15-VBV, CR-GOLD-G15-VBV, DB-GOLD-G15-VBV, PREM-G15-VBV, PLAT-G15-VBV, CR-CONS-G15-ECM, DB-CONS-G15-ECM, CR-GOLD-G15-ECM, DB-GOLD-G15-ECM, PREM-G15-ECM, PLAT-G15-ECM, CR-CONS-ELG15, DB-CONS-ELG15, CR-GOLD-ELG15, DB-GOLD-ELG15, PREM-ELG15, PLAT-ELG15, BIZ-ELG15, COMM-ELG15, CR-CONS-STDG15, DB-CONS-STDG15, CR-GOLD-STDG15, DB-GOLD-STDG15, PREM-STDG15, PLAT-STDG15 BIZ-STDG15 COMM-STDG15 CR RTL0 INT, DB RTL0 INT CRGD RTL0 INT, DBGD RTL0 V INT PREM RTL0 INT, PLAT RTL0 INT, BIZ RTL0 INT, COMM RTL0 INT	Japan Domestic - General

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
J01	CR-CONS-G15-ACHP, DB-CONS-G15-ACHP, CR-GOLD-G15-ACHP, DB-GOLD-G15-ACHP, PREM-G15-ACHP, PLAT-G15-ACHP, CR-CONS-G15-ICHP, DB-CONS-G15-ICHP, CR-GOLD-G15-ICHP, DB-GOLD-G15-ICHP, PREM-G15-ICHP, PLAT-G15-ICHP, CR-CONS-G15-VBV, DB-CONS-G15-VBV, CR-GOLD-G15-VBV, DB-GOLD-G15-VBV, PREM-G15-VBV, PLAT-G15-VBV, CR-CONS-G15-ECM, DB-CONS-G15-ECM, CR-GOLD-G15-ECM, DB-GOLD-G15-ECM, PREM-G15-ECM, PLAT-G15-ECM, CR-CONS-ELG15, DB-CONS-ELG15, CR-GOLD-ELG15, DB-GOLD-ELG15, PREM-ELG15, PLAT-ELG15, BIZ-ELG15, COMM-ELG15, CR-CONS-STDG15, DB-CONS-STDG15, CR-GOLD-STDG15, DB-GOLD-STDG15, PREM-STDG15, PLAT-STDG15, BIZ-STDG15, COMM-STDG15	Japan Domestic - General

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
J02	CR-CONS-G15-ACHP, DB-CONS-G15-ACHP, CR-GOLD-G15-ACHP, DB-GOLD-G15-ACHP, PREM-G15-ACHP, PLAT-G15-ACHP, CR-CONS-G15-ICHP, DB-CONS-G15-ICHP, CR-GOLD-G15-ICHP, DB-GOLD-G15-ICHP, PREM-G15-ICHP, PLAT-G15-ICHP, CR-CONS-G15-VBV, DB-CONS-G15-VBV, CR-GOLD-G15-VBV, DB-GOLD-G15-VBV, PREM-G15-VBV, PLAT-G15-VBV, CR-CONS-G15-ECM, DB-CONS-G15-ECM, CR-GOLD-G15-ECM, DB-GOLD-G15-ECM, PREM-G15-ECM, PLAT-G15-ECM, CR-CONS-ELG15, DB-CONS-ELG15, CR-GOLD-ELG15, DB-GOLD-ELG15, PREM-ELG15, PLAT-ELG15, BIZ-ELG15, COMM-ELG15, CR-CONS-STDG15, DB-CONS-STDG15, CR-GOLD-STDG15, DB-GOLD-STDG15, PREM-STDG15, PLAT-STDG15, BIZ-STDG15 COMM-STDG15 CR RTLVBV INT, DB RTLVBV INT, CRGD RTLVBV INT, DBGD RTLVBV V INT, PREM RTLVBV INT, PLAT RTLVBV INT CR RTL2 INT, DB RTL2 INT, CRGD RTL2 INT, DBGD RTL2 V INT, PREM RTL2 INT, PLAT RTL2 INT, BIZ RTL2 INT, COMM RTL2 INT	Japan Domestic - General
J10	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7, CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Small Ticket

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
J11	CR-CONS-ELG7, DB-CONS-ELG7, CR-GOLD-ELG7, DB-GOLD-ELG7, PREM-ELG7, PLAT-ELG7, BIZ-ELG7, COMM-ELG7, CR-CONS-STDG7, DB-CONS-STDG7, CR-GOLD-STDG7, DB-GOLD-STDG7, PREM-STDG7, PLAT-STDG7, BIZ-STDG7, COMM-STDG7	Japan Domestic - Small Ticket
J21	CR-CONS-ELJ21, DB-CONS-ELJ21, CR-GOLD-ELJ21, DB-GOLD-ELJ21, PREM-ELJ21, PLAT-ELJ21, BIZ-ELJ21, COMM-ELJ21, CR-CONS-STDJ21, DB-CONS-STDJ21, CR-GOLD-STDJ21, DB-GOLD-STDJ21, PREM-STDJ21, PLAT-STDJ21, BIZ-STDJ21, COMM-STDJ21,	Japan Domestic - Reserved for future use
J22	CR-CONS-ELJ22, DB-CONS-ELJ22, CR-GOLD-ELJ22, DB-GOLD-ELJ22, PREM-ELJ22, PLAT-ELJ22, BIZ-ELJ22, COMM-ELJ22, CR-CONS-STDJ22, DB-CONS-STDJ22, CR-GOLD-STDJ22, DB-GOLD-STDJ22, PREM-STDJ22, PLAT-STDJ22, BIZ-STDJ22, COMM-STDJ22	Japan Domestic - Reserved for future use
J23	CR-CONS-ELJ23, DB-CONS-ELJ23, CR-GOLD-ELJ23, DB-GOLD-ELJ23, PREM-ELJ23, PLAT-ELJ23, BIZ-ELJ23, COMM-ELJ23, CR-CONS-STDJ23, DB-CONS-STDJ23, CR-GOLD-STDJ23, DB-GOLD-STDJ23, PREM-STDJ23, PLAT-STDJ23, BIZ-STDJ23, COMM-STDJ23	Japan Domestic - Reserved for future use

**Table 27: Fee program indicators - Japan domestic (continued)**

Fee program indicators - Japan domestic		
Fee program indicator	Fee descriptor	Definition
J24	CR-CONS-ELJ24, DB-CONS-ELJ24, CR-GOLD-ELJ24, DB-GOLD-ELJ24, PREM-ELJ24, PLAT-ELJ24, BIZ-ELJ24, COMM-ELJ24, CR-CONS-STDJ24, DB-CONS-STDJ24, CR-GOLD-STDJ24, DB-GOLD-STDJ24, PREM-STDJ24, PLAT-STDJ24, BIZ-STDJ24, COMM-STDJ24	Japan Domestic - Reserved for future use
J25	CR-CONS-ELJ25, DB-CONS-ELJ25, CR-GOLD-ELJ25, DB-GOLD-ELJ25, PREM-ELJ25, PLAT-ELJ25, BIZ-ELJ25, COMM-ELJ25, CR-CONS-STDJ25, DB-CONS-STDJ25, CR-GOLD-STDJ25, DB-GOLD-STDJ25, PREM-STDJ25, PLAT-STDJ25, BIZ-STDJ25, COMM-STDJ25	Japan Domestic - Reserved for future use

## A.27 Floor Limit Indicator

The Floor Limit Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 0, position 24
- TC 38, VCRFS/VDAS message transactions:  
TCR 2, VDAS Advice, position 57
- TC 39, VCRFS/VDAS image message transactions:  
TCR 4, Forms Data, Exhibit Y or Exhibit 3C, position 69

**Table 28: Floor Limit indicators**

Floor Limit indicators	
Code	Definition
Space	Floor Limit validation not performed.
A	Above Floor Limit by more than 20%.
B	Below Floor Limit by more than 20%.
C	Above Floor Limit by 20% or less.
D	Below Floor Limit by 20% or less, or at Floor Limit.
I	Insufficient information to determine Floor Limit.

**Table 28: Floor Limit indicators (continued)**

Floor Limit indicators	
Code	Definition
Z	Zero Floor Limit.

For details of Floor Limits that apply to a transaction, see the applicable payment scheme or processing rules.

## A.28 Fuel Type Code

The Fuel Type Code is used in the following Interchange format:

- Draft Data:  
TCR 3, Positions 28-29 (Business Format Code FL)

**Table 29: Fuel type codes**

Fuel type codes	
Code	Definition
<b>Motor fuels</b>	
01	Unleaded Regular
02	Unleaded Plus
03	Unleaded Super
04	Unleaded 4
05	Unleaded 5
06	Unleaded Methanol (5.7% blend)
07	Unleaded Plus Methanol (5.7% blend)
08	Super Unleaded Methanol (5.7% blended)
09	Unleaded Methanol (7.7% blend)
10	Unleaded Plus Methanol (7.7% blend)
11	Unleaded Ethanol (5.7% blend)
12	Unleaded Plus Ethanol (5.7% blend)
13	Super Unleaded Ethanol (5.7% blend)
14	Unleaded Ethanol (7.7% blend)
15	Unleaded Plus Ethanol (7.7% blend)
16	Methanol/Leaded
17	Ethanol/Leaded
18	Leaded
19	Regular Diesel #2
20	Premium Diesel #2
21	Diesel #1

**Table 29: Fuel type codes (continued)**

Fuel type codes	
Code	Definition
22	Compressed Natural Gas
23	Liquid Propane Gas
24	Liquid Natural Gas
25	M-85
26	E-85
27	Unleaded - Reformulated 1
28	Unleaded - Reformulated 2
29	Unleaded - Reformulated 3
30	Unleaded - Reformulated 4
31	Unleaded - Reformulated 5
32	Diesel Off-Road (#1 and #2 non-taxable)
33	Ultra Low Sulphur Diesel Off-Road (non-taxable)
34	Biodiesel Blend Off-Road (non-taxable)
35	Ultra Low Sulphur Biodiesel Blend Off-Road (non-taxable)
36	Racing Fuel
37	Super Unleaded Methanol (7.7% Blend)
38	Unleaded Methanol (10% Blend)
39	Unleaded Plus Methanol (10% Blend)
40	Super Unleaded Methanol (10% Blend)
41	Super Unleaded Ethanol (7.7% Blend)
42	Unleaded Ethanol (10% Blend)
43	Unleaded Plus Ethanol (10% Blend)
44	Super Unleaded Ethanol (10% Blend)
45	B2 Diesel Blend 2% Biodiesel
46	B5 Diesel Blend 5% Biodiesel
47	B10 Diesel Blend 10% Biodiesel
48	B11 Diesel Blend 11% Biodiesel
49	B15 Diesel Blend 15% Biodiesel
50	B20 Diesel Blend 20% Biodiesel
51	B100 Diesel Blend 100% Biodiesel
52	Ultra Low Sulphur #1
53	Ultra Low Sulphur #2
54	Ultra Low Sulphur Premium Diesel #2
55	Ultra Low Sulphur Biodiesel Blend 2%

**Table 29: Fuel type codes (continued)**

<b>Fuel type codes</b>	
<b>Code</b>	<b>Definition</b>
56	Ultra Low Sulphur Biodiesel Blend 5%
57	Ultra Low Sulphur Biodiesel Blend 10%
58	Ultra Low Sulphur Biodiesel Blend 11%
59	Ultra Low Sulphur Biodiesel Blend 15%
60	Ultra Low Sulphur Biodiesel Blend 20%
61	Ultra Low Sulphur Biodiesel Blend 100%
62-70	Undefined Fuel-Reserved for PCATS Future Use
71-98	Undefined Fuel-Reserved for Proprietary Use
99	Miscellaneous Fuel
<b>Aviation fuels</b>	
A0	Jet Fuel
A1	Aviation Fuel Regular
A2	Aviation Fuel Premium
A3	Aviation Fuel JP8
A4	Aviation Fuel 4
A5	Aviation Fuel 5
A6-A7	Undefined Aviation Fuel - Reserved for PCATS Future Use
A8	Undefined Aviation Fuel - Reserved for Proprietary Use
A9	Miscellaneous Aviation Fuel
<b>Marine fuels</b>	
M1	Marine Fuel 1
M2	Marine Fuel 2
M3	Marine Fuel 3
M4	Marine Fuel 4
M5	Marine Fuel 5
M6	Marine-Other
M7	Undefined Marine Fuel - Reserved for PCATS for Future Use
M8	Undefined Marine Fuel - Reserved for Proprietary Use
M9	Miscellaneous Marine Fuel
<b>Other fuels</b>	
F0	Kerosene-Low Sulphur
F1	White Gas
F2	Heating Oil
F3	Bottled Propane

**Table 29: Fuel type codes (continued)**

Fuel type codes	
Code	Definition
F4	Other Fuel (Non-Taxable)
F5	Kerosene - Ultra Low Sulphur
F6	Kerosene - Low Sulphur (Non-Taxable)
F7	Kerosene - Ultra Low Sulphur (Non-Taxable)
F8	Undefined Other Fuel - Reserved for PCATS Future Use
F9	Miscellaneous Other Fuel

## A.29 Lodging Extra Charges Code

The Lodging Extra Charges Code is used in the following Interchange formats:

- Draft Data:  
TCR 3 - Industry-Specific Data-Lodging, positions 28-33
- TC 38, VCRFS/VDAS message transactions:  
TCR 5, Industry-Specific Data-Lodging, positions 28-33
- TC 57, Data Capture Advice:  
TCR 4 - Industry-Specific Data - Lodging, positions 28-33

**Table 30: Lodging extra charges codes**

Lodging extra charges codes	
Code	Definition
Space	No extra charges
0	No extra charges
2	Restaurant
3	Gift Shop
4	Mini Bar
5	Telephone
6	Other
7	Laundry

## A.30 Lodging No-Show Indicator

The Lodging No-Show Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 3 - Lodging, position 27
- TC 38, VCRFS/VDAS message transactions:  
TCR 5, Industry-Specific Data-Lodging, position 27

- TC 57, Data Capture Advice:  
TCR 4 - Industry-Specific Data - Lodging, position 27

**Table 31: Lodging no-show indicators**

Lodging no-show indicators	
Code	Definition
0	Not applicable
1	No-show

## A.31 Mail/Phone/Electronic Commerce and Payment Indicator

The Mail/Phone/Electronic Commerce and Payment Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Additional Data, position 116
- TC 57, Data Capture Advice:  
TCR 0 - Transaction Detail, position 111

**Table 32: Mail/Phone/Electronic commerce and payment indicators**

Mail/Phone/Electronic commerce and payment indicators		
Code	Definition	Usage
Space	Field not applicable or Acquirer did not specify.	Use to indicate that the mail order, telephone order, Electronic Commerce Indicator (ECI) is not relevant for the transaction.
1	Mail/Phone Order (MO/TO).	Use to indicate that the transaction is a mail/phone order purchase, not a Recurring Transaction or instalment payment.
2	Recurring Transaction (valid only for US acquired transactions).	Use to identify a Recurring Transaction originating at a US acquirer. Transactions that originate from acquirers in Visa Europe and all Visa Inc. regions other than US must use POS Environment value 'R' to identify a Recurring Transaction.
3	Instalment payment.	Use to indicate a single purchase of goods or services that is billed to the account in multiple charges over a period of time agreed upon by the Cardholder and Merchant.
4	Unknown classification/other mail order.	Use to indicate that the type of mail/phone order is unknown.
5	Secure Electronic Commerce Transaction.	Use to indicate that the Electronic Commerce Transaction has been authenticated using a Visa Europe-approved protocol, such as 3-D Secure.

**Table 32: Mail/Phone/Electronic commerce and payment indicators (continued)**

Mail/Phone/Electronic commerce and payment indicators		
Code	Definition	Usage
6	Non-Authenticated Security Transaction at a 3-D Secure-capable Merchant and Merchant attempted to authenticate the Cardholder using 3-D secure.	Use to identify an Electronic Commerce Transaction where the Merchant attempted to authenticate the Cardholder using 3-D Secure, but was unable to complete the authentication because the Cardholder or Issuer does not participate in the 3-D Secure program.
7	Non-Authenticated Security Transaction.	Use to identify an Electronic Commerce Transaction that uses data encryption for security and: <ul style="list-style-type: none"> <li>■ For non-token transactions, Cardholder authentication is <b>not</b> performed using a Visa Europe-approved protocol such as 3-D Secure or Token Authentication Verification Value (TAVV)</li> <li>■ For token transactions, Cardholder authentication <b>is</b> performed, because the transaction is accompanied by a TAVV cryptogram</li> </ul>
8	Non-secure transaction.	Use to identify an Electronic Commerce Transaction that has no data protection. <b>is</b> Use to identify a Mail Order Telephone Order transaction that uses Dynamic Passcode Authentication (DPA) technology, however, Cardholder authentication is not performed because the Cardholder or Issuer does not support DPA (applicable within the Visa Europe Territory only).
9	For optional regional use only.	Use to identify a Mail Order Telephone Order transaction that uses Dynamic Passcode Authentication (DPA) technology and is fully authenticated. Applicable within the Visa Europe Territory only.

## A.32 Market-Specific Authorization Data Indicator

The Market-Specific Authorization Data Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 5 - Payment Service Data, position 49
- TC 38, VCRFS/VDAS message transactions:  
TCR 1, VCRFS/VDAS Advice, position 126
- TC 48, BASE I Advice:  
TCR 2 - ISO-Enriched, position 61
- TC 57, Data Capture Advice:  
TCR 3 - Transaction Detail, Payment Service Data, position 42

**Table 33: Market-specific authorization data indicators**

Market-specific authorization data indicators	
Code	Description
A	Valid Auto Rental market-specific authorization data received.
B	Valid bill payment market-specific Authorization data received.
H	Valid Hotel market-specific authorization data received.
N	Invalid or not applicable market-specific authorization data received.

### A.33 Member Settlement Data Code

The Member Settlement Data Codes define the type and summary level of the information in a transaction. They are used in the following Interchange format:

- TC 46, Member Settlement Data:

TCR 0 - Report Group = Space, positions 26-27 (Record Type) and 28 (Summary Level)

**Table 34: Member settlement data - record type codes**

Member settlement data - Record Type codes	
Code	Definition
<b>Report Group = Spaces</b>	
01	Gross Value Interchange
02	Interchange Fees
03	Non-domestic Outgoing Interchange (IOI) Fees
04	Conversion Fees
05	Special Airline Fee
11	Total Value Interchange
12	BASE Charges
21	Net Value Interchange
99	No activity

**Table 35: Member settlement data - summary-level codes**

Member settlement data - Summary-Level codes	
Code	Definition
<b>All Report Groups</b>	
0	Totals for Processing Date
1	Totals for Transaction Type
<b>Report Group =Space</b>	
0	Gross Total
1	TC Total (adds to Gross Total)
2	Detail (adds to TC)

## A.34 Merchant Category Codes eligible for B2B settlement matching

Merchant Category Codes (MCC) that are eligible for Business-to-Business (B2B) settlement matching are used in the following Interchange format:

- Draft Data:  
TCR 0 - position 133-136

**Table 36: MCCs eligible for Business-to-Business settlement matching**

<b>MCCs eligible for Business-to-Business settlement matching</b>	
<b>MCC</b>	<b>Description</b>
0742	Veterinary services
0763	Agricultural co-operatives
0780	Landscaping and horticultural services
1520	General contractors - residential and commercial
1711	Heating, plumbing, and air conditioning contractors
1731	Electrical contractors
1740	Masonry, stonework, tile setting, plastering and insulation contractors
1750	Carpentry contractors
1761	Roofing, siding, and sheet metal work contractors
1771	Concrete work contractors
1799	Special trade contractors (not elsewhere classified)
2741	Miscellaneous publishing and printing
2791	Typesetting, plate making and related services
2842	Speciality cleaning, polishing and sanitation preparations
3501-3999	Lodging
4812	Telecommunication equipment and telephone sales
4814	Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic-stripe-reading telephones, and fax services
4816	Computer network/information services
4899	Cable, satellite and other pay television and radio services
4900	Utilities - electric, gas, water, and sanitary
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials (not elsewhere classified)
5044	Photographic, photocopy, microfilm equipment and supplies
5045	Computers and computer peripheral equipment and software
5046	Commercial equipment (not elsewhere classified)
5047	Medical, dental, ophthalmic and hospital equipment and supplies

**Table 36: MCCs eligible for Business-to-Business settlement matching (continued)**

<b>MCCs eligible for Business-to-Business settlement matching</b>	
<b>MCC</b>	<b>Description</b>
5051	Metal service centres and offices
5065	Electrical parts and equipment
5072	Hardware, equipment and supplies
5074	Plumbing and heating equipment and supplies
5085	Industrial supplies (not elsewhere classified)
5094	Precious stones and metals, watches and jewellery
5099	Durable goods (not elsewhere classified)
5111	Stationery, office supplies, printing and writing paper
5122	Drugs, drug proprietaries, and druggist sundries
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5169	Chemicals and allied products (not elsewhere classified)
5172	Petroleum and petroleum products
5192	Books, periodicals and newspapers
5193	Florists supplies, nursery stock and flowers
5198	Paints, varnishes and supplies
5199	Non-durable goods (not elsewhere classified)
5200	Home supply warehouse stores
5211	Lumber and building materials stores
5231	Glass, paint, and wallpaper stores
5251	Hardware stores
5261	Nurseries and lawn and garden supply stores
5511	Car and truck dealers (new and used) sales, service, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5532	Automotive tyre stores
5533	Automotive parts and accessories stores
5712	Furniture, home furnishings, and equipment stores, except appliances
5713	Floor covering stores
5734	Computer software stores
5946	Camera and photographic supply stores
5966	Direct marketing - outbound telemarketing merchant
5967	Direct marketing - inbound teleservices merchant
7011	Lodging-hotels, motels, and resorts

**Table 36: MCCs eligible for Business-to-Business settlement matching (continued)**

MCCs eligible for Business-to-Business settlement matching	
MCC	Description
7211	Laundries - family and commercial
7217	Carpet and upholstery cleaning
7276	Tax preparation services
7311	Advertising services
7321	Consumer credit reporting agencies
7333	Commercial photography, art, and graphics
7338	Quick copy, reproduction, and blueprinting services
7342	Exterminating and disinfecting services
7349	Cleaning, maintenance, and janitorial services
7361	Employment agencies and temporary help services
7372	Computer programming, data processing, and integrated systems design services
7375	Information retrieval services
7379	Computer maintenance, repair and services (not elsewhere classified)
7392	Management, consulting, and public relations services
7393	Detective agencies, protective services, and security services, including armoured cars, and guard dogs
7394	Equipment, tool, furniture, and appliance rental and leasing
7395	Photo finishing laboratories and photo developing
7399	Business services (not elsewhere classified)
7531	Automotive body repair shops
7534	Tyre re-treading and repair shops
7535	Automotive paint shops
7538	Automotive service shops (non-dealer)
7549	Towing services
7623	Air conditioning and refrigeration repair shops
7641	Furniture - re-upholstery, repair, and refinishing
7692	Welding services
7699	Miscellaneous repair shops and related services
7829	Motion picture and video tape production and distribution
8011	Doctors and physicians (not elsewhere classified)
8021	Dentists and orthodontists
8031	Osteopaths
8041	Chiropractors
8042	Optometrists and ophthalmologists

**Table 36: MCCs eligible for Business-to-Business settlement matching (continued)**

MCCs eligible for Business-to-Business settlement matching	
MCC	Description
8043	Opticians, optical goods, and eyeglasses
8049	Podiatrists and chiropodists
8050	Nursing and personal care facilities
8062	Hospitals
8071	Medical and dental laboratories
8099	Medical services and health practitioners (not elsewhere classified)
8111	Legal services and attorneys
8211	Elementary and secondary schools
8220	Colleges, universities, professional schools, and junior colleges
8244	Business and secretarial schools
8249	Vocational and trade schools
8299	Schools and educational services (not elsewhere classified)
8734	Testing laboratories (non-medical testing)
8911	Architectural, engineering, and surveying services
8931	Accounting, auditing, and bookkeeping services
8999	Professional services (not elsewhere classified)
9311	Tax payments
9399	Government services (not elsewhere classified)
9405	US federal government agencies or departments
9950	Intra-company purchases

## A.35 Non-Fuel Product Code

The Non-Fuel Product Code is used in the following Interchange format:

- Draft Data:  
TCR 6, positions 128-143

**Table 37: Non-fuel product codes**

Non-fuel product codes	
Code	Definition
30	Motor Oil
31	Oil Change
32	Engine Service
33	Transmission Service
34	Brake Service
35-38	Unassigned Repair Values

**Table 37: Non-fuel product codes (continued)**

<b>Non-fuel product codes</b>	
<b>Code</b>	<b>Definition</b>
39	Miscellaneous Repairs
40	Tyres, Batteries, Accessories
41	Tires
42	Batteries
43	Automotive Accessories
44	Automotive Glass
45	Car Wash
46	Unassigned Automotive Products/Services
47	De-icing
48	APU or Aircraft Jumpseat
49	Tiedown or Hangar
50	Landing Fee
51	Ramp Fee
52	Call Out Fee
53	Plane Rental
54	Instruction Fee
55	Miscellaneous Aviation
56	Flight Planning Fees
57	Weather Fees
58	Charter Fees
59	Ground Handling
60	Communication Fees
61	Aircraft Cleaning
62	Cargo Handling
63	Aviation Accessories
64	Avionics
65	Aviation Maintenance
66	Fuel Additives
67-69	Unassigned Automotive Products/Services
70	Cigarettes/Tobacco
71	Aviation Catering
72-77	Unassigned Food/Grocery Items
78	Health/Beauty Aid
79	Miscellaneous Grocery

**Table 37: Non-fuel product codes (continued)**

Non-fuel product codes	
Code	Definition
80	Soda
81	Beer/Wine
82	Milk/Juice
83-89	Unassigned Beverage Items
90	Miscellaneous
91-99	Reserved

## A.36 Non-fulfilment Reason Code - Copy Request and Fulfilment Service

The Non-fulfilment Reason Code is used in the following Interchange format:

- TC 38,
- TCR 1 - Non-fulfilment, positions 17-18

**Table 38: Non-fulfilment reason codes**

Non-fulfilment reason codes	
Code	Definition
1	Invalid request. Reference number is not within the Acquirer's reference number range.
2	Invalid request. Reference number is within the Acquirer's reference number range, but is not a valid reference number.
3	Item could not be located.
4	Acquirer will not fulfil. Issuer may charge back the transaction.
5	No draft available. For example, an Express Payment Service (EPS) or ATM Transaction.
6	Fulfilment by mail notification (no longer allowed as of October 1, 2004).

## A.37 PCAS Indicator

The Positive Cardholder Authorization Service (PCAS) Indicator is used in the following Interchange format:

- Draft Data:
- TCR 0, Position 26

**Table 39: PCAS indicators**

PCAS indicators	
Code	Definition
Space	No determination can be made.
N	Authorization not issued by PCAS.

## A.38 POS Entry Mode

The Point-of-Sale (POS) Entry Mode Code is used in the following Interchange formats:

- Draft Data:  
TCR 0, Positions 162-163
- TC 38, VCRFS/VDAS message transactions:  
TCR 2, VDAS Advice, positions 95-96
- TC 48, DMSA advice record transactions:  
TCR 0, Format 1 (ISO-enriched), position 124-125
- TC 48, DMSA advice record transactions:  
TCR 0, Format 2 - Chip Card Informational Advice, position 78-79
- TC 57, Data Capture Advice:  
TCR 0 - Transaction Detail, positions 152-153

**Table 40: Point of Sale (POS) Entry Mode codes**

Point of Sale (POS) Entry Mode codes		
Code	Definition	Usage
Space	Not specified.	Use when the method used to capture the Account Number and expiration date is not known.
00	Terminal not used.	Use when a terminal was not used to obtain the Account Number and expiration date, for example, when the transaction is paper-based.
01	Manual key entry.	Use to indicate that the Card data was not obtained via the Chip or magnetic stripe on the Card, for example, when the transaction is mail/phone order, electronic commerce, recurring, voice authorized, or when the Chip or magnetic stripe on the Card cannot be read.
02	Magnetic stripe read; CVV checking may not be possible. <b>Note</b> Plus: Exact Track 2 contents read; but transaction is not eligible for CVV checking.	Used by Visa Europe to indicate that the Magnetic Stripe Data may be unreliable and that accurate CVV processing may not be possible. For Plus transactions, 02 means that the full, unaltered contents of the magnetic stripe were not transmitted to the Issuer, and that the transaction is not eligible for CVV checking.
03	Barcode read.	Not used for Visa Card and Visa Electron Transactions.
04	Optical Character Recognition (OCR) read.	Not used - reserved for future use.
05	Integrated circuit Card read; CVV or iCVV data reliable.	Use to indicate that the account information was obtained from the Chip on the Card, and that CVV or iCVV checking is possible.

**Table 40: Point of Sale (POS) Entry Mode codes (continued)**

Point of Sale (POS) Entry Mode codes		
Code	Definition	Usage
06	Track 1 read.	Not used for Visa Card and Visa Electron Transactions.
07	Proximity Payment using VSDC Chip data rules.	Use to indicate that the Card data was obtained from a proximity Chip on the Card and that the transaction was processed in accordance with Chip data rules. CVV or iCVV checking is possible.
10	Credential on file	Use to indicate that the transaction was initiated by a Merchant using Cardholder credentials stored on file.
84	MICR Reader (SMS transactions only. Not applicable to DMSC transactions.).	Use to indicate that a magnetic ink character recognition reader device was used in the POS Check Service. Applies only to USA region Domestic Transactions.
90	Magnetic stripe read and exact content of Track 1 or Track 2 included (CVV check is possible).	Use to indicate that the full, unaltered content of the magnetic stripe are transmitted to the Issuer and that CVV checking is possible.
91	Proximity payment using Magnetic Stripe Data rules.	Use to indicate that the Card data was obtained from a proximity Chip on the Card and that the transaction was processed in accordance with Magnetic Stripe Data rules. CVV checking is possible.
95	Integrated circuit Card; CVV or iCVV checking may not be possible.	Used by Visa Europe to indicate that the Chip data on the Card may be unreliable and that accurate CVV or iCVV processing may not be possible.

## A.39 POS Environment Code

The POS Environment Code is used in the following Interchange formats:

- Draft Data:  
TCR 1, position 168

**Table 41: POS Environment codes**

POS Environment codes		
Code	Definitions	Usage
Space	Default	Indicates that the field is not populated.
C	Credential on file	Identifies either: <ul style="list-style-type: none"> <li>■ A Cardholder-initiated transaction where a Merchant has placed the Cardholder credentials on file for the first time</li> <li>■ An unscheduled Merchant-initiated transaction where the Cardholder credentials are already stored on file</li> </ul>

**Table 41: POS Environment codes (continued)**

POS Environment codes		
Code	Definitions	Usage
I	Instalment Payment	Identifies a transaction which is a single purchase of goods and services billed to an account in multiple segments over a period of time agreed between a Cardholder and Merchant.
R	Recurring Transaction	<p>Identifies multiple transactions that:</p> <ul style="list-style-type: none"> <li>■ Occur at predetermined intervals that do not exceed one year between transactions.</li> <li>■ Represent an agreement between a Cardholder and a Merchant to purchase goods or services over a period of time.</li> </ul> <p>Examples of a Recurring Transaction include periodic membership fees and subscriptions.</p>

## A.40 POS Terminal Capability

The Point-of-Sale (POS) Terminal Capability is used in the following Interchange formats:

- Draft Data:  
TCR 0, position 158
- TC 38, VCRFS/VDAS message transactions:  
TCR 2, VDAS Advice, position 92
- TC 48, DMSA advice record transactions:  
TCR 0, Format 2 - Chip Card Informational Advice, position 80

**Table 42: POS Terminal Capability**

POS Terminal Capability codes		
Code	Definition	Usage
Space	Not specified	Use to indicate that the capability of the terminal was not specified.
0	Unknown	Use to indicate that the terminal type cannot be determined.
1	Terminal not used	Use to indicate that a terminal was not used to capture the Card data
2	Magnetic stripe read capability	Use to indicate that the terminal can read the magnetic stripe on the Card.
3	Barcode read capability	Not used for Visa Cards and Visa Electron Cards.
4	OCR read capability	Not used for Visa Cards and Visa Electron Cards.
5	Chip-capable terminal	<p>Use to indicate that the terminal can read the Chip and the magnetic stripe on the Card.</p> <p>If contact Chip is supported, a 5 should be used regardless of whether Visa payWave is also supported.</p>

**Table 42: POS Terminal Capability (continued)**

POS Terminal Capability codes		
Code	Definition	Usage
6	MICR Read	Reserved for future use.
7	MICR Read and Image-capable	Reserved for future use.
8	Proximity read capability Terminal	This value is used to indicate that the terminal can read a proximity Chip (using a Visa Europe contactless specification) but cannot read a contact Chip on a Card. For Visa payWave, an 8 should be used only if Visa payWave is supported and contact Chip is not.
9	Terminal does not have the capability to read Card data	Use to indicate that the terminal does not have the capability to read the Chip or magnetic stripe on the Card.

## A.41 Prepaid Card Indicator

The Prepaid Card Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Additional Data, position 125
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 90

**Table 43: Prepaid Card indicators**

Prepaid Card indicators	
Code	Description
space	Field not applicable
P	Prepaid Card
L	Prepaid Load

## A.42 Product IDs

Product ID values appear in the following Interchange formats:

- TC 04, Reclassification advice messages:  
TCR 9, Identifying data, position 39-40
- Draft Data:  
TCR 5 - Payment Service Data, positions 136 -137

**Table 44: Global Product IDs**

Global Product IDs	
Product ID	Global name
A^	Visa Traditional
AX	American Express
B^	Visa Traditional Rewards
C^	Visa Signature
D^	Visa Signature Preferred
DI	Discover
DN	Diners
E^	Proprietary ATM
F^	Visa Classic
G^	Visa Business
G1	Visa Signature Business (US and AP only)
G2	Reserved
G3	Visa Business Enhanced (US only) Visa Platinum Business (AP and LAC only)
G4	Visa Infinite Business
G5	Visa Rewards Business
H^	Reserved
I^	Visa Infinite
I1	Visa Infinite Privilege
I2	Visa UHNW <sup>1</sup>
J^	Reserved
J1	Reserved
J2	Reserved
J3	Visa Healthcare
J4	Reserved
JC	JCB
K^	Visa Corporate T&E
K1	Visa Government Corporate T&E
L^	Visa Electron
M^	MasterCard
N^	Visa Platinum
N1	Visa Rewards
N2	Visa Select
P^	Visa Gold

**Table 44: Global Product IDs (continued)**

Global Product IDs	
Product ID	Global name
Q^	Private Label
Q1	Reserved
Q2	Private Label Basic
Q3	Private Label Standard
Q4	Private Label Enhanced
Q5	Private Label Specialized
Q6	Private Label Premium
R^	Proprietary
S^	Visa Purchasing
S1	Visa Purchasing with Fleet
S2	Visa Government Purchasing
S3	Visa Government Purchasing with Fleet
S4	Visa Commercial Agriculture
S5	Visa Commercial Transport
S6	Visa Commercial Marketplace
T^	Reserved
U^	Visa Travel Money
V^	V PAY
W^	Reserved
X^	Reserved
Y^	Reserved
Z^	Reserved

^ = Space

<sup>1</sup> Ultra High Net Worth

## A.43 Purchase Identifier Format

The Purchase Identifier Format is used in the following Interchange formats:

- Draft Data:  
TCR 1 - Additional Data, position 129
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 93
- TC 57, Data Capture Advice:  
TCR 5 - Limited-Use Data, position 15

**Table 45: Purchase identifier formats**

Purchase identifier formats	
Code	Definition
Space	Free Text item description or field not used
0	Free Text item description or field not used
1	Order Number
3	Rental Agreement Number
4	Hotel Folio Number
5	Invoice Number

## A.44 Reason Code

For information, see:

- [Chargeback Reason Code](#) on page 656
- [Chargeback Reason Codes for US National CPS Transactions](#) on page 657

## A.45 Reimbursement Attribute

The Reimbursement Attribute indicates the Interchange Reimbursement Fees applicable to the specific transaction. It is the last character of the record.

The Reimbursement Attribute is located in Position 168 (CTF format) of the TCR 0 in the following Interchange formats:

Draft Data	TC 39	TC 47	TC 57
TC 10	TC 40	TC 48	TC 58
TC 20	TC 44	TC 52	
TC 33	TC 45	TC 54 <sup>1</sup>	
TC 38	TC 46	TC 55	
1. For TC 54, the Reimbursement Attribute appears in TCR 0, Position 170 (ITF format)			

In the following table, the terms 'region' and 'intraregional' are used to refer to the Visa Inc. CRB Listing Regions and the Territory.

**Table 46: Reimbursement Attributes**

Reimbursement Attributes	
Code	Definition
0	Standard Issuer/Interchange Reimbursement Fee or Cash Disbursement Reimbursement Fee
1	Plus ATM Cash Disbursement and Plus Alternate Media POS
2	Visa ATM Cash Disbursement
3	Reserved

**Table 46: Reimbursement Attributes (continued)**

Reimbursement Attributes	
Code	Definition
4	Supermarket Incentive Program - US, Hong Kong only
5	Electronic Commerce - Visa Europe Transactions
6	Commercial Product Large Ticket
7	Relates to specific reduced reimbursement fees for intraregional transactions and transactions within the Territory only: <ul style="list-style-type: none"> <li>■ Electronic Data Capture (EDC) - Visa Europe Transactions only</li> <li>■ Not valid in Asia-Pacific (AP) region for original draft transactions</li> <li>■ CNP and CVV2 fee programs - Visa Europe Transactions</li> </ul>
8	PIN-Authenticated Visa Debit
9	Large Petrol Merchant - Switzerland only
A	Payment Service Interchange Reimbursement Fee (PSIRF) - Brazil and the US
B	<ul style="list-style-type: none"> <li>■ Interregional Pre-PS2000</li> <li>■ UK CVV2 fee programs</li> <li>■ UK Card Not Present '94</li> <li>■ UK EMV</li> <li>■ EA (Electronic Authorized) - Visa Europe Transactions only</li> <li>■ Tranche 2 POS Fee - Spain only</li> </ul>
C	<ul style="list-style-type: none"> <li>■ Airline Reimbursement Fee for Visa Europe Transactions (Valid for consumer Credit Cards only, debit Cards rejected)</li> <li>■ UK Airline Transition Rate (Valid for consumer Credit Cards only, debit Cards rejected)</li> <li>■ German Airline Interchange Reimbursement Fee (Valid for consumer and Commercial credit and debit Cards)</li> <li>■ Polish Airline Interchange Reimbursement Fee (Valid for consumer and Commercial credit and debit Cards)</li> </ul>
D	<ul style="list-style-type: none"> <li>■ Tranche 3 POS Fee - Spain only</li> <li>■ Exempted Charity transactions - UK only</li> <li>■ Specific Merchant Sectors - Poland only</li> <li>■ Specific Merchants - Portugal only</li> </ul>
E	Large Transport Merchant - Switzerland
F	Interchange Reimbursement Fee for Recurring Transactions (second and subsequent transactions only) - Visa Europe Transactions
G	Plus ATM Cash Disbursement - Tier II
H	Visa ATM Cash Disbursement - Tier II
I	Visa Direct

**Table 46: Reimbursement Attributes (continued)**

Reimbursement Attributes	
Code	Definition
J	Electronic Interchange Reimbursement Fee - US only Electronic Non-Chip Fee programs - Canada
K	Reserved
L	Supermarket Standard - Hong Kong only
M	Visa check card II - US Acquirers only
N	GSA Large-Ticket Non-T&E - US only
O	Merchant Specific Sectors - Switzerland only
P	Reserved for US
Q	Reserved for US
R	Applies to: Specific Merchants - Portugal only Large electronic retail merchant - Switzerland only
S	Applies to: Specific Merchants - Portugal only Large fashion merchant - Switzerland only
T	New Market Segment - Singapore; Hong Kong only; Merchant Segment B2B, E-Commerce and Recurring-Japan NNSS only; Credit voucher -Consumer MOTO and E-Commerce-US-only; see Fee program Indicator-Domestic for more information.
U	Emerging Segment Standard Fee Program - Canada only
V	Large Furniture Merchant - Switzerland only
W	Reserved for Interlink
X	Reserved for Interlink
Y	Interlink or Prepaid Load or PIN Authenticated Visa Debit
Z	Interlink or Prepaid Load or PIN Authenticated Visa Debit

## A.46 Request for Copy Reason Code

The Request for Copy Reason Code is used in the following Interchange formats:

- TC 52, Retrieval Request:  
TCR 0, positions 136-137

**Table 47: Request for Copy Reason Codes**

Request for Copy Reason Codes	
Requests	Reason
<b>Request - Copy/Microfilm of Original (TC 52)</b>	
27	Reserved
28	Request for copy bearing signature

**Table 47: Request for Copy Reason Codes (continued)**

Request for Copy Reason Codes	
Requests	Reason
30	Cardholder request due to dispute
33	Fraud analysis request - Domestic Transactions
34	Legal process request - Domestic Transactions

## A.47 Requested Payment Service

The Requested Payment Service (RPS) is used in the following Interchange format:

- TC 04, Reclassification advice messages:  
TCR 9, Identifying data, position 70
- Draft Data:  
TCR 0, position 145
- TC 38, VCRFS/VDAS message transactions:  
TCR 2, VDAS Advice, position 83

**Table 48: Requested Payment Services**

Requested Payment Services	
Code	Definition
Space	Not a payment service transaction
1	CPS/Passenger Transport
3	CPS/Hotel (Card Not Present)
4	CPS/Hotel (Card Present)
5	CPS/Auto Rental (Card Not Present)
6	CPS/Auto Rental (Card Present)
7	CPS/Direct Marketing and CPS/Card Not Present
8	CPS/Automated Fuel Dispenser
9	CPS/ATM
A	CPS/Retail including Key-Entered and CPS/Retail 2
B	CPS/Restaurant - Brazil and US National
C	Reserved
D	Reserved
E	CPS/Retail Key Entry
F	Reserved
G	Reserved
H	CPS/Account Funding
J	CPS/Electronic Commerce - Preferred
K	CPS/Electronic Commerce Preferred - Passenger Transport

**Table 48: Requested Payment Services (continued)**

Requested Payment Services	
Code	Definition
L	CPS/Electronic Commerce Preferred - Hotel
M	CPS/Electronic Commerce Preferred - Car Rental
N	CPS/Retail Service Station
P	CPS/Recurring Payment

## A.48 Requested Payment Service/Authorization Characteristics Indicator: Valid combinations

The Requested Payment Service (RPS) field and the Authorization Characteristics Indicator (ACI) field are used in conjunction in the following Interchange formats:

- Draft Data:  
TCR 0, Position 145: Requested Payment Service
- Draft Data:  
TCR 0, Position 151: Authorization Characteristics Indicator

Only certain combinations of these two fields are valid.

**Table 49: Valid combinations**

Requested Payment Service/Authorization Characteristics Indicator: Valid combinations		
CPS program	RPS code	ACI code
CPS/Account Funding	H	F
CPS/ATM	9	E
CPS/Automated Fuel Dispenser	8	C
CPS/Car Rental (Card Not Present)	5	P
CPS/Electronic Commerce Preferred - Car Rental	M	U, S
CPS/Electronic Commerce Preferred - Passenger Transport	K	U, S
CPS/Car Rental (Card Present)	6	A, E
CPS/Direct Marketing - Germany National	7	M
CPS/Electronic Commerce - Basic	G	W
CPS/Electronic Commerce - Preferred	J	S, U
CPS/Electronic Commerce Preferred - Hotel	L	U, S
CPS/Hotel (Card Present)	4	A, E
CPS/Hotel (Card Not Present)	3	P
CPS/Passenger Transport	1	A, E, V, P
CPS/Recurring Payment	P	J
CPS/Retail Key-Entry	E	K
Not a payment service transaction	Space	N

## A.49 Restricted Ticket Indicator

The Restricted Ticket Indicator is used in the following Interchange formats:

- Draft Data:  
TCR 3 - Industry-Specific Data-Passenger Itinerary Data, position 117
- TC 38, VCRFS/VDAS message transactions:  
TCR 5, Industry-Specific Data-Passenger Itinerary, position 117
- TC 57, Data Capture Advice:  
TCR 4 - Industry-Specific Data - Passenger Itinerary Data, position 117

**Table 50: Restricted Ticket Indicators**

Restricted Ticket Indicators	
Code	Definition
Space	No restriction
0	No restriction
1	Restricted (non-refundable) ticket

## A.50 Return/Reclassification Reason Code

The Return/Reclassification Reason Code is used in the following Interchange formats:

- TC 01, 02, 03, Returned Item Transactions:  
TCR 9, positions 36-38, 56-58, 59-61, 62-64 and 65-67
- TC 04, Reclassification Advice Transaction:  
TCR 9, positions 104-106, 107-109, 110-112, 119-121, 122-124

**Table 51: Return/Reclassification Reason Codes**

Return/Reclassification Reason Codes	
Code	Error condition
01	<p>The Hash Total is invalid. If data is from a local tape, a problem occurred in the Edit Package. The EA Server checks the Hash Total while loading the file, so if the data is from one of these devices or is inter-VIC, an invalid Hash Total indicates one of the following:</p> <ul style="list-style-type: none"> <li>■ Noise on the communication line has modified the data</li> <li>■ The sending EA Server or VIC is not using the same Data Structure Table as the receiving VIC, which caused the receiving VIC to incorrectly expand the transaction</li> <li>■ The file was modified after the Edit Package was executed</li> </ul>
02	The transaction type for the Source BIN or Processing Centre is invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
03	The Interface Trace Number is invalid. An original, representment or reversal with an Acquirer Reference Number Format Code of 3 has a trace number with one of the following characteristics: <ul style="list-style-type: none"> <li>■ Non-numeric</li> <li>■ Not a valid BIN</li> <li>■ Not the BIN of the originating Processing Centre</li> </ul>
04	Non-zero TCRs do not pass basic edits. Either their BINs do not match the TCR 0 or they exceed the maximum sequence number defined for the transaction code.
05	A national bilateral Interchange transaction where the Source BIN and Destination BIN pair is not part of the National Bilateral Interchange table set up in the DMSC software at a VIC.
06	An EIRF, EPS, CPS or Supermarket original draft does not contain a TCR 1 or the Card Acceptor ID is all spaces or all zeros.
07	The Chargeback Reference Number in a draft data format transaction is invalid. It is non-numeric or is non-zero on an original.
08	The Documentation Indicator in a draft data format transaction is invalid. It is not a valid code or is not spaces on an original.
09	The National Reimbursement Fee field is invalid. The contents are invalid or no update to DMSC software has been requested to permit this function for the country.
10	One or both of the BINs in a transaction are not numeric.
11	A bill payment transaction is between Members of different countries.
12	The Acquirer Reference Number in a draft has one or more of the following characteristics: <ul style="list-style-type: none"> <li>■ It is in <b>23</b> digit-format and is not numeric or does not have a check-digit</li> <li>■ It contains an invalid date</li> <li>■ It has a Film Locator Subfield that must not contain zeros</li> </ul>
13	The Reference Number BIN in a draft has one or more of the following characteristics: <ul style="list-style-type: none"> <li>■ It is non-numeric</li> <li>■ It starts with a 9 but is not a Visa Transaction</li> <li>■ It has a standard Reimbursement Attribute of 0 and does not start with 4 or 5</li> <li>■ It is a TIRF transaction with an 18-digit Reference Number and does not begin with 9</li> </ul>
14	The Purchase Date in a draft has the following characteristics: <ul style="list-style-type: none"> <li>■ It is non-numeric</li> <li>■ It is not a valid date</li> <li>■ It is in the future relative to the Edit Package processing date</li> </ul>

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
15	The Destination Amount in a draft data-type transaction is not zero.
16	The Account Number is not numeric.
17	The authorization code is invalid.
18	The Reason Code is not valid for the transaction type.
19	The Merchant Name (or Bank Name in a bill payment transaction) field is blank or not left-justified.
1A	Invalid Member Message Text.
1B	Invalid or inconsistent Business Format Code.
1C	Invalid Passenger Name.
1D	Invalid Departure Date.
1E	Invalid Origination City/Airport Code.
1F	The Carrier Code in the first Trip Leg group is missing or invalid.
1G	The Service Class in the first Trip Leg group is missing or invalid.
1H	The Stopover Code in one of the Trip Leg groups is invalid.
1I	The Destination City/Airport Code in the first Trip Leg group is missing or invalid.
1J	Invalid Acquirer's Business ID.
1K	Invalid Collection-only Flag.
1L	Invalid Account Selection Field.
1M	Invalid Network Identification Code.
1N	The transaction type is invalid for the destination. For example, any non-ATM Transaction destined for Plus or National MasterCard must have a Transaction Code of 07, 17, 27 or 37. Otherwise, it will be rejected with a return reason code of 1N.
1P	Insufficient Ancillary Data.
1R	A transaction does not meet the timeliness criteria established for the requested Interchange Reimbursement Fee.
1S	Invalid instalment payment count.
1T	Invalid deferred settlement type.
1U	The account range funding source is invalid.
1V	The BIN associated with the Account Number in a TC 10 (Fee Collection Transaction) or TC 20 (Funds Disbursement Transaction) is not equal to the source BIN or the destination BIN.
1W	Invalid Merchant Discount Rate.
1X	Invalid local authorization number.
1Y	National Net Settlement specified, but the source or the destination BIN has been specifically excluded.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
1Z	Invalid IRF Category Code.
20	The Merchant City (or Bank City in a bill payment transaction) field is blank or not left-justified.
21	The Merchant Country Code is missing or invalid.
22	The Merchant Category Code is: <ul style="list-style-type: none"><li>■ Zeros</li><li>■ Non-numeric</li><li>■ Non-existent code</li></ul>
23	The Merchant Category Code is invalid for the transaction type.
24	Invalid State/Province Code on a draft data, request for copy/original or fraud advice transaction.
26	The destination of a monetary transaction is defined as non-monetary.
28	The source of a monetary transaction is defined as non-monetary.
29	The Mail/Phone/Electronic and Indicator Commerce Indicator is invalid.
2A	Second Chargeback not allowed
30	The Card product is not supported for Electronic Commerce Transactions.
32	The Usage Code on a draft data transaction is invalid.
33	The Issuer Control Number on a request for copy/original transaction is invalid.
34	The Event Date field in Transaction Code 10 is nonnumeric or not a valid date.
35	The Source Amount in a Transaction Code 10 or 20 is greater than the maximum allowed for the Reason Code.
36	The Reimbursement Attribute code is not valid for the transaction type.
37	A non-domestic Copy Request/original contains insufficient information. The Merchant must be fully identified (Merchant Name and State/Country Code) or the Transaction Amount and Currency must be supplied.
38	UK Cat Chargeback with reason <b>23</b> or 83, and the account is not listed on Exception File.
39	UK Cat Chargeback with reason 96, and the amount is below MCC minimum.
3C	Invalid Merchant Volume Indicator. The content of the Merchant Volume Indicator field is not valid.
3E	Payment Guarantee Option Indicator is not valid.
3F	Member-Supplied Fee must be numeric.
3G	Member-Supplied Fee currency code invalid.
3H	Member-Supplied Fee greater than Source Amount.
3I	Member-Supplied Fee is missing.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
42	The Record Type in a Transaction Code 57 is not 1, 2 or 3, or the Record Subtype in a Transaction Code 58 is not 01, 02, 03 or 04.
43	The Destination BIN does not exist.
44	The Source BIN does not exist.
45	The destination of a monetary transaction is a Merchant-only BIN, but the transaction can be routed only to an Issuer BIN.
46	The source of a monetary transaction is a Merchant-only BIN, but the transaction can come only from an Issuer BIN.
47	The Source or Destination BIN in a National Net or Bilateral Interchange transaction is a US Member or the Merchant Country Code is US
48	The Source BIN, Destination BIN and Merchant in a National Net or Bilateral Interchange transaction are not all in the same country or the Source Currency is not the local currency.
49	The counts or amounts in a Transaction Code 58 are not numeric.
4A	Merchant country differs from Issuer country for a Card range defined as domestic only.
4B	Active mark not valid for settlement service.
4C	BIN blocked from clearing and settlement activity.
4D	Reserved
4E	Invalid MVV.
50	The Card Expiration Date in a fraud advice transaction is invalid.
51	The Settlement Flag field is invalid.
52	No NNS defined for country.
53	The Source Amount is zero when it should be greater than zero or the decimal amount is greater than zero when the Source Currency Code indicates a non-fractional currency (for example, Japanese yen).
54	The Destination BIN in a fraud advice transaction is invalid.
56	The Currency Code in a Copy Request/original, data capture advice or interface transaction advice is invalid.
57	The Transaction Amount field in a Copy Request/original or Source Amount field in a data capture advice or interface transaction advice is invalid.
58	No relationship is defined between the data capture processor and the Acquirer for Transaction Code 57.
59	The source of a monetary transaction is an Issuer BIN, but the transaction can be sent only by an acquiring BIN.
5A	Currency Code no longer supported for first Presentments.
5B	Source/Destination is not a bankcard BIN.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
5C	Invalid Merchant Country for bankcard.
60	A Transaction Code 57 has an invalid Draft Submitted Flag.
61	A Transaction Code 57 has an invalid data capture processor BIN.
62	The Destination BIN of a monetary transaction is an Issuer BIN only, but the transaction can be sent only to an acquiring BIN.
67	The State/Country Code in Transaction Code 10 or 20 is invalid.
68	The Account Number in Transaction Code 10 or 20 is invalid. The Account Number must be zero for certain reason codes and non-zero for others.
69	The Text Message area of Transaction Code 10 or 20 is all spaces.
6A	Invalid Record Type.
6B	Event Date not present or valid.
6C	Account Number must point to a Destination BIN.
70	Issuer cannot receive additional Sender Data.
71	Additional required Sender Data Missing.
76	The destination BIN could not be found in the SMS Globals. Contact Visa Europe Customer Support.
80	<p>Product Reclassification has occurred.</p> <p>Product Reclassification occurs in the following conditions:</p> <ul style="list-style-type: none"> <li>■ The Product ID submitted by the Acquirer does not match the Product ID used to process the transaction.</li> <li>■ No Product ID was submitted by the Acquirer, and the Product ID used to process the transaction does not match the Product ID associated with the Account Range in the Edit Package ARDEF table.</li> </ul>
81	<p>Spend Qualified Indicator Reclassification has occurred.</p> <p>Spend Qualified Indicator Reclassification occurs when the Acquirer has submitted a non-space Spend Qualified Indicator (SQI) value in the Draft Data TCR5 (position 149) that does not match the SQI used to process the transaction.</p>
90	The Settlement Reporting Entity (SRE) for the Acquirer could not be found. For TC10 Fee collections and TC20 Funds Disbursements, the source BIN could not be found. Contact Visa Europe Customer Support.
91	The Settlement Reporting Entity (SRE) for the Issuer could not be found. For TC10 Fee Collections and TC20 Funds Disbursements, the destination BIN could not be found. Contact Visa Europe Customer Support.
97	In a non-domestic bilateral transaction (currently valid only in the Latin America and Caribbean Region), the Merchant Country, Source BIN or Destination BIN is in different regions.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
98	In a non-domestic bilateral transaction, the Source BIN and Destination BIN are in the same country.
99	A non-domestic bilateral transaction has the Acquirer BIN in a different country than the Merchant or has the Source Currency Code in a different currency from the Merchant's currency.
9A	Invalid TCR 2 or invalid/missing data in a required NNSS field.
9B	Settlement Flag must be a 3 for clearing only.
9C	Invalid Transaction Code for clearing-only transactions.
9D	Request for Copy Dispute Mediation not allowed.
9E	Token to PAN relationship cannot be located.
9F	ECI reclassification has occurred on a token transaction.
A1	The reference number BIN in a Bill Payment transaction is invalid. The field must contain a valid BIN and must be the same as the Source or Destination BIN.
A2	The Transfer Type is not numeric in a Bill Payment transaction.
A3	The Special Chargeback Indicator is invalid.
A4	The value of the Chargeback is less than the minimum amount allowed.
A5	In a Chargeback Reduction Service (CRS) return, a Chargeback is not above the Floor Limit as required.
A6	In a CRS return, the CRB/Chargeback (Chargeback Reason Code 70) contains an authorization code or 0000Y in the authorization code field.
A7	In a CRS return, a CRB/Chargeback is above the Floor Limit when it is required to be at or below the Floor Limit.
A8	In a CRS return, the CRB/Chargeback has an Account Number not listed in the Merchant's bulletin or on the Exception File on the date of purchase.
A9	A required TCR is missing.
AB	The original draft (TC 05) transaction Account Number was listed in the Card Recovery Bulletin on the purchase date, and the amount was below the Floor Limit without authorization.
AD	The original draft (TC 05) transaction Account Number was listed in the Exception File on the purchase date, and the amount was below the Floor Limit without authorization.
B1	A Transaction Code 57 has an invalid Account Number.
B2	The Transaction Code Qualifier is invalid.
B3	The Cashback field is invalid.
B4	The Format Code in the Acquirer Reference Number field is invalid.
B5	Prepaid Load not permitted.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
B7	The Destination Currency Code is not space-filled.
B8	The Special Condition Indicators are invalid.
B9	The Account Number check digit is invalid.
BA1	The transaction did not qualify for the Submitted Fee Program.
BA2	The Submitted Fee Program Indicator is invalid.
BA3	Ineligible transaction from a Limited Acceptance Merchant.
BE	The Currency Code is invalid.
BH	The higher of CPS/Retail debit or Credit Card rate applies.
C0	Stop Payment.
C1	Revocation of Authorization.
C2	Revocation of All Authorizations Order.
C3	The Source Currency Code is not valid for the transaction type.
C4	The Source Currency Code in a Chargeback transaction does not match the Issuer's billing currency code in the configuration table.
C5	The Central Processing Date is invalid.
C6	The Merchant ZIP Code is invalid.
C7	The Chargeback Reason Code is invalid for Automated Fuel Dispenser transactions if the account is not on the Exception File.
CA	The Authorization Source Code is invalid.
CB	The POS Terminal Capability field is invalid.
CC	The POS Entry Mode field is invalid.
CD	The Cardholder ID Method field is invalid.
CE	The Online Authorization Reason Code in a draft data transaction is invalid.
CF1	The Card Sequence Number is invalid.
CF2	The Terminal Transaction Date is invalid.
CF3	The Terminal Capability Profile field is invalid.
CF4	The Unpredictable Number field is invalid.
CF5	The Application Transaction Counter field is invalid.
CF6	The Application Interchange Profile field is invalid.
CF7	The Cryptogram field is invalid.
CF8	Invalid Issuer Application Data.
CG1	The Terminal Verification Results field is invalid.
CG3	Script 1 Identifier subfield is invalid.
CG4	Script 1 Result subfield is invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
CG5	Source or Destination or Merchant Country is invalid for Chip Debit/Credit transactions.
CG6	Terminal Country Code is invalid.
CG7	Terminal Serial Number is invalid.
CG8	Source Currency is invalid.
CG9	Card Acceptor ID is invalid.
CH1	Terminal ID is invalid.
CH2	Destination currency is not zeros.
CH3	Source Amount is not numeric.
CH4	Acquirer is not eligible for requested fee rates.
CH5	Chip Card fees were requested for a non-Chip Transaction.
CJ	The Cardholder ID Method is not valid for the POS Entry Mode.
D1	A transaction that requires currency conversion could not be converted because the necessary Currency Conversion Rate was not available.
D2	A Transaction Amount conversion resulted in zero when converting from a Source Amount to USD or from USD to a Destination Amount.
D3	The USD value of a transaction exceeds the maximum amount allowable.
D4	A transaction's Destination Amount is too large for the Destination Amount field.
D5	The transaction was rejected because the Merchant Issuer or Acquirer country code has been embargoed.
D6	Transaction Code 30 was returned because of an invalid Destination BIN.
D7	Transaction Code 31 was returned because of an invalid Source BIN.
D8	An Issuers' Clearinghouse System transaction (TC 30 or 31) was rejected because a non-US BIN is involved.
DA	The Reversal Flag field in a data capture advice or an interface transaction advice is invalid.
DC	The Capture Date field in a data capture advice or an interface transaction advice is invalid.
DF	The Agent field in a data capture advice or an interface transaction advice is invalid.
DG	The Chain field in a data capture advice or an interface transaction advice is invalid.
DH	The Merchant Number field in a data capture advice or an interface transaction advice is invalid.
DI	The Merchant Store field in a data capture advice or an interface transaction advice is invalid.
DJ	The Terminal Number field in a data capture advice or an interface transaction advice is invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
DK	The Merchant Batch Number field in a data capture advice or an interface transaction advice is invalid.
DL	The Merchant Batch Date field in a data capture advice or an interface transaction advice is invalid.
DM	The Discover Merchant ID field in a data capture advice or an interface transaction advice is invalid.
DN	The Transaction Time field in a data capture advice is invalid.
DO	The Transaction Type field in a data capture advice or an interface transaction advice is invalid.
DP	The Transaction Void Indicator field in a data capture advice is invalid.
DQ	The Card Entry Method field in a data capture advice is invalid.
DR	The Film Locator field in a data capture advice or an interface transaction advice is invalid.
DS	The Tip field in a data capture advice or an interface transaction advice is invalid.
DT	The Batch Transaction Count field in a data capture advice is invalid.
DU	The Batch Net Amount field in a data capture advice is invalid.
DV	The Batch Net Amount Sign field in a data capture advice is invalid.
DW	The Batch Record Count field in a data capture advice is invalid.
DX	The Batch Gross Amount field in a data capture advice is invalid.
DY	The Destination BIN field in an interface transaction advice is invalid.
DZ	The Acquirer Bank ID field in an interface transaction advice is invalid.
E1	The Format Code in Transaction Code 57 or 59 is not 02, 03, 05, 10, 11 or 12.
E2	The Service Establishment Number in Transaction Code 57 or 59 is not numeric or has an invalid check digit.
E3	The Invoice Batch Code in Transaction Code 57 or 59 is not greater than zero.
E4	The Invoice Sub-code in Transaction Code 57 or 59 is not numeric.
E5	The Process Control ID in Transaction Code 57 or 59 is not greater than zero.
E6	The File Sequence Number in Transaction Code 57 is not numeric.
E7	The Chain Affiliated Property (CAP) Number in Transaction Code 57 or 59 is not numeric or has an invalid check digit.
E8	The Approval Code in Transaction Code 57 or 59 is invalid.
E9	The Charge Description in Transaction Code 57 or 59 is blank or the field is not left-justified.
EA	The Record of Charge (ROC) Number in Transaction Code 57 or 59 is not numeric or the field is not right-justified.
EB	The Expiration Date in Transaction Code 57 or 59 is invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
EC	The Tax Amount is not numeric.
ED	The Item Quantity in Transaction Code 57 or 59 is not numeric or is zero where the Item Unit Price or Item Total Price is greater than zero.
EE	The Item Descriptor in Transaction Code 57 or 59 contains all blanks where the Item Quantity is greater than zero.
EF	The Item Unit Price in Transaction Code 57 or 59 is zero where the Item Quantity is greater than zero or not numeric.
EG	The Item Total Price in Transaction Code 57 or 59 is zero where the Item Quantity is greater than zero.
EH	The Rental Agreement Number in Transaction Code 57 or 59 is blank or is not left-justified.
EI	The Audit Adjustment in Transaction Code 57 or 59 is not numeric.
EJ	The Audit Adjustment Indicator in Transaction Code 57 or 59 is invalid.
EK	The Auto Reference Number in Transaction Code 57 or 59 is invalid.
EL	The Rental City Transaction Code 57 or 59 is blank or is not left-justified.
EM	The Rental State in Transaction Code 57 or 59 is an invalid US State Code.
EN	The Rental Date in Transaction Code 57 or 59 is invalid.
EO	The Rental Time in Transaction Code 57 or 59 is invalid.
EP	The Return City in Transaction Code 57 or 59 is blank or is not left-justified.
EQ	The Return State in Transaction Code 57 or 59 is an invalid US State Code.
ER	The Return Date in Transaction Code 57 or 59 is invalid.
ES	The Return Time in Transaction Code 57 or 59 is invalid.
ET	The Renter Name in Transaction Code 57 or 59 is blank or is not left-justified.
EU	The Charge Type in Transaction Code 57 or 59 is not 1, 2 or 3.
EV	The Arrival Date in Transaction Code 57 or 59 is invalid.
EW	The Departure Date in Transaction Code 57 or 59 is invalid.
EX	The Duration of Stay in Transaction Code 57 or 59 is invalid.
EY	The Special Program in Transaction Code 57 or 59 is invalid.
EZ	The Room Rate in Transaction Code 57 or 59 is invalid.
F1	The Account Number in Transaction Code 57 or 59 does not begin with 34 or 37.
F2	The Food ID in Transaction Code 57 or 59 is not FOOD^^^^, FOOD-BEV or B-MY-GST. (^ = space)
F3	The Food Amount in Transaction Code 57 or 59 is invalid.
F4	The Beverage Amount in Transaction Code 57 or 59 is invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
F5	The Beverage ID in Transaction Code 57 or 59 is invalid.
F6	Tip Amount 1 in Transaction Code 57 or 59 is invalid.
F7	Tip Recipient Literal 1 in Transaction Code 57 or 59 is invalid.
F8	Tip Amount 2 in Transaction Code 57 or 59 is invalid.
F9	Tip Recipient Literal 2 in Transaction Code 57 or 59 is invalid.
FA	Invalid Merchant Batch Key.
FB	Invalid Original Ticket Number.
FC	Invalid Transaction Based on Record Format Code in TC 57.
FD	Invalid Multiple Clearing Sequence Number in TC 57.
FE	Invalid Multiple Clearing Sequence Count in TC 57.
FF	Invalid Market-specific Authorization Data Indicator in TC 57.
FG	Invalid Total Authorized Amount in TC 57.
FH	Invalid Submitted Authorization Data Indicator in TC 57.
G0	Invalid Requested Fulfilment or Non-f fulfilment Method.
G1	Invalid Issuer RFC BIN.
G2	Invalid Issuer RFC Sub-address.
G3	Invalid End Flag.
G4	Invalid Last TCR Data Length.
G5	Invalid Retrieval Request ID.
G6	Invalid Data Type Flag.
G7	Invalid Transaction Type.
G8	Invalid Source Routing Flag.
G9	Invalid Destination Routing Flag.
GA	Invalid Message Transaction Number.
GB	Invalid Destination Sub-address.
GC	Invalid Source Sub-address.
GD	Invalid Error Return Flag.
GE	Invalid Retrieval Request Reason Code in an RFC Message Transaction.
GF	Invalid Data Flags.
GG	Invalid Error Reason Code.
GH	Invalid Ruling Reason Code.
GI	Invalid Dispute Request Date.
GJ	Invalid Request Type.
GK	Invalid Request Processing Date.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
GL	Invalid Pick-list ID.
GM	Invalid Pick-list Item Number.
GN	Invalid Purchase Year.
GP	Invalid Statement Date.
GQ	Transaction could not be completed - violation of law
GT	TC 51 or TC 53 transaction no longer valid in jurisdiction.
GU	TC52 is not valid for this transaction.
GV	Invalid TC 52 - beyond the allowed time limit. Normal time limit for request for copy is 12 months from the original transaction date. For Healthcare Auto-sub Data Retrieval Requests (Request for Copy reason code 27), the time limit is 60 months from the original transaction date.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
H0	<p>The recalculation of the validation code at the VIC showed that one of the fields listed below did not match the value in the authorization message.</p> <p><b>CPS - US:</b></p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Authorized Amount</li> <li>■ Authorization Characteristics Indicator</li> <li>■ Authorization code</li> <li>■ Authorization Currency Code</li> <li>■ Authorization Response Code</li> <li>■ Cash back</li> <li>■ Market-Specific Authorization Indicator</li> <li>■ Merchant Category Code</li> <li>■ POS Entry Mode</li> <li>■ Transaction Identifier</li> <li>■ Product ID</li> </ul> <p><b>CPS/ATM:</b></p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Authorization Characteristics Indicator</li> <li>■ Transaction Identifier</li> <li>■ Authorized Amount</li> <li>■ Authorization Currency Code</li> <li>■ Merchant Country Code</li> <li>■ ATM Account Selection</li> <li>■ Acquirer BIN</li> <li>■ Surcharge Amount</li> </ul>
H1	For a CPS transaction, the purchase date and authorization date timeliness requirements were not met.
H2	Authorization Characteristics Indicator is invalid. In the US region of Visa Inc., this could imply that the Authorization Characteristics Indicator is invalid for the Transaction Code Qualifier submitted.
H3	Unattended Acceptance Terminal Indicator is invalid.
H4	Prepaid Card Indicator is not a space or a P.
H5	Transaction Identifier is non-numeric.
H6	Transaction Identifier must be zeros.
H7	Transaction Identifier must not be zeros.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
H8	Authorized Amount is non-numeric.
H9	Authorized Amount must be zeros.
HA	Authorized Amount must not be zeros.
HB	Authorization Currency Code is invalid.
HC	Authorization Currency Code must not be spaces.
HD	Authorization Currency Code must be spaces.
HE	Authorization Response Code is invalid.
HF	Authorization Response Code must be spaces.
HG	Validation Code must not be spaces.
HH	Validation Code must be spaces.
HI	Payment Service Indicator is invalid for the transaction type.
HJ	Authorization Currency Code must be the same as the Source Currency Code.
HK	Chargeback Reason Code is not valid for a CPS transaction.
HL	Transaction Identifier is invalid. An example is when Visa does not have the Transaction Identifier on file.
HM	Excluded Transaction Identifier Reason must be spaces.
HN	Excluded Transaction Identifier Reason is invalid.
HP	Invalid Requested Payment Service field. In the US region, this could imply that the Requested Payment Service is invalid for the Transaction Code Qualifier submitted.
HQ1	Market-specific data requirement not met - Invalid Original Ticket Number or Ancillary Service Description.
HQ2	Market-specific data requirement not met - Invalid Lodging Check-in Date.
HQ3	Market-specific data requirement not met - Invalid Purchase Identifier format.
HQ4	Market-specific data requirement not met - Total Authorization Amount must be greater than zero.
HQ5	Market-specific data requirement not met - Invalid Market-Specific Authorization Data Indicator.
HQ6	Market-specific data requirement not met - Invalid Car Rental Check-Out Date.
HQ7	Market-specific data requirement not met - invalid Merchant Telephone Number or URL or Email.
HR1	Multiple Clearing Sequence Number must be numeric.
HR2	Multiple Clearing Sequence Number must be greater than zero.
HS	Multiple Clearing Sequence Count must be numeric.
HT	Transaction does not meet authorization timeliness criteria.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
HT1	Total Authorized Amount must be numeric.
HT2	Total Authorized Amount must be zero.
HU	Invalid Authorization Characteristics Indicator and Requested Payment Service field combination.
HU2	Invalid Reimbursement Attribute, Requested Payment Service and Authorization Characteristics Indicator combination for the market segment and Transaction Code.
HV1	Failed amount tolerance edit - Source Amount is greater than allowed.
HV2	Failed amount tolerance edit - Source Amount and Authorization Amount tolerance requirements not met.
HW	Transaction not eligible for CPS processing.
HX	Invalid Market-Specific Authorization Data Indicator.
HY	Failed amount tolerance edit. Source Amount and Authorization Amount tolerance requirements not met. Please resubmit.
HY1	Failed amount tolerance edit. Authorization Amount and Source Amount must match. Adjust Source Amount to match authorization and resubmit clearing transaction.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
HZ	<p>The recalculation of the validation code at the VIC showed that one of the fields listed below did not match the value in the authorization message. Please resubmit.</p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Authorized Amount</li> <li>■ Authorization Characteristics Indicator</li> <li>■ Authorization Code</li> <li>■ Authorization Currency Code</li> <li>■ Authorization Response Code</li> <li>■ Cash back</li> <li>■ Market-Specific Authorization Indicator</li> <li>■ Merchant Category Code</li> <li>■ POS Entry Mode</li> <li>■ Transaction Identifier</li> <li>■ Product ID</li> </ul> <p><b>CPS/ATM:</b></p> <ul style="list-style-type: none"> <li>■ Account Number</li> <li>■ Authorization Characteristics Indicator</li> <li>■ Transaction Identifier</li> <li>■ Authorized Amount</li> <li>■ Authorization Currency Code</li> <li>■ Merchant Country Code</li> <li>■ ATM Account Selection</li> <li>■ Acquirer BIN</li> <li>■ Surcharge Amount</li> </ul>
J1	The Payment Mode in a Japanese National Data transaction is invalid.
J2	The Net Sales Amount in a Japanese National Data transaction is not numeric.
J3	The Tax and Mailing Charge in a Japanese National Data transaction is not numeric.
J4	The Sales Draft Reference Number in a Japanese National Data transaction is not numeric.
J6	The Katakana Merchant Name in a Japanese National Data transaction is blank.
J7	The Net/Gross Flag in a Japanese National Data transaction is not numeric.
J8	The Acquirer's Invoice Amount in a Japanese National Data transaction is not zero.
J9	The Bonus Code in a Japanese National Data transaction is not zero or 1, or the Bonus Code is 1 when the payment mode is not 10.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
JA	Invalid value in the Number of Instalment Payments in a Japanese National Data transaction.
JB	The Number of Bonus Payments in a Japanese National Data transaction is not numeric.
JC	The Bonus Amount in a Japanese National Data transaction is not numeric.
JD	The Number of Instalment Payments in a Japanese National Data transaction is not numeric.
K1	Invalid Payment Code.
K2	Invalid Merchant Name.
K3	Invalid Merchant ID.
K4	Invalid Merchant Type.
K6	Invalid Sales Tax Indicator.
K7	Invalid Purchase Identifier Format.
K8	Invalid AVS Response Code.
K9	Invalid Travel Agency Name.
KA	Invalid Restricted Ticket Indicator.
KB	Invalid Check-In Date.
KC	Invalid No-Show Indicator.
KD	Invalid Extra Charges.
KE	Invalid Travel Agency Code.
KF	Invalid Check-Out Date.
KG1	Invalid Type of Purchase for the Fleet Service.
KH	Missing TCR.
KJ	Message Identifier in TC 50 is not valid.
KK	National Tax Included Indicator is not valid.
KL	Item Sequence Number in TC 50 is not valid.
KP	Invalid Purchase Identifier.
KR	Invalid Destination/Source BIN for money transfer.
KS	Invalid Service Code.
KT	Invalid Interchange Reimbursement Fee Multiplier value
KU	Invalid Payment Method Code
KV	Invalid Electronic Commerce Goods Indicator
KW	Invalid POS Environment Code
L1	Invalid Transaction Type in a TC 09 or TC 19.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
L2	Invalid Usage Code.
L3	Invalid Account Number Format Code.
L4	Invalid Origination Date.
L7	Invalid Test Transaction Indicator.
L8	Missing authorization from a service provider.
L9	Invalid Transaction ID extension.
LA	Invalid Customer ID Number.
LB	Customer Name must not be blank.
LC	Invalid Terminal Type.
LD	Invalid Terminal Capability.
LE	Invalid Entry Mode.
LF	Invalid Biller Country.
LG	Invalid Amount Due.
LH	Invalid Amount Due Currency.
LI	Invalid Due Date.
LU	Invalid Authorization Date.
LK	Payment application amount must be numeric.
LM	Invalid Customer Mailing Address.
LN	Biller not on Universal Biller File.
LO	Invalid Send-back Reason Code.
LP	Invalid Originator's Reference Number.
LQ	Account Number does not match a valid Account Number mask for the biller.
LR	Invalid Change Code.
LT	Invalid Customer City.
LU	Invalid Customer State/Province/Region.
LV	Source BIN is not a valid Biller Financial Institution.
LW	Invalid Beneficiary Reference Number.
LX	Invalid Customer Post code.
LY	Invalid Customer Country.
M3	Invalid Customer Account Type Indicator.
M5	Customer ID Number not found.
M6	Invalid Destination BIN.
M7	Old data not found.
M8	Invalid Active Mark.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
M9	Invalid Destination BIN for Biller Financial Institution.
MA	Invalid Service Type Code.
MB	Invalid Action Code.
MC	Invalid Confirmation Message Code.
MD	Invalid Effective Date.
ME	Invalid Customer Name.
MF	Invalid Frequency of Invoice Value.
MG	Invalid Detail Invoice Option.
MH	Invalid Beginning Statement Date.
MI	Invalid Ending Statement Date.
MJ	Invalid Balance Due.
MK	Invalid Balance Due Sign.
ML	Invalid Balance Due Currency Code.
MM	Invalid Minimum Amount Due.
MN	Invalid Past Due Amount.
MP	Invalid Beginning Balance.
MQ	Invalid Beginning Balance Sign.
MR	Invalid Total Biller Credits.
MS	Invalid Total Biller Debits.
MT	Invalid Total Customer Credits.
MU	Invalid Total Customer Debits.
MV	Invalid Additional Amount Due.
MW	Invalid Amount Subject to Finance Charge.
MX	Invalid Interest Rate.
MY	Invalid Interest Rate Code.
MZ	Invalid Late Due Date.
N0	Invalid New Data.
N1	Biller Financial Institution, Customer Financial Institution (Issuer) and Service Provider are not in the same country.
N2	Invalid Customer Province.
N3	Summary Invoice Presentment not supported by biller.
N4	Invalid Destination Currency Code.
N5	Invalid Biller Mailing Address.
N6	Invalid Market Indicator Code.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
N7	Account Verification Transaction not supported by biller.
N8	Invalid Source Amount in Account Verification Transaction.
N9	Invalid Amount Due in Account Verification Transaction.
N10	Interest Rate must be numeric.
N11	Interest Accrual Days must be numeric.
N12	Interest Accrual Amount must be numeric.
NC	The Dynamic Currency Converter Indicator is invalid.
P1	Additional data requirement not met.
P2	Invalid RPS/ACI/RA combination.
P4	Incorrect Miscellaneous Fuel Tax Exemption Status for the transaction type.
P5	Invalid Merchant or Account Product ID for the program.
R01	Chargeback or representment Reason Code is not valid for a CPS transaction.
R02	Chargeback Reason Code is not valid for a PS2000 Card-present/T&E Transaction.
R03	Chargeback Reason Code is not valid for a PS2000 Card-present/non-T&E Transaction.
R04	Chargeback Reason Code is not valid for a PS2000 Card-not-present and AVS/T&E Transaction.
R05	Chargeback Reason Code is not valid for a PS2000 Card-not-present and AVS/non-T&E Transaction.
R06	Chargeback Reason Code is not valid for a PS2000 Card-not-present and T&E Transaction.
R07	Chargeback Reason Code is not valid for a PS2000 Card-present and no verifiable Cardholder identification/non-T&E Transaction.
R08	Chargeback Reason Code is not valid for a PS2000 Card-not-present/T&E Transaction.
R09	Chargeback Reason Code is not valid for a PS2000 Card-not-present/non-T&E Transaction.
R10	Chargeback or representment Reason Code is not valid for a non-CPS transaction.
R21	Partial Chargeback amount exceeds difference between authorization and source amounts.
S01	Transaction Identifier is invalid, for example, when Visa Europe does not have the Transaction Identifier on file.
S02	Reimbursement Attribute does not match original Presentment or is invalid for this transaction.
S03	Transaction Code is not applicable for the given Reason Code

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
S04	Transaction Code does not properly correspond to the Transaction Code on the Presentment or Chargeback. For example, when Presentment is TC 05, Chargeback must be TC 15.
S05	Usage Code field is invalid for the transaction life cycle sequence of events or is not allowed for the transaction.
S06	Usage Code is not allowed for the given Reason Code of the transaction.
S07	A Chargeback with the given Usage Code has already been processed for this Transaction Identifier.
S08	Invalid Account Number for the given Transaction Identifier.
S09	First Chargeback must be done prior to second Presentment.
S10	Second Presentment must be done prior to second Chargeback.
S13	A reversal has already been processed. This transaction is invalid at this time.
S14	A subsequent transaction has been processed prior to the receipt of the reversal.
S15	Account Number does not match original Presentment or is invalid for this transaction.
S16	Acquirer Business ID does not match original Presentment or is invalid for this transaction.
S17	Special Condition Indicator does not match original Presentment or is invalid for this transaction.
S18	Card Acceptor ID does not match original Presentment or is invalid for this transaction.
S19	Fee Program Indicator does not match previous transaction or the submitted Fee Program Indicator is invalid.
S20	Acquirer Reference Number does not match original Presentment or is invalid for this transaction.
S21	Merchant State/Province does not match original Presentment or is invalid for this transaction.
S22	Multiple Clearing Sequence Number does not match original Presentment or is invalid for this transaction.
S23	Requested Payment Service does not match original Presentment or is invalid for this transaction.
S25	Duplicate transaction. Transaction has already been processed.
S27	Either a corresponding transaction for the reversal has not been processed, or one or more fields in the reversal, such as the CPD date field, does not correspond to the item being reversed.
S30	Transaction Amount does not match original Presentment or is invalid for this transaction.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
S35	Transaction Currency Code does not match original Presentment or is invalid for this transaction.
S40	Merchant Country Code does not match original Presentment or is invalid for this transaction.
S45	Purchase Date does not match original Presentment or is invalid for this transaction.
S50	Special Chargeback Indicator must be a P if the Source Amount of the Chargeback is less than the original Presentment amount, or the Source Amount of the representation is less than the Chargeback amount.
S55	Duplicate Request for Copy or Original on the same Transaction Identifier. Valid Reason Codes for Duplicate Request are 34 and 39.
S60	Retrieval Request ID must equal Request for Copy or Original.
S70	Merchant Verification Value does not match original Presentment or is invalid for this transaction.
T01	Transaction was not received within the time period specified in the applicable payment scheme or processing rules.
T02	Chargeback submitted sooner than the applicable payment scheme or processing rules allow.
T03	Chargeback Reason Code is invalid for domestic transactions.
T04	Member Message Text is invalid for the Chargeback Reason Code.
T05	Documentation Indicator is invalid for the Reason Code or for the Merchant Category Code associated with the Reason Code.
T07	Unattended Acceptance Terminal Indicator does not match original Presentment or is invalid for this transaction.
T08	Chargeback Reference Number does not match previous Chargeback or is invalid for this transaction.
T10	CRB/Exception File Indicator field does not match original Presentment or is invalid for this transaction.
T15	Merchant Category Code does not match original Presentment or is invalid for this transaction.
T20	Mail/Phone/Electronic Commerce and Payment Indicator field does not match original Presentment or is invalid for this transaction.
T25	Prepaid Card Indicator does not match with original Presentment or is invalid for this transaction.
T30	Source Amount does not match prior Presentment.
T31	Source Amount must be greater than or equal to the minimum amount allowed for the Reason Code.
T32	Source Amount exceeds the maximum amount allowed for this transaction.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
T33	Source Amount must be less than or equal to the prior Chargeback amount.
T34	Source Amount must be less than or equal to the prior Presentment.
T35	Source Amount must be less than or equal to two times the original Presentment amount.
T36	Source Amount must be less than the prior Presentment.
T38	Terminal ID does not match original Presentment or is invalid for this transaction.
T40	Request for Copy must be done prior to this transaction.
T41	Retrieval Request was submitted prior to this Chargeback. Request Reason Code is not allowed for the Chargeback reason code.
T42	Retrieval Request was submitted prior to this transaction. Request Reason Code was not 29 or 79 and is not allowed for the Chargeback Reason Code
T45	Issuer Control Number does not match Retrieval Request or is invalid for this transaction.
T50	Request Reason Code does not match Retrieval Request or is invalid for this transaction.
T51	Additional Retrieval Request is not allowed when non-fulfilment exists for Reason Code 3 or 4.
T60	Dispute was ruled in favour of the Acquirer. Chargeback Reason Code is invalid for the Mediation Ruling.
T61	Chargeback Reason Code is inconsistent with Dispute Reason.
T62	Chargeback Reason Code is not allowed when a non-fulfilment exists or there is no fulfilment on file.
T63	Chargeback Reason Code is not allowed when a fulfilment exists.
T64	Transaction type is not allowed when a fulfilment or a non-fulfilment was submitted past the allowed timeframe.
T65	A Non-fulfilment message exists. Representment is invalid.
T70	A Retrieval Request with the same Transaction Code must be submitted before making a repeat request.
U1	Invalid National Net Country Code
U2	Invalid Account Type
U3	Invalid IRF Type
U4	Member-Supplied Tax for IRF is missing
U5	Invalid Merchant Fiscal ID (RFC)
U6	Invalid Instalment Payment Indicator
U7	Number of Instalment Payments is missing or invalid.
U8	Grace Period is missing or invalid.

**Table 51: Return/Reclassification Reason Codes (continued)**

Return/Reclassification Reason Codes	
Code	Error condition
U9	Invalid Frequency of Payment
U10	Instalment Payment Interest is missing or invalid.
U11	VAT for Instalment Payment Interest is missing or invalid.
U12	Instalment Payment Number is missing or invalid.
V1	Source Settlement Reporting Entity (SRE) not found.
V2	Destination Settlement Reporting Entity (SRE) not found.
V3	Unmatched FCS (Format Conversion Service) ATM Transaction.
V4	Money Transfer Data Requirement not met - Missing AML Data.
X1	Reserved for future use.
X2	Reserved for future use.
X3	Reserved for future use.
X4	Invalid character in a text field.
X5	Reserved for future use.

## A.51 Service Type

The Service Type Code is used in the following Interchange format:

- Draft Data:  
TCR 3 (Fleet Service), position 150

**Table 52: Service Type Codes**

Service Type Codes	
Code	Definition
Space	Non-Fuel Transaction
F	Full Service
S	Self-Service

## A.52 Settlement Flag

The Settlement Flag is used in the following Interchange formats:

- Draft Data:  
TCR 0, position 150
- TC 10, Fee Collection:  
TCR 0, position 147
- TC 20, Funds Disbursement:  
TCR 0, position 147

- TC 38, Copy Request and Fulfilment:  
TCR 0, position 38
- TC 39, Copy Fulfilment Service:  
TCR 0, position 38
- TC 52 Retrieval Request/Confirmation:  
TCR 0, position 138

**Table 53: Settlement Flags**

Settlement Flags	
Code	Definition
0	International Settlement Service.
3	Clearing-only service for Draft Data transactions. Code 3 is only valid if the Member's country has registered for Clearing-only service with Visa for Domestic Interchange.
8	National Net Settlement or Euro Area Net Settlement Service.
9	DMSC selects the appropriate settlement service based on routing and country default. <b>Note</b> A code 9 may be used only if the Member's country has registered a default settlement service with Visa for Domestic Interchange.

## A.53 Special Chargeback Indicator

The Special Chargeback Indicator is used in the following Interchange format:

- Draft Data:  
TCR 1 - Additional Data, position 117
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 88

**Table 54: Special Chargeback Indicators**

Special Chargeback Indicators	
Code	Definition
Space	Field not applicable.
P	Partial amount Chargeback.

## A.54 Special Condition Indicator

Special Condition Indicators are used in the following Interchange format:

- Draft Data:  
TCR 1 - Additional Data, positions 74-75
- TC 38, VCRFS/VDAS message transactions:  
TCR 3, Chargeback Documentation Data, position 62-63
- TC 39, VCRFS/VDAS image message transactions:  
TCR 1, Forms Data, Exhibit E or Exhibit 2E, position 153-154

**Table 55: Special Condition Indicators**

Special Condition Indicators	
Code	Description
<b>First position (Risk Identification indicator)</b>	
Space	RIS indicator not required for this Merchant
1	Zero Floor Limit required.
2	Terminal capable of reading and transmitting the full unaltered contents of the magnetic stripe.
3	Zero Floor Limit and terminal capable of reading and transmitting the full unaltered contents of the magnetic stripe.
<b>Second position (Merchant Transaction indicator)</b>	
Space	None of the specified conditions is present.
B	Hotel qualifying for a special Floor Limit of USD 1000 and permitted to use Status Check Procedure (medium level of Chargeback protection).
D	Hotel permitted to use Status Check Procedure with a Floor Limit of USD 500 (lowest level of Chargeback protection).
F	Facsimile Draft provided.
H	Visa Lodging Services - Hotel qualifies for the special Floor Limit (non-domestic only).
L	Visa Lodging Services Merchant.
S	Hotel or restaurant Merchant qualifies for a special Floor Limit of USD 1500 and permitted to use Status Check Procedure (highest level of Chargeback protection).
8	Quasi-cash/Online gambling.
9	Existing Debt Indicator

## A.55 Transaction Code Qualifier

The Transaction Code Qualifier is used in position 3 of all Interchange formats except the following:

- TC 47, Member settlement data: print-ready:  
TCR 0, position 5
- TC 54, Table update record transactions:  
TCR 0, position 5
- TC 90, File header records:  
Not used
- TC 91, 92, Batch and file trailer records:  
TCR 0: ITF, position 5

**Table 56: Transaction Code Qualifiers**

Transaction Code Qualifiers	
Code	Definition
0	Default
1	Account Funding Transaction
2	Original Credit Transaction

## A.56 Type of Purchase Code

The Type of Purchase code is used in the following Interchange format:

- Draft Data:  
TCR 3 (Fleet Service), position 27

**Table 57: Type of Purchase Codes**

Type of Purchase Codes	
Code	Definition
1	Fuel Purchase
2	Non-Fuel Purchase
3	Fuel and Non-Fuel Purchase

## A.57 Unit of Measure Code

The Unit of Measure Code is used in the following Interchange format:

- Draft Data:  
TCR 3 (Fleet Service), position 30

**Table 58: Unit of Measure Codes**

Unit of Measure Codes	
Code	Definition
L	Litre
G	Gallon
I	Imperial Gallon
K	Kilo
P	Pound

## B    **Currency, country and state codes**

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This section lists and defines the codes used in the Currency Code, Country Code and State/Province Code fields of DMSC records.

## B.1 Fields holding country and currency codes

Country and currency codes are used in the following Interchange formats.

**Table 59: Country and currency code usage**

TCR	Country code, field positions	Currency code, field positions
<b>TC 01, 02, 03: Returned item transactions</b>		
TCR 9: Identifying data		51-53
<b>TC 05, Draft data</b>		
TCR 0	130-132	74-76, 89-91
TCR 2	17-19	
TCR 5: Payment Service Data		32-34
TCR 7: Chip Card Transaction Data	22-24	
TCR D: Instalment Payment		19-21
TCR 0: Draft data	21-23	59-61, 74-76
<b>TC 10, Fee collections</b>		
TCR 0: Cardholder Fee Assessment	21-23	59-61, 74-76
TCR 0: Cardholder Credits/Rebates	21-23	59-61, 74-76
<b>TC 20, Funds Disbursement</b>		
TCR 0: Draft data	21-23	59-61, 74-76
TCR 0: Cardholder Fee Assessment Reversal	21-23	59-61, 74-76
TCR 0: Cardholder Credits/Rebates	21-23	59-61, 74-76
<b>TC 33, Multipurpose message transactions</b>		
TCR 0: CRS Issuer Advice	131-133	68-70, 83-85
<b>TC 38, VCRFS/VDAS message transactions</b>		
TCR 1: Non-fulfilment		31-33
TCR 1: VCRFS/VDAS Advice	82-84	41-43, 121-123
TCR 2: VDAS Advice		80-82
<b>TC 39: VCRFS/VDAS image message transactions</b>		
TCR 1: Forms Data, Exhibit E or Exhibit 2E		26-28
TCR 4: Forms Data, Exhibit Q or Exhibit 3D		32-34
TCR 4: Forms Data, Exhibit Y or Exhibit 3C		9-11
<b>TC 44: Collection batch acknowledgment transactions</b>		
TCR 0: Batch Disposition Code A		38-40
<b>TC 46: Member settlement data: machine-readable</b>		
TCR 0: Report Group = Space		22-24

**Table 59: Country and currency code usage (continued)**

TCR	Country code, field positions	Currency code, field positions
<b>TC 48, DMSA advice record transactions</b>		
TCR 0: Format 1 (ISO-enriched)	107-109	78-80, 81-83
TCR 0: Format 2 Chip Card Informational Advice	119-121	60-62, 75-77
TCR 1: ISO-Enriched	153-155	
TCR 2: ISO-Enriched	28-30, 42-44	
TCR 6: ISO-Enriched		37-39
TCR 7: ISO-Enriched	22-24	
TCR 7: Format 2 - Chip Card Informational Advice	22-24	
<b>TC 50: Text message transactions</b>		
TCR 0: Commercial Card - Passenger Itinerary Data		129-131
TCR 0: Commercial Card - Invoice (Header and Summary)	97-99	
TCR 0: Commercial Card - General Use (Additional Data Elements)	97-99	
TCR 0: Commercial Card - Lodging (Additional Data Elements)	97-99	
TCR 0: Commercial Card - Car Rental (Additional Data Elements)	97-99	
TCR 0: Merchant Registration - Incoming	80-82	
TCR 0: Stop Recurring Payment	33-36	127-129
<b>TC 52, Retrieval Request record transactions</b>		
TCR 0	112-114	71-73
TCR 1		54-56
<b>TC 56 Currency conversion rate update record transactions</b>		
TCR 0		Ten positions
TCR 1		Twelve positions
<b>TC 57 Data capture advice records</b>		
TCR 1: Batch Header	75-77	
TCR 0: Transaction Detail		35-37

## B.2 Currency code to country cross-reference

Table 60: Numeric currency code to country name cross-reference

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
008	Albania
012	Algeria
032	Argentina
036	Australia; Christmas Island; Cocos (Keeling) Island; Heard and McDonald Island; Kiribati; Nauru; Norfolk Island; Tuvalu
044	Bahamas
048	Bahrain
050	Bangladesh
051	Armenia
052	Barbados
060	Bermuda
064	Bhutan
068	Bolivia
072	Botswana
084	Belize
090	Solomon Is.
096	Brunei Darussalam
104	Myanmar/Burma
108	Burundi
116	Cambodia
124	Canada
132	Cape Verde Is.
136	Cayman Is.
144	Sri Lanka
152	Chile
156	China
170	Colombia
174	Comoros
188	Costa Rica

**Table 60: Numeric currency code to country name cross-reference (continued)**

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
191	Croatia
192	Cuba
203	Czech Republic
208	Denmark; Faroe Islands; Greenland
214	Dominican Rep.
222 (and 840)	El Salvador
230	Ethiopia
232	Eritrea
238	Falkland Islands (Malvinas)
242	Fiji
262	Djibouti
270	Gambia
292	Gibraltar
320	Guatemala
324	Guinea
328	Guyana
332	Haiti
340	Honduras
344	Hong Kong
348	Hungary
352	Iceland
356	India
360	Indonesia
364	Iran
368	Iraq
376	Israel
388	Jamaica
392	Japan
398	Kazakhstan
400	Jordan

**Table 60: Numeric currency code to country name cross-reference (continued)**

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
404	Kenya
408	Korea, Democratic People's Republic of (North Korea)
410	Korea, Republic of (South Korea)
414	Kuwait
417	Kyrgyzstan
418	Laos
422	Lebanon
426	Lesotho
430	Liberia
434	Libyan Arab Jamahiriya
446	Macau
454	Malawi
458	Malaysia
462	Maldives
478	Mauritania
480	Mauritius
484	Mexico
496	Mongolia
498	Moldova, Republic of
504	Morocco; Western Sahara
512	Oman
516	Namibia
524	Nepal
532	Netherlands Antilles; Curacao; Sint Maarten
533	Aruba
548	Vanuatu
554	Cook Is.; New Zealand; Niue; Pitcairn; Tokelau
558	Nicaragua
566	Nigeria
578	Bouvet Is.; Norway; Svalbard and Jan Mayen Is.
586	Pakistan

**Table 60: Numeric currency code to country name cross-reference (continued)**

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
590	Panama
598	Papua New Guinea
600	Paraguay
604	Peru
608	Philippines
634	Qatar
643	Russian Federation
646	Rwanda
654	Saint Helena, Ascension and Tristan da Cunha
678	Sao Tome and Principe
682	Saudi Arabia
690	Seychelles
694	Sierra Leone
702	Singapore
704	Vietnam
706	Somalia
710	South Africa
728	South Sudan
748	Swaziland
752	Sweden
756	Liechtenstein
756	Switzerland
760	Syrian Arab Rep.
764	Thailand
776	Tonga
780	Trinidad and Tobago
784	United Arab Emirates
788	Tunisia
800	Uganda
807	Macedonia, the Former Yugoslav Republic of
818	Egypt

**Table 60: Numeric currency code to country name cross-reference (continued)**

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
826	United Kingdom
834	Tanzania, United Republic of
840	United States, American Samoa; Bonaire, Sint Eustatius and Saba; British Indian Ocean Territory; Ecuador; El Salvador (and 222); Guam; Marshall Islands; Micronesia; Northern Mariana Islands; Palau; Puerto Rico; Timor Leste; Turks and Caicos Is.; US Minor Outlying Islands; Virgin Is. (British); Virgin Is. (US)
858	Uruguay
860	Uzbekistan
882	Samoa
886	Yemen
901	Taiwan
932	Zimbabwe
933	Belarus
934	Turkmenistan
936	Ghana
937	Venezuela
938	Sudan
941	Serbia, Republic of
943	Mozambique
944	Azerbaijan
946	Romania
949	Turkey
950	Cameroon, United Republic of; Central African Republic; Chad; Congo; Equatorial Guinea; Gabon
951	Anguilla; Antigua and Barbuda; Dominica; Grenada; Montserrat; Saint Kitts-Nevis; Saint Lucia; Saint Vincent and The Grenadines
952	Benin; Burkina Faso; Guinea-Bissau; Ivory Coast (Cote d'Ivoire); Mali; Niger; Senegal; Togo
953	French Polynesia; New Caledonia; Wallis and Futuna Is.
967	Zambia
968	Suriname
969	Madagascar

**Table 60: Numeric currency code to country name cross-reference (continued)**

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
971	Afghanistan
972	Tajikistan
973	Angola
975	Bulgaria
976	Congo, The Democratic Republic of
977	Bosnia and Herzegovina
978	Andorra; Austria; Belgium; Cyprus; Estonia; European Union; Finland; France; France Metropolitan; French Guiana; French Southern Territory; Germany; Greece; Guadeloupe; Holy See (Vatican City State); Ireland; Italy; Latvia; Lithuania; Luxembourg; Malta; Martinique; Mayotte; Monaco; Montenegro; Netherlands; Portugal; Reunion; Saint Pierre and Miquelon; San Marino; Slovakia; Slovenia; Spain; United Nations Interim Administration Mission in Kosovo (UNMIK)
980	Ukraine
981	Georgia
985	Poland
986	Brazil
No universal currency	Antarctica, Palestine (State of); South. Georgia and South. Sandwich Islands

## B.3 Country names with their currency and country codes

Table 61: Country and currency codes

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Afghanistan	AF	004	Afghani	AFN	971
Albania	AL	008	Lek	ALL	008
Algeria	DZ	012	Algerian dinar	DZD	012
American Samoa	AS	016	US dollar	USD	840
Andorra	AD	020	Euro	EUR	978
Angola	AO	024	Kwanza	AOA	973
Anguilla	AI	660	E. Caribbean dollar	XCD	951
Antarctica	AQ	No universal currency			
Antigua and Barbuda	AG	028	E. Caribbean dollar	XCD	951
Argentina	AR	032	Argentine peso	ARS	032
Armenia	AM	051	Armenian dram	AMD	051
Aruba	AW	533	Aruban guilder	AWG	533
Australia	AU	036	Australian dollar	AUD	036
Austria	AT	040	Euro	EUR	978
Azerbaijan	AZ	031	Azerbaijani manat	AZN	944
Bahamas	BS	044	Bahamian dollar	BSD	044
Bahrain	BH	048	Bahraini dinar	BHD	048
Bangladesh	BD	050	Taka	BDT	050
Barbados	BB	052	Barbados dollar	BBD	052
Belarus	BY	112	Belarusian ruble	BYN	933

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Belgium	BE	056	Euro	EUR	978
Belize	BZ	084	Belize dollar	BZD	084
Benin	BJ	204	CFA Franc BCEAO	XOF	952
Bermuda	BM	060	Bermudian dollar	BMD	060
Bhutan	BT	064	Indian rupee	INR	356
			Bhutan ngultrum	BTN	064
Bolivia	BO	068	Boliviano	BOB	068
Bonaire, Sint Eustatius, and Saba	BQ	535	US Dollar	USD	840
Bosnia and Herzegovina	BA	070	Convertible mark	BAM	977
Botswana	BW	072	Pula	BWP	072
Bouvet Is.	BV	074	Norwegian krone	NOK	578
Brazil	BR	076	Brazilian real	BRL	986
British Indian Ocean Territory	IO	086	US dollar	USD	840
Brunei Darussalam	BN	096	Brunei dollar	BND	096
Bulgaria	BG	100	Bulgarian lev	BGN	975
Burkina Faso	BF	854	CFA Franc BCEAO	XOF	952
Burundi	BI	108	Burundi franc	BIF	108
Cambodia	KH	116	Riel	KHR	116
Cameroon, United Republic of	CM	120	CFA Franc BEAC	XAF	950
Canada	CA	124	Canadian dollar	CAD	124
Cape Verde Is.	CV	132	Cape Verde escudo	CVE	132

**Table 61: Country and currency codes (continued)**

<b>Country and currency codes</b>					
<b>ISO country name</b>	<b>ISO alpha country (2-character) code</b>	<b>ISO numeric country code</b>	<b>ISO currency name</b>	<b>ISO alpha currency code</b>	<b>ISO numeric currency code</b>
Cayman Is.	KY	136	Cayman Is. dollar	KYD	136
Central African Republic	CF	140	CFA Franc BEAC	XAF	950
Chad	TD	148	CFA Franc BEAC	XAF	950
Chile	CL	152	Chilean peso	CLP	152
China	CN	156	Yuan renminbi	CNY	156
Christmas Is.	CX	162	Australian dollar	AUD	036
Cocos (Keeling) Is.	CC	166	Australian dollar	AUD	036
Colombia	CO	170	Colombian peso	COP	170
Comoros	KM	174	Comoro franc	KMF	174
Congo	CG	178	CFA Franc BEAC	XAF	950
Congo (The Democratic Republic of The)	CD	180	Franc congolais	CDF	976
Cook Is.	CK	184	New Zealand dollar	NZD	554
Costa Rica	CR	188	Costa Rican colon	CRC	188
Croatia	HR	191	Croatian kuna	HRK	191
Cuba	CU	192	Cuban peso	CUP	192
Curacao	CW	531	Netherlands Antillean guilder	ANG	532
Cyprus	CY	196	Euro	EUR	978
Czech Republic	CZ	203	Czech koruna	CZK	203

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Denmark	DK	208	Danish krone	DKK	208
Djibouti	DJ	262	Djibouti franc	DJF	262
Dominica	DM	212	E. Caribbean dollar	XCD	951
Dominican Rep.	DO	214	Dominican peso	DOP	214
Ecuador	EC	218	US dollar	USD	840
Egypt	EG	818	Egyptian pound	EGP	818
El Salvador	SV	222	US dollar	USD	840
			El Salvador Colon	SVC	222
Equatorial Guinea	GQ	226	CFA Franc BEAC	XAF	950
Eritrea	ER	232	Eritrean nakfa	ERN	232
Estonia	EE	233	Euro	EUR	978
Ethiopia	ET	231	Ethiopian birr	ETB	230
European Union	n/a	n/a	Euro	EUR	978
Falkland Is. (Malvinas)	FK	238	Falkland Is. pound	FKP	238
Faroe Is.	FO	234	Danish krone	DKK	208
Fiji	FJ	242	Fiji dollar	FJD	242
Finland	FI	246	Euro	EUR	978
France	FR	250	Euro	EUR	978
France, Metropolitan	FX	249	Euro	EUR	978
French Guiana	GF	254	Euro	EUR	978
French Polynesia	PF	258	CFP franc	XPF	953
French Southern Territory	TF	260	Euro	EUR	978

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Gabon	GA	266	CFA Franc BEAC	XAF	950
Gambia	GM	270	Dalasi	GMD	270
Georgia	GE	268	Lari	GEL	981
Germany	DE	276	Euro	EUR	978
Ghana	GH	288	Cedi	GHS	936
Gibraltar	GI	292	Gibraltar pound	GIP	292
Greece	GR	300	Euro	EUR	978
Greenland	GL	304	Danish krone	DKK	208
Grenada	GD	308	E. Caribbean dollar	XCD	951
Guadeloupe	GP	312	Euro	EUR	978
Guam	GU	316	US dollar	USD	840
Guatemala	GT	320	Quetzal	GTQ	320
Guinea	GN	324	Guinea franc	GNF	324
Guinea-Bissau	GW	624	CFA Franc BCEAO	XOF	952
Guyana	GY	328	Guyana dollar	GYD	328
Haiti	HT	332	Gourde	HTG	332
Heard and McDonald Is.	HM	334	Australian dollar	AUD	036
Holy See (Vatican City State)	VA	336	Euro	EUR	978
Honduras	HN	340	Lempira	HNL	340
Hong Kong	HK	344	Hong Kong dollar	HKD	344
Hungary	HU	348	Forint	HUF	348
Iceland	IS	352	Iceland krona	ISK	352
India	IN	356	Indian rupee	INR	356
Indonesia	ID	360	Rupiah	IDR	360

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Iran	IR	364	Iranian rial	IRR	364
Iraq	IQ	368	Iraqi dinar	IQD	368
Ireland	IE	372	Euro	EUR	978
Israel	IL	376	New Israeli sheqel	ILS	376
Italy	IT	380	Euro	EUR	978
Ivory Coast (Côte d'Ivoire)	CI	384	CFA Franc BCEAO	XOF	952
Jamaica	JM	388	Jamaican dollar	JMD	388
Japan	JP	392	Yen	JPY	392
Jordan	JO	400	Jordanian dinar	JOD	400
Kazakhstan	KZ	398	Tenge	KZT	398
Kenya	KE	404	Kenyan shilling	KES	404
Kiribati	KI	296	Australian dollar	AUD	036
Korea, Democratic People's Republic of (North Korea)	KP	408	North Korean won	KPW	408
Korea, Republic of (South Korea)	KR	410	Won	KRW	410
Kuwait	KW	414	Kuwaiti dinar	KWD	414
Kyrgyzstan	KG	417	Som	KGS	417
Laos	LA	418	Kip	LAK	418
Latvia	LV	428	Euro	EUR	978
Lebanon	LB	422	Lebanese pound	LBP	422
Lesotho	LS	426	Lesotho loti	LSL	426
Liberia	LR	430	Liberian dollar	LRD	430
Libyan Arab Jamahiriya	LY	434	Libyan dinar	LYD	434
Liechtenstein	LI	438	Swiss franc	CHF	756

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Lithuania	LT	440	Euro	EUR	978
Luxembourg	LU	442	Euro	EUR	978
Macau	MO	446	Pataca	MOP	446
Macedonia, the Former Yugoslav Republic of	MK	807	Denar	MKD	807
Madagascar	MG	450	Malagasy ariary	MGA	969
Malawi	MW	454	Malawi Kwacha	MWK	454
Malaysia	MY	458	Malaysian ringgit	MYR	458
Maldives	MV	462	Rufiyaa	MVR	462
Mali	ML	466	CFA Franc BCEAO	XOF	952
Malta	MT	470	Euro	EUR	978
Marshall Islands	MH	584	US dollar	USD	840
Martinique	MQ	474	Euro	EUR	978
Mauritania	MR	478	Ouguiya	MRO	478
Mauritius	MU	480	Mauritius rupee	MUR	480
Mayotte	YT	175	Euro	EUR	978
Mexico	MX	484	Mexican peso	MXN	484
Micronesia	FM	583	US Dollar	USD	840
Moldova, Republic of	MD	498	Moldovan leu	MDL	498
Monaco	MC	492	Euro	EUR	978
Mongolia	MN	496	Tugrik	MNT	496
Montenegro	ME	499	Euro	EUR	978
Montserrat	MS	500	E. Caribbean dollar	XCD	951
Morocco	MA	504	Moroccan dirham	MAD	504

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Mozambique	MZ	508	Mozambique metical	MZN	943
Myanmar / Burma	MM	104	Kyat	MMK	104
Namibia	NA	516	Namibia dollar	NAD	516
			Rand	ZAR	710
Nauru	NR	520	Australian dollar	AUD	036
Nepal	NP	524	Nepalese rupee	NPR	524
Netherlands	NL	528	Euro	EUR	978
Netherlands Antilles	AN	530	Nether. Antillean guilder	ANG	532
New Caledonia	NC	540	CFP Franc	XPF	953
New Zealand	NZ	554	New Zealand dollar	NZD	554
Nicaragua	NI	558	Cordoba oro	NIO	558
Niger	NE	562	CFA Franc BCEAO	XOF	952
Nigeria	NG	566	Naira	NGN	566
Niue	NU	570	New Zealand dollar	NZD	554
Norfolk Is.	NF	574	Australian dollar	AUD	036
Northern Mariana Islands	MP	580	US Dollar	USD	840
Norway	NO	578	Norwegian krone	NOK	578
Oman	OM	512	Rial Omani	OMR	512
Pakistan	PK	586	Pakistan rupee	PKR	586
Palau	PW	585	US dollar	USD	840
Palestine, State of	PS	275	No universal currency		
Panama	PA	591	Balboa	PAB	590

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
Papua New Guinea	PG	598	Kina	PGK	598
Paraguay	PY	600	Guarani	PYG	600
Peru	PE	604	Sol	PEN	604
Philippines	PH	608	Philippine peso	PHP	608
Pitcairn	PN	612	New Zealand dollar	NZD	554
Poland	PL	616	Zloty	PLN	985
Portugal	PT	620	Euro	EUR	978
Puerto Rico	PR	630	US dollar	USD	840
Qatar	QA	634	Qatari rial	QAR	634
Reunion	RE	638	Euro	EUR	978
Romania	RO	642	LEU	RON	946
Russian Federation	RU	643	Russian ruble	RUB	643
Rwanda	RW	646	Rwanda franc	RWF	646
Saint Helena, Ascension and Tristan da Cunha	SH	654	St. Helena pound	SHP	654
Saint Kitts-Nevis	KN	659	E. Caribbean dollar	XCD	951
Saint Lucia	LC	662	E. Caribbean dollar	XCD	951
Saint Pierre and Miquelon	PM	666	Euro	EUR	978
Saint Vincent and The Grenadines	VC	670	E. Caribbean dollar	XCD	951
Samoa	WS	882	Tala	WST	882
San Marino	SM	674	Euro	EUR	978
Sao Tome and Principe	ST	678	Dobra	STD	678
Saudi Arabia	SA	682	Saudi riyal	SAR	682
Senegal	SN	686	CFA Franc BCEAO	XOF	952
Serbia Republic of	RS	688	Serbia dinar	RSD	941

**Table 61: Country and currency codes (continued)**

<b>Country and currency codes</b>					
<b>ISO country name</b>	<b>ISO alpha country (2-character) code</b>	<b>ISO numeric country code</b>	<b>ISO currency name</b>	<b>ISO alpha currency code</b>	<b>ISO numeric currency code</b>
Seychelles	SC	690	Seychelles rupee	SCR	690
Sierra Leone	SL	694	Leone	SLL	694
Singapore	SG	702	Singapore dollar	SGD	702
Saint Maarten (Dutch Part)	SX	534	Netherlands Antillean guilder	ANG	532
Slovakia	SK	703	Euro	EUR	978
Slovenia	SI	705	Euro	EUR	978
Solomon Is.	SB	090	Solomon Is. dollar	SBD	090
Somalia	SO	706	Somali shilling	SOS	706
South Africa	ZA	710	Rand	ZAR	710
South. Georgia and South. Sandwich Is.	GS	239	No universal currency		
South Sudan	SS	728	South Sudanese Pound	SSP	728
Spain	ES	724	Euro	EUR	978
Sri Lanka	LK	144	Sri Lanka rupee	LKR	144
Sudan	SD	729	Sudanese Pound	SDG	938
Suriname	SR	740	Suriname dollar	SRD	968
Svalbard and Jan Mayen Is.	SJ	744	Norwegian krone	NOK	578
Swaziland	SZ	748	Lilangeni	SZL	748
Sweden	SE	752	Swedish krona	SEK	752
Switzerland	CH	756	Swiss franc	CHF	756

**Table 61: Country and currency codes (continued)**

<b>Country and currency codes</b>					
<b>ISO country name</b>	<b>ISO alpha country (2-character) code</b>	<b>ISO numeric country code</b>	<b>ISO currency name</b>	<b>ISO alpha currency code</b>	<b>ISO numeric currency code</b>
Syrian Arab Rep.	SY	760	Syrian pound	SYP	760
Taiwan	TW	158	New Taiwan dollar	TWD	901
Tajikistan	TJ	762	Somoni	TJS	972
Tanzania, United Republic of	TZ	834	Tanzanian shilling	TZS	834
Thailand	TH	764	Baht	THB	764
Timor Leste	TL	626	US dollar	USD	840
Togo	TG	768	CFA Franc BCEAO	XOF	952
Tokelau	TK	772	New Zealand dollar	NZD	554
Tonga	TO	776	Pa'anga	TOP	776
Trinidad and Tobago	TT	780	Trinidad and Tobago dollar	TTD	780
Tunisia	TN	788	Tunisian dinar	TND	788
Turkey	TR	792	Turkish lira	TRY	949
Turkmenistan	TM	795	New manat	TMT	934
Turks and Caicos Is.	TC	796	US dollar	USD	840
Tuvalu	TV	798	Australian dollar	AUD	036
Uganda	UG	800	Uganda shilling	UGX	800
Ukraine	UA	804	Ukrainian hryvnia	UAH	980
United Arab Emirates	AE	784	U.A.E. dirham	AED	784
United Kingdom	GB	826	Pound sterling	GBP	826

**Table 61: Country and currency codes (continued)**

Country and currency codes					
ISO country name	ISO alpha country (2-character) code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code
United Nations Interim Administration Mission in Kosovo (UNMIK)	QZ	900	Euro	EUR	978
United States	US	840	US dollar	USD	840
US Minor Outlying Islands	UM	581	US dollar	USD	840
Uruguay	UY	858	Peso Uruguayo	UYU	858
Uzbekistan	UZ	860	Uzbekistan sum	UZS	860
Vanuatu	VU	548	Vatu	VUV	548
Venezuela	VE	862	Bolivar	VEF	937
Vietnam	VN	704	Dong	VND	704
Virgin Is. (British)	VG	092	US dollar	USD	840
Virgin Is. (US)	VI	850	US dollar	USD	840
Wallis and Futuna Is.	WF	876	CFP Franc	XPF	953
Western Sahara	EH	732	Moroccan dirham	MAD	504
Yemen	YE	887	Yemeni rial	YER	886
Zambia	ZM	894	Kwacha	ZMW	967
Zimbabwe	ZW	716	Zimbabwe dollar	ZWL	932

**Note** For a list of international Settlement Currencies, see the Visa Europe Settlement Funds Transfer Guide

## B.4 Canadian province codes

Canadian province codes are used in the following Interchange formats:

- Draft Data:

TCR 0, positions 142-144

- TC 33, CRS Issuer Advice:

TCR 0, positions 128-130

- TC 38, RFC Advice:

TCR 1 - RFC Advice, positions 94-96

- TC 40, Fraud Advice:

TCR 0, Positions 122-124;

TCR 1, positions 118-119

- TC 52 Retrieval Request/Confirmation:

TCR 0, positions 124-126

- TC 57, Data Capture Advice:

TCR 1, positions 72-74

**Table 62: Canadian province codes**

<b>Canadian province codes</b>	
<b>Province</b>	<b>Code</b>
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland and Labrador	NL
Northwest Territories	NT
Nova Scotia	NS
Nunavut	NU
Ontario	ON
Prince Edward Island	PE
Quebec	QC
Saskatchewan	SK
Yukon Territory	YT

## B.5 US state codes

US state codes are used in the following Interchange formats:

- Draft Data:

TCR 0, positions 142-144

- TC 33, CRS Issuer Advice:

TCR 0, positions 128-130

- TC 38, RFC Advice:

TCR 1 - RFC Advice, positions 94-96

- TC 40, Fraud Advice:

TCR 0, positions 122-124; TCR 1, positions 118-119

- TC 52, Retrieval Request/Confirmation:

TCR 0, positions 124-126

- TC 57, Data Capture Advice:

TCR 1 - Batch Header, Positions 72-74;

TCR 1 - American Express Automobile Rental, positions 69-70 and 99-100;

TCR 1 - American Express Automobile Leasing, positions 73-74 and 103-104

**Table 63: US state codes**

<b>US state codes</b>	
<b>US state</b>	<b>Code</b>
Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Hawaii	HI
Idaho	ID

**Table 63: US state codes (continued)**

<b>US state codes</b>	
<b>US state</b>	<b>Code</b>
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT

**Table 63: US state codes (continued)**

<b>US state codes</b>	
<b>US state</b>	<b>Code</b>
Virginia	VA
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY
Travelling Merchant	XX

## B.6 Settlement Currencies

For information on Settlement Currencies, including a list of international Settlement Currencies offered by Visa Europe, refer to the *Visa Europe Settlement Funds Transfer Guide*.

## C Retained and returned data elements

This section lists and defines the fields used to process Chargebacks, retrievals and fraud advice messages.

### C.1 Retained and returned data elements

The following table lists the fields that are important to the processing of Chargebacks, retrievals, and fraud advice messages. The table also identifies fields that must be retained from an incoming original transaction for possible return in a secondary processing transaction.

The following notations indicate whether the data element must be included in the transaction type:

X = Data element is required

Y = Optional if all fields marked Z are present

Z = Optional if all fields marked Y are present

**Table 64: Retained and returned data elements**

Retained and returned data elements				
Field name	Chargebacks	Representments	Retrieval Requests	Fraud advices
Account Number	X	X	X	X
Acquirer Reference Number	X	X	X	X
Authorization Code	X	X		
Card Acceptor ID	X	X		
Destination Amount	X	X		X
Destination Currency Code	X			X
Mail/Phone/Electronic Commerce and Payment Indicator	X <sup>1</sup>	X <sup>1</sup>		
Merchant Category Code	X	X	X	X
Merchant City	X	X	X	X
Merchant Country Code	X	X	Z <sup>2</sup>	X
Merchant Name	X		Z	X
Merchant State/Province Code <sup>3</sup>	X	X	X	X
National Reimbursement Fee (Required only if applicable to the country)	X			
Purchase Date	X	X	X	X
Reimbursement Attribute	X	X		
Requested Payment Service	X <sup>2</sup>	X <sup>2</sup>		

**Table 64: Retained and returned data elements (continued)**

Retained and returned data elements				
Field name	Chargebacks	Representments	Retrieval Requests	Fraud advices
Settlement Flag	X		X	
Source Amount			Y <sup>4</sup>	
Source Currency Code			Y <sup>4</sup>	
Special Condition Indicators	X	X		
Transaction Identifier	X	X	X	X
1. Required only if present in original Presentment. 2. Required for CPS participating countries. 3. Required if Merchant Country Code is US or CA. 4. Transaction Amount/Transaction Currency Code on the Retrieval Request.				

## C.2 Retained and returned data elements - money transfer

The table below lists the fields that are important to the processing of sendbacks for money transfers (Market Indicator = A). The table identifies which fields must be retained from an incoming money transfer for possible return in a sendback transaction.

**Table 65: Retained and returned data elements - money transfer**

Retained and returned data elements - money transfer	
Field name	Return in sendback
Active Mark	X
Account Number Format	X
Account Number and Extension	X
Origination Date	X
Destination Amount	X
Destination Currency	X
Originator's Reference Number	X
Service Code	X
Settlement Flag	X
Market Indicator	X
Reimbursement Attribute	X

## D The International Airline Program

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### D.1 Airline transactions

When a transaction is assessed for interchange, the locations of the Acquirer, Merchant and Issuer are taken into account. If the Acquirer is located in a different country to the Issuer, (and especially if they are in different regions), the Acquirer pays a higher interchange fee. In the case of airline ticket transactions, the difference between the higher International interchange fee and the lower domestic fee can be significant.

However, for airline transactions covered by the International Airline Program (IAP), the location of the Acquirer is ignored and only the Merchant and Issuer locations are considered. As a result, the location of the Airline's Acquirer is no longer relevant to the cost of interchange.

For example: A passenger holding a Card issued in the US goes to a British airline's ticket desk at San Francisco airport and asks to buy a ticket. Assuming that the British airline uses a single Acquirer based in the UK, this means the Acquirer is in the UK, the Cardholder is US and the Merchant location is US. Without the IAP, this would have qualified for an International interchange fee. With the IAP, the Acquirer location is ignored. As the Issuer and Merchant are both US, this is now considered a US Domestic Transaction for interchange.

The same principle is applied when purchasing tickets in a Card Absent Environment, for example, when a Cardholder buys a ticket via the internet.

**Note** Participation in the IAP is mandatory for Acquirers who are acquiring international airlines. An international airline is an airline that sells tickets directly in its own name in two or more countries, or operates scheduled flights between two or more countries, or both.