



Visa Europe

Dual Message System Authorization (DMSA) Technical Specifications

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1 Introduction

The *Dual Message System Authorization (DMSA) Technical Specifications* manual contains detailed technical specifications for the Visa Europe Authorization Service (VEAS), Visa Europe's transaction processing system. VEAS is a major system 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 intended for technical staff and managers and customer support personnel who help Members solve system and production problems.

1.2 Purpose

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

1.3 Scope

This manual provides technical details of VEAS transaction processing in the dual message system environment. It contains detailed specifications for DMSA messages, field descriptions, codes, and files. .

1.4 Summary of changes

This edition of the *Dual Message System Authorization (DMSA) 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

- *Visa Europe Dual Message System Clearing (DMSC) Technical Specifications*
- *Visa Europe Dual Message System Authorization (DMSA) Processing Specifications*
- *Visa Europe Single Message System (SMS) ATM Technical Specifications*
- *Visa Europe Single Message System (SMS) POS Technical Specifications*
- *Introducing Visa Europe Services*
- *Visa Europe Technical Service Descriptions*
- *Visa Europe Merchant Data Standards*

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
- For Member documentation: <https://www.eu.visaonline.com>

1.7 Feedback

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

2 Message matching

DMSA messages generally consist of a pair of messages: a request message followed by a response message. VEAS compares information in key data fields to match messages in a transaction set. Message matching is one of the most important concepts in VEAS transaction processing. This chapter provides an overview of the message matching concept, describes the types of transaction sets, and identifies the key data fields used in the matching process.

2.1 Key data fields

Key data fields enable VEAS to match a response message to the message initiator's request message. They also enable VEAS to associate a subsequent request or advice message (and its responses) with the original request message.

Subsequent request messages are submitted when the Acquirer or Issuer has identified a transaction that was processed or posted incorrectly to a Cardholder's account. A correction can be generated at different times in a transaction life cycle. For example, the Acquirer's system or the POS device itself can generate a reversal message.

Except for their message designator, repeat (or duplicate) requests (for example, 0101 or 0401 messages) or advice messages are exact replicas of their originals. Because of this, repeat messages are not uniquely identified or referenced in this manual. However, repeat messages and their key fields are discussed.

This chapter describes key data fields for message matching that relate to the following:

- Authorization messages
- Repeat messages
- File maintenance messages
- Administrative messages
- Network management messages

The tables in this chapter show whether the values in the key data fields must match those in previous messages or if new values must be assigned to clearly indicate that a given message is not part of a previous group of messages. The shaded cells in the tables indicate that the values are taken from a previous message. Members can use additional fields to match messages.

Field matching is done by data comparison at the binary level and not at any encoding layer. For character fields of type AN and ANS, Members should be careful not to change the binary representation of any characters when generating response messages from received requests. For example, an @ character received as binary value x7C (from code page 1148) should not be returned as xAE (encoded using code page 1155).

2.2 Authorization messages

Authorization messages comprise originals, reversals, and balance inquiries. Shaded areas in the following table represent subsequent messages.

2.2.1 Originals

The standard 0100 authorization message contains a request and a response. Original authorization transactions include POS purchases, and ATM cash disbursements and balance inquiries. The following table shows how to use key data fields to match an authorization response to an authorization request.

Table 1: Original authorization messages

Original authorization messages				
Message type	Key data fields			
	Acquirer BIN	Retrieval Reference Number	Card Acceptor Terminal ID	Card Acceptor ID
	Field 32	Field 37	Field 41	Field 42
Authorization request: 0100	Use the value for the entity that signed the Merchant or dispensed cash	Assign a new value for this Cardholder transaction	Use the value from the terminal, if applicable	Use the value that identifies the point of service
Authorization response: 0110	Use the value from the 0100	Use the value from the 0100	Use the value from the 0100	Use the value from the 0100

2.2.1.1 Incremental authorizations

Issuers must support incremental authorizations for Travel & Entertainment (T&E) transactions. For a particular transaction, the original authorization request, the incremental authorization request and the reversal request are linked together by tracing data. The following table shows this tracing data and related requirements.

Table 2: Data requirements for incremental 0100 authorization and 04xx reversal messages

Data requirements for incremental 0100 authorization and 04xx reversal messages	
Field	Required content
11 - System Trace Audit Number	Use the value from the original authorization request
37 - Retrieval Reference Number	Use the value from the original authorization request
62.2 - Transaction Identifier	Use the value from the original authorization response

Domestic transactions in CPS countries will have a value of 'I' (incremental to previously approved transaction) in field 62.1 - Authorization Characteristics Indicator. In non-CPS

countries, Issuers can identify an incremental authorization by the presence of tracing elements that match those from a previous request, including the same value in field 62.2 - Transaction Identifier.

2.2.2 Reversals

An Acquirer creates a reversal message to notify VEAS and the Issuer of an error condition regarding an earlier-approved financial transaction. Error conditions include:

- An approved transaction is cancelled at the ATM or by the Merchant
- The Acquirer does not receive a response to an authorization request
- The Acquirer cannot send an approved response message to the ATM
- The Acquirer does not receive a completion or acknowledgement message from the ATM

The following table shows how to use key data fields to match a response to its request.

Table 3: Reversal messages

Reversal messages				
	Key data fields			
	Acquirer BIN	Retrieval Reference Number	Card Acceptor Terminal ID	Card Acceptor ID
Message type	Field 32	Field 37	Field 41	Field 42
Reversal of 01xx: 0400	Use the value from the original 0100	Use the value from the original 0100	Use the value from the terminal, if applicable	Use the value that identifies the point-of-service or point-of-sale
Reversal response: 0410	Use the value from the 0400	Use the value from the 0400	Use the value from the 0400	Use the value from the 0400

Issuers must support authorization reversals and attempt to match them to original transactions. When an Issuer receives an authorization reversal and is able to match the reversal to the transaction, the Issuer must release the corresponding hold on funds in the Cardholder's account.

A reversal is considered matched when the following data elements match between the original authorization and the reversal:

- Field 37 - Retrieval Reference Number
- Field 62.2 - Transaction Identifier
- Field 38 - Authorization Identification Response

The authorized amount should not be considered as part of the match criteria, due to the possibility of partial reversals and currency conversion.

2.2.3 Balance inquiries

The following table shows the key fields for balance inquiries. Only a request and a response message are valid for balance inquiries.

Table 4: Balance inquiry messages

Balance inquiry messages				
Message type	Key data fields			
	Acquirer BIN	Retrieval Reference Number	Card Acceptor Terminal ID	Card Acceptor ID
Field 32	Field 37	Field 41	Field 42	
Balance inquiry: 0100	Use the value for the ATM terminal that dispensed cash	Assign a new value for this Cardholder transaction	Use the value from the terminal, if applicable	Use the value that identifies the point of service.
Response: 0110	Use the value from the 0100	Use the value from the 0100	Use the value from the 0100	Use the value from the 0100

STIP does not generate balance inquiry advice messages for Issuer unavailable conditions, even if the Exception File shows a decline or pick-up code.

2.3 Repeat messages

VEAS considers a request to be a repeat (or duplicate) of a previous message if the key field values for fields 32, 37, 41, and 42 are the same in both: the only difference is that the message designator for a repeat always ends in '1', for instance, 0101 or 0401 messages.

Note Repeat messages are not allowed for ATM transactions.

VEAS responds to repeat messages with the same field 39 response code that was in the original if:

- The repeat message arrives at the same Visa Interchange Centre (VIC) as the original within ten seconds of the original; and
- The original message was approved (field 39 = 00) either by STIP or by the Issuer

If these conditions are met, the Cardholder's open-to-buy is not affected by the repeat (repeats as well as originals can affect the Cardholder's activity records when STIP processes the transaction). Also, duplicates are discarded if the original is still being processed; that is, the system does not pass the duplicate to the output message editor.

However, if the ten-second time limit is met but the response code was other than an approval, VEAS forwards the request message to the Issuer for the approval or decline decision. If the Issuer is not available, STIP responds with the default response code assigned by the Issuer for Issuer unavailable conditions.

Acquirers should send 0101 repeat requests when they do not receive a response to the original 0100 request message. Visa recommends limiting repeat message submissions to three per request.

If a request has timed out, Acquirers must wait at least 60 seconds before initiating 0101 repeat messages because 60 seconds is the minimum default Assured Transaction Response (ATR) time-out for Issuers that are not participating in ATR. All Visa Europe Issuers must participate in ATR. Also, if Acquirers receive a 0110 response message after they have timed-out the corresponding request, they should send a 0400 reversal request to ensure that the transaction is properly voided.

Refer to the *DMSA Processing Specifications* manual for more information about repeat messages, timed-out conditions, and retrieval reference numbers in field 37.

2.4 File maintenance messages

File maintenance messages are used by Issuers to update or query the VIC-maintained Cardholder Database (CDB) files.

2.4.1 Cardholder Database

Issuers use 0302 file maintenance request messages to access various Cardholder Database (CDB) files. VEAS responds with 0312 response messages indicating whether the requested action was performed.

VEAS supports the following files:

- Exception File
- PIN Verification File
- Risk-Level File

Issuers can use the following table to identify how to use key data fields to build a file maintenance message and how to match a response to the corresponding file maintenance request.

Table 5: Cardholder Database file messages

Cardholder Database file messages	
Message type	Field 37 - Retrieval Reference Number
File query or update: 0302	Assign a new value for this transaction
Response: 0312	Uses the value from the 0302

Issuers determine whether to use 0120 or 0322 file maintenance advice messages. This choice then applies to all file maintenance-related activity involving advices. VEAS puts advice messages in the advice queue for Issuer retrieval. For 0120 and 0322 file maintenance advices, 0130 and 0332 responses are optional. Members can use fields 7 and 11 to match the 0120 or 0322 file maintenance advices with their original 0110 responses.

2.4.2 Auto-CDB

VEAS uses 0120 or 0322 file maintenance messages to notify an Automatic Cardholder Database Update (Auto-CDB) service participant that file maintenance was completed because of a card pick-up response. The 0120/0322 advice message merely notifies the Issuer that an update was made. Participating Issuers must be certified for the Auto-CDB Service.

2.5 Administrative messages

2.5.1 Administrative text messages

VEAS uses administrative text messages (0600) to send an unformatted message to a Member.

- No 0610 responses are involved
- For communicating information about Chip-based transactions, VEAS sends 0620 advice messages to Issuers. No response is involved

2.6 Network management messages

Network management messages are used for:

- Signing on to and signing off from the system
- Advice recovery control
- Testing the connectivity of stations - ping tests

Acquirers, Issuers, and VEAS initiate network management messages. Members must be able to respond to Visa-originated messages. The following table shows the key data fields. Members can also use field 70 - Network Management Information Code to match messages.

Table 6: Network management messages

Network management messages		
Message type	Key data fields	
	Field 37 Retrieval Reference Number	Field 70 Network Management Information Code
Member-initiated network management		
Message: 0800	Assign a new value for this transaction	Assign a new value for this transaction
VEAS returns: 0810	Value from 0800	Value from 0800
Visa-initiated network management		
Message: 0800	Assign a new value for this transaction	Assign a new value for this transaction
Response: 0810	Value from 0800	Value from 0800

2.7 Message identification

This section contains the message type identifiers and specific field values that define the various types of messages supported by VEAS. It also defines the various types of Member and Processor transactions that VEAS can process.

Transaction messages are listed in alphabetical order within the following categories:

- Customer transaction-related Visa System messages
- Not all of the requirements provided are subject to system edits; they represent what is needed to accomplish the intended function.
- Customer transaction types, including e-commerce transactions
- Network management and file maintenance messages
- Advice messages

2.7.1 Customer transaction-related Visa System messages

The following table lists the key fields for customer transaction-related DMSA messages.

Transactions destined for non-Visa networks have specific field requirements in addition to those outlined in this manual. Refer to the *Authorization Gateway Services Cross-Reference Guide* for specific field-level details pertaining to these non-Visa transactions.

Table 7: Customer transaction-related message key fields

Customer transaction-related message key fields	
Transaction	Key field requirement
Account verification-only request	In field 3, the transaction type in positions 1-2 must be 00 (goods or service purchase), 01 (cash disbursement) or 11 (quasi-cash).
	In field 18, the Merchant type must not be 6011 (ATM).
	The POS condition code must indicate account verification. Field 25 must be 51.
	AVS and CVV2 data may be present in fields 123 and 126.10, respectively.
	Except as noted, account verification request messages are always routed to Issuers first. If Issuers are not available, VEAS will process the transaction in STIP.
	Field 39 should be 85 (no reason to decline) or 00 (approved), if no negative condition is found.
	AVS and CVV2 validation results (in fields 44.2 and 44.10, respectively) must be present in responses if fields 123 and 126.10 are present in requests.

Table 7: Customer transaction-related message key fields (continued)

Customer transaction-related message key fields	
Transaction	Key field requirement
Address verification-only request	<p>Address verification-only transactions are identical to account verification transactions. However, for UK-issued cards, AVS data will be stripped from the request before sending to the Issuer (thus making the message a regular account verification). In the response to the Acquirer, the AVS result in field 44.2 will be 'U' (address not verified).</p> <p>Processing code should indicate a purchase transaction. Field 3 should be 000000.</p> <p>The Transaction Amount in field 4 must be zero.</p> <p>Merchant type can be any valid code for a card-present or card-not-present transaction.</p> <p>The POS condition code must indicate account verification. Field 25 must be 51.</p> <p>Address data must be present in field 123.</p> <p>Field 39 should be 85 (no reason to decline).</p> <p>Field 44.2 - Address Verification Result Code is in the response message.</p>
Authorization request DMSA or telephone carrier Acquirer to DMSA Issuer	<p>Processing code may indicate a purchase, cash, or quasi-cash transaction.</p> <p>Field 3 must be 00 (purchase), 11 (quasi-cash), or 01 (cash disbursement) if field 18 is 6010 (manual cash disbursement) or 6011 (automated cash disbursement).</p> <p>Expiry date is optional. Omit field 14 if not known.</p> <p>Field 18 may contain any valid code.</p> <p>POS condition code must be appropriate to the customer transaction.</p> <p>Must not indicate account or address-only verification. Field 25 must not be 51.</p>
Authorization request with address verification DMSA or telephone carrier Acquirer to DMSA Issuer	<p>Processing code should indicate a card-present or card-not-present purchase transaction. Field 3 should be 00 (purchase)</p> <p>Expiry date is optional. Omit field 14 if not known or if track data is present.</p> <p>Merchant type must be valid for a card-present or card-not-present transaction.</p> <p>The POS condition code may indicate normal or MOTO order. Field 25 must be 00 (normal transaction) or 08 (MOTO order).</p> <p>Address verification data must be present. Field 123 must be included.</p> <p>Field 44.2 - Address Verification Result Code is in the response message.</p>

Table 7: Customer transaction-related message key fields (continued)

Customer transaction-related message key fields	
Transaction	Key field requirement
Authorization request with CVV/iCVV validation DMSA or telephone carrier Acquirer to DMSA Issuer	<p>Expiry date must match that in magnetic stripe.</p> <p>The POS entry mode code must indicate that the entire unaltered magnetic stripe content is included. Field 22 must be 90.</p> <p>The entire unaltered magnetic stripe contents. Field 35 or field 45 must be included.</p>
Authorization request with CVV2 validation: card not present DMSA or telephone carrier Acquirer to DMSA Issuer	<p>Card-not-present transaction only.</p> <p>Processing code should indicate purchase. Field 3 must be 00 (purchase).</p> <p>Expiry date must be valid.</p> <p>The request message must not include magnetic stripe data. Field 35 or 45 must not be present.</p> <p>CVV2 information must be included. Field 126.10 is required and must at least include the CVV2 presence indicator (position 1), the response type (position 2), and the CVV2 value (position 3).</p> <p>The response includes the CVV2 result code in field 44.10.</p> <p>Note A full reversal is required if the Merchant receives an approval response with a field 44.10 CVV2 value of N and does not wish to conclude the transaction with the Cardholder.</p>
Authorization request with CVV2 validation: card present DMSA or telephone carrier Acquirer to DMSA Issuer	<p>Depending on regional participation, the CVV2 may be included in card-present transactions. Issuers within regions must be certified for this optional service.</p> <p>Key fields are the same as for card-not-present requests, except that magnetic stripe data is included; field 35 or 45 must be present, and the presence indicator in field 126.10 must be 1, 2, or 9. If these conditions are met, VEAS forwards the message including field 126.10 to the participating Issuer. VEAS does not populate field 44.10 or field 39 in either the 0100 request message or the 0110 response message, based on the field 126.10 data.</p> <p>The CVV2 card-present service and the CVV2 card-not-present service are mutually exclusive. Issuer BIN cannot have both services active at the same time.</p> <p>Note A full reversal is required if the Merchant receives an approval response with a field.</p>

Table 7: Customer transaction-related message key fields (continued)

Customer transaction-related message key fields	
Transaction	Key field requirement
Authorization request with PIN verification DMSA or telephone carrier Acquirer to DMSA Issuer	Field 18 - Merchant Type; cannot be mail or telephone order.
	Field 25 - Point-of-Service Condition Code; cannot be mail order or telephone order. Field 25 cannot be 01, 05, 08 or 51.
	Field 26 - Point-of-Service PIN Capture Code; maximum PIN-read capacity is included.
	Field 52 - Personal Identification Number (PIN) Data must be present.
	Field 53 - Security-Related Control Information must be present.
	Magnetic stripe data is required. Track 1 or 2 must be present.
Authorization request with POS balance return	For US region Issuers, participation in the balance return service is mandatory. For non-US region Issuers, participation in the service is optional. For all Acquirers, participation is optional.
	Processing code may indicate a purchase. Field 3 must be 00 (purchase). Acquirers can use any valid value in positions 3-4, Account Type 'from'.
	Field 18 may contain any valid code.
	PINs are not required; fields 52 and 53 are not present.
	The balance amount is returned in field 54 (any set) of the response message. Issuers can elect to provide positive or negative account balance information in responses to purchase requests that are approved or declined. VEAS drops the balance return set in field 54 from the Issuer if the field 39 response code indicates a lost or stolen card (for example, 04, pick-up card), or if the Acquirer is not participating.

Table 7: Customer transaction-related message key fields (continued)

Customer transaction-related message key fields	
Transaction	Key field requirement
Balance inquiry DMSA Acquirer to DMSA Issuer or SMS Issuer (0100 message converted to 0200)	Processing code must indicate a POS or ATM balance inquiry. Field 3 must be 30. Acquirers can use any valid value in positions 3-4, Account Type 'from'. For ATM request messages, a PIN is required: Fields 52 and 53 must be present. For POS request messages, a PIN is not required: fields 52 and 53 are not present. For ATM requests, field 18 must be 6011. For POS request messages, field 18 must be valid. POS Entry Mode coding is magnetic stripe-read and PIN-entry possible. Field 22 must be 0210 or 9010. Field 49 - Currency Code, Transaction is required. There is no amount in the request. Field 4 is omitted.
VEAS Acquirer to Authorization Gateway issuer	Authorization Gateway transactions - MasterCard Acquirers of MasterCard transactions can optionally submit POS balance inquiries destined for MasterCard. The 0100/0110 balance inquiry message format used for Visa transactions is also used for MasterCard transactions. For more information about data field mapping between Visa and MasterCard, refer to the <i>Authorization Gateway Services Cross-Reference Guide</i> .

Table 7: Customer transaction-related message key fields (continued)

Customer transaction-related message key fields	
Transaction	Key field requirement
Reversal DMSA Acquirer (or VEAS) to DMSA Issuer	Processing code must indicate a purchase, cash transaction, quasi-cash, or adjustment. Field 3 must be 00, 01, or 11. Visa Europe recommends up to 3 attempts be made for a meaningful response of 00, 21 within 24 hours of original message.
	Field 18 may be any valid code.
	Field 38 must be present.
	The original message type is provided. Field 90 = 0100.
	For partial reversals only, field 95 - Replacement Amounts must be present.
	If field 95 is present, field 61.3 must also be present.
VEAS Acquirer to Authorization Gateway issuer	Authorization Gateway transactions - MasterCard Acquirers of MasterCard transactions can optionally submit POS reversal requests destined for MasterCard. The 0400/0410 reversal message format used for Visa transactions is also used for MasterCard transactions. Reversal request messages should only be submitted as full amount reversals of approved original requests. For more information about data field mapping between Visa and MasterCard, refer to the <i>Authorization Gateway Services Cross-Reference Guide</i> .
	Processing code must indicate a purchase; field 3 must be 00. The amount must be one whole unit of currency, including implied decimals. Field 4 must be 000000000100.
Status check Not used for transactions acquired in the Visa Europe Territory	Processing code must indicate a purchase; field 3 must be 00. The amount must be one whole unit of currency, including implied decimals. Field 4 must be 000000000100.

2.7.2 Customer transaction types

The following table lists the key fields for customer transaction types.

Transactions destined for non-Visa networks have specific field requirements in addition to those outlined in this manual. See the *Authorization Gateway Services Cross-Reference Guide* for field-level information relating to non-Visa transactions.

Table 8: Customer transaction type key fields

Customer transaction type key fields	
Transaction type	Key field requirement
Airline transaction	Processing code indicates a purchase; field 3 must be 00xxxx.
	Merchant type must be that of an airline. Field 18 must be 3000-3299 or 4511.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
ATM cash disbursement or automated cash transaction	Processing code must indicate a cash disbursement; field 3 must be 01xxxx.
	Merchant type must indicate automated cash. Field 18 must be 6011.
	Card number was read from a magnetic stripe or magnetic stripe image; an online PIN is provided. Field 22 must be 0210 or 9010 or 0510 or 9510.
	Transaction occurs at an ATM. Field 25 must be 00 or 02. Field 60 must be 2x (typically 22).
	The card acceptor must be completely identified. Field 42 must be present. Field 43 must contain the Merchant name and location, and the country code must be included and valid.
	The Acquirer BIN must be validated. Field 32 must contain a valid Acquirer BIN.
	An online PIN is required. Fields 52 and 53 must be present in the original request.
Manual cash disbursement	Track 1 or Track 2 is required. Field 45 or 35 must be present.
	Processing code must indicate a cash disbursement; field 3 must be 01xxxx.
	Merchant type must indicate manual cash. Field 18 must be 6010.
	This is an in-person cash disbursement at a Member location. The teller may or may not use an authorization terminal. Field 25 should not be 08.
	Transaction does not occur at an ATM. Field 25 must not be 02. Field 60 must not be 2x.
	Field 45 or 35 may not be present.
	No PIN is required. Fields 52 and 53 must not be present.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
CAVV verification service transactions	<p>The CAVV service enables the Issuer, or Visa on the Issuer's behalf, to validate the Cardholder's CAVV resulting from the Issuer's authentication decision during the online Verified by Visa purchase session.</p> <p>An 'authentication' request is when Merchants, Acquirers and Issuers are all participating in the service.</p> <p>An 'attempt' request is when the Cardholder or Issuer is not participating.</p> <p>See <i>Card Verification Service in Visa Europe Technical Service Descriptions</i> for more information.</p>
	<p>Processing code must indicate purchase of goods or services; field 3 must be 00xxxx.</p>
	<p>The POS entry mode must indicate manual entry; field 22 must be 01.</p>
	<p>The POS condition must indicate e-commerce; field 25 must be 59.</p>
	<p>The ECI indicator must indicate the transaction's level of security. Field 60, positions 9-10 (field 60.8) must be 05, 06, or 07.</p>
	<p>CAVV verification data must be included. Field 126.9, Usage 2, is used for full authentications; field 126.8 contains the Transaction Identifier (XID) and field 126.9 contains the CAVV. Field 126.9, Usage 3, is used for attempts and full authentications; field 126.8 is not required and the CAVV and XID are contained in field 126.9 in compressed format, and field 126.8 is not required in the request message.</p> <p>Which field 126.9 usage is used depends on the data generated by the Issuer's ACS and the Merchant's server during the Cardholder authentication process.</p>
	<p>CAVV validation results are present in the request and response messages. Field 44.13 contains the CAVV validation code. If Visa performs the validation, the result code is present in the request message forwarded to the Issuer for the approval or decline decision. If the Issuer performs the validation, the CAVV validation result code is present in the response message.</p> <p>CAVV validation is always performed if field 126.9 is present. Whether Visa or the Issuer performs the validation depends on Issuer participation and Issuer's STIP parameters.</p>
	Online gambling requests identified by field 18 = 7995 and field 25 = 59.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
MOTO transaction	Processing code must indicate a purchase transaction. Field 3 must be 00xxxx (cannot be 11xxxx).
	Field 18 may contain an MCC which is listed in the MOTO Merchant Category Group. For a list of all valid MCCs, see the <i>Visa Europe Merchant Data Standards</i> manual.
	POS condition code must indicate mail or telephone order; field 25 must be 08.
	The request must not include a PIN. Fields 52 and 53 must not be included.
	Address verification data is required. Field 123 must be present.
Partial authorization	In 0100 partial authorization transactions between participating Members:
	Field 4 - Amount, Transaction in the request message must contain the full Transaction Amount.
	Field 60.10 - Additional Authorization Indicator identifies whether an Acquirer supports partial authorization. A value of '1' or '3' indicates that the terminals are able to support a partial amount approval. When field 60.10 is not present, or has a value of '0' or '2', the Acquirer does not support partial amount approvals.
	STIP processes Issuer-unavailable requests as normal, full amount requests using applicable Issuer-specified parameters.
	When the field 4 amount in the request message exceeds the Cardholder's available funds or the Prepaid card's remaining balance, and the Acquirer has indicated that a partial authorization is supported (field 60.10 = 1), the 0110 partial authorization response message includes the following: Field 4, the authorized 'partial' amount. Field 54, contains a set specifying the original amount from field 4 in the request. This amount can be in any of the six sets in field 54, with no embedded 'empty' (null) sets. Note A response may also contain a balance return in field 54.
	For multicurrency Issuers, field 4 of the response message must be in the Transaction Currency (field 49) of the request message. Field 6 must contain the approved amount in the Cardholder's Billing Currency (field 51). The original amount in field 54 must be in the Transaction Currency.
	Authorization Gateway transactions - MasterCard Partial authorizations are supported. For more information about data field mapping between Visa and MasterCard, see the <i>Authorization Gateway Services Cross-Reference Guide</i> .

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
Original credit transaction	Field 3 must be 26xxxx.
	Field 18 must be 4829 or 6012 for money transfers. For enhanced OCTs other than money transfers, the MCC value can be any value other than 4829 or 6012.
	Field 43 data requirements depend on the type of OCT. Refer to field description for details.
	Field 104, Usage 2 is supported for all OCTs. Field requirements are met through the use of dataset IDs 57, 5F and 71.
	An activation message notifies the Issuer that a Card with a previously defined amount has been purchased and should be activated for Cardholder usage on the Issuer Processor system. A load message notifies the Issuer of the dollar amount loaded on a Prepaid Card and also activates the card.
Cardholder initiated transaction	Although the initiation of 0100 OCTs is not allowed, Issuers may receive 0100 OCTs that VEAS has converted from the 0200 format to the 0100 format. Types of OCTs include enhanced money transfer and prepaid OCTs.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
Prepaid transactions	<p>Multicurrency processing does not apply to prepaid load and activation transactions. For all Visa Inc. regions, Prepaid card activation and load transactions can be completed only if the Merchant location (specified in field 43), the Acquirer, and the Issuer are in the same country.</p> <p>Within the Visa Europe Territory, any combination of countries within applicable laws is allowed. The Transaction Currency in field 49 must be the same as the Cardholder's Billing Currency in field 51.</p> <p>Field 3 transaction type is 72 for a prepaid activation or 28 for a prepaid load.</p> <p>Field 4 may be zero for a prepaid activation.</p> <p>Field 54 may contain the card balance amount on prepaid response messages.</p> <p>Refer to <i>Contactless magnetic stripe transaction</i> for transactions with field 22 - Point-of-Service Entry Mode Code = 91.</p> <p>Refer to <i>VSDC POS or ATM transaction</i> for transactions with field 22 - Point-of-Service Entry Mode Code = 07.</p> <p>Visa payWave at ATM transactions between Acquirers and Issuers within the Visa Europe Territory must meet the following requirements:</p> <ul style="list-style-type: none"> ■ Field 18 - Merchant Type, must = 6011 (ATM) ■ Field 22 - Point-of-Service Entry Mode Code, positions 1-2, must = 07 (contactless, chip) ■ Field 55, Usage 1 - VSDC Chip Data ■ Field 60.2 - Additional POS Information, Terminal Entry Capability, must = 5 (chip-capable terminal)
Proximity payment / contactless transactions / payWave at ATM	<p>Contactless magnetic stripe transactions (field 22 = 91) are authenticated using CAM, dCVV, iCVV, or CVV (in that order), depending on data availability and Issuer options. The transaction should not contain chip values in field 60.2, 60.6 or 60.7.</p> <p>CAM authentication results appear in field 44.5. Issuers that do not use field 44.5 will receive a failure result code in field 39.</p> <p>Acquirers receive CAM results in field 44.5 when the Acquirer's CVV option is set to receive results in 44.5.</p>
Contactless magnetic stripe transaction	<p>CAM validation is possible with data in field 55 as follows: tag 9F37, tag 9F10, tag 9F26, tag 9F36, and optional tag 9F02.</p> <p>Members must be certified for the VSDC full data option to send or receive chip data in the third bitmap. Members certified for full VSDC may use either field 55 or the third bitmap.</p>

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
VSDC POS or ATM transaction 0100 message type	Card type must be Visa Card. Field 2 must contain a Visa Card number.
	POS entry mode code must be 05, 07, or 95 for POS; or 05 or 95 for ATM to indicate the transaction occurred using a chip card.
	Processing code must indicate purchase of goods or service. Field 3 must be 00xxxx.
	If required, the transaction must include a chip card sequence number when two or more separate cards have the same account number. Field 23 must contain a valid number.
	The complete, unaltered track content from the chip's magnetic stripe image must be included in field 35 or field 45.
	For ATM transactions only, the card acceptor name, location, identification code, and (if necessary) terminal ID must be included. Field 43, field 42, and, (if necessary) field 41 must be present.
	The chip data must be present in field 55 in TLV format or in the third bitmap fields 130-149.
	Fully participating Acquirers send field 60.2 = 5; field 60.6 = 0,1, or 2; field 60.7 = 0, 1, 2, or 3.
	Chip data related to the Issuer Application Data (IAD) is carried in field 134 or in field 55, tag 9F10, depending on the Acquirer-specified preference. The content of this field can be either data that conforms to VSDC specifications or is personalised by the Issuer and not used by VisaNet. Depending on the type of chip data, field 135 may also be required when the data is submitted using the third bitmap.
	If the transaction includes cash back, the cryptogram cash back amount data element must be populated in either field 149 or field 55, tag 9F03, depending on the Acquirer-specified preference.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
VSDC ATM transaction PIN change / unblock requests	<p>Cardholder PIN change/unblock requests can only occur through an ATM. Acquirers and Issuers must participate in the PIN Management Service as well as be VSDC participants. Issuers must be 'full' participants.</p> <p>Field 3 - Processing Code, must = 70 (PIN change/unblock) or 72 (PIN unblock).</p> <p>Field 18 - Merchant Type, must = 6011.</p> <p>Field 22 - Point-of-Service Entry Mode Code, must = 05 or 95.</p> <p>Field 25 - POS Condition Code, must = 00.</p> <p>Field 35 - Track 2 data must contain the VSDC Track 2 data image.</p> <p>Fields 41, 42 and 43 must be present with ATM information.</p> <p>Fields 52 and 53 must be present in the request message with the current PIN block information.</p> <p>For a change request, the new PIN must be present in the Secondary PIN Block data element, in either field 152 or field 55, tag C0, depending on the Acquirer-specified preference. This data element must not be present in an unblock request.</p> <p>If the Issuer script data element, field 142 or field 55, tag 71 or tag 72, is not present in the response from the Issuer, VEAS rejects the response message and responds to the Acquirer with response code 91. Field 142 or field 55, tag 71 or tag 72, cannot be present in decline response messages.</p> <p>Acquirers must include the Issuer script results data element in reversals. Depending on the Acquirer's specified preference; this data is carried in either field 143 or field 55, tag 9F5B.</p>
Purchase transaction or POS transaction	<p>Expiry date is required if known. Omit if not known.</p> <p>Merchant type must be appropriate to a purchase transaction. Field 18 must not be 6010, 6011, or a quasi-cash code.</p> <p>Primary Account Number must be a Visa Card. Field 2 must be valid Visa Card, account number.</p>

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
Quasi-cash transaction	Processing code must indicate a quasi-cash transaction. Field 3 must be 11xxxx. VEAS does not check for Issuer participation, which is mandatory and requires certification.
	Merchant type can be anything including quasi-cash codes. Field 18 can be any valid code except 6010 or 6011. (It is 4829 or 6051 for a quasi-cash-only Merchant.)
	The transaction does not occur at an ATM. Field 60, position 1, must not be 2.
	No online PIN is required. Fields 52 and 53 are not present.
	Processing code must indicate purchase of goods or service. Field 3 must be 00xxxx.
Recurring transaction	The recurring payment indicator is in field 126.13 - POS Environment (value = R). Recurring transactions can be processed in STIP using Issuer parameters as if recurring payment was not involved.
	Authorization Gateway transactions - MasterCard Acquirers should use field 60.8 for recurring payment transactions. For more information about data field mapping between Visa and MasterCard, refer to the <i>Authorization Gateway Services Cross-Reference Guide</i> .
	Processing code must indicate purchase of goods or service; field 3, positions 1-2, must be 00xxxx.
Unattended Cardholder-Activated, authorized Transaction	Processing code must indicate purchase of goods or service; field 3, positions 1-2 must be 00xxxx. Merchant type must be appropriate to a purchase transaction. Field 18 must not be 6010, 6011, or a quasi-cash code.
	If a PIN is not provided, position 3 of field 22 must be 2. If a PIN is provided, position 3 of field 22 must be 1. In addition:
	<ul style="list-style-type: none"> ■ Field 22 must be 02 ■ Fields 52 and 53 must be represent in the original request
	Track 1 or Track 2 is required. Field 45 or 35 must be present.
	Position 1 of field 60 must be 3.

Table 8: Customer transaction type key fields (continued)

Customer transaction type key fields	
Transaction type	Key field requirement
Travel & Entertainment (T&E) transaction	<p>Following Visa clearing rules (SMS and DMSC), Merchant type must be an airline, a car rental company, a lodging concern such as a hotel, a cruise ship, or a railroad.</p> <ul style="list-style-type: none"> ■ For an airline transaction, field 18 must be 3000-3299 or 4511 ■ For a car rental transaction, field 18 must be 3000-3500 or 7512 ■ For a lodging transaction, field 18 must be 3501-3999 or 7011 ■ For a cruise ship transaction, field 18 must be 4411 ■ For a passenger rail transaction, field 18 must be 4112 <p>According to Positive Cardholder Authorization Service (PCAS) processing rules, Merchant type might also be a restaurant if the Issuer sets unique processing limits for restaurants.</p> <ul style="list-style-type: none"> ■ For a restaurant transaction, field 18 must be 5811 or 5812
Visa cash back	<p>Transaction must be domestic (Merchant, Acquirer, Issuer all in same country). Contact Visa Europe Customer Support for more information about the availability of cash back.</p> <p>Note Issuers cannot partially approve cash back transactions. Issuers must also reply with a single response message that covers both the purchase amount and the cash back amount: separate responses for the purchase amount and the cash back-only amount are not allowed.</p> <p>UK: valid for Visa and Visa Electron. Field 61.1 must be present and cash back amount must be less than total amount in field 4.</p> <p>Note Contact Visa Europe Customer Support for more information about Visa cash back with the Visa Electron Card.</p>

2.7.3 Network management and file maintenance messages

The following table lists the key fields for VEAS network management and file maintenance messages.

Table 9: Centre function message key fields

Centre function message key fields	
Function	Key field requirement
Echo test 0800 message type	<p>The message must be identified as an echo test. Field 70 must be 301 (DMSA or common interface).</p> <p>A DMSA station must respond to the Visa Interchange Center (VIC) with a 0810 response to an echo test.</p>

Table 9: Centre function message key fields (continued)

Centre function message key fields	
Function	Key field requirement
File inquiry for exception record 0302 message type from Issuer	The Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid account number.
	The message must be identified as an inquiry. Field 91 must be 5.
	The file name in field 101 must be E2 (Exception File).
	No Cardholder-specific data is required in the request message (for example, purge date or action code). Fields 73 and 127 must not be included.
File inquiry for PIN verification data 0302 message type from Issuer	The Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid account number.
	The message must be identified as an inquiry. Field 91 must be 5.
	The file name in field 101 must be P2 (PIN Verification File).
	No Cardholder-specific data is required in the request message (for example, purge date). Fields 73 and 127 must not be included.
File inquiry for risk-level data 0302 message type from Issuer	Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid account number.
	The message must be identified as an inquiry. Field 91 must be 5.
	The file name in field 101 must be R2 (Risk-level File).
	No Cardholder-specific data is required in the request message (for example, purge date). Fields 73 and 127 must not be included.
File update for the Exception File 0302 message type from Issuer	The Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid account number.
	The type of update must be specified. Field 91 must be 1, 2, 3, or 4.
	The file name in field 101 must be E2 (Exception File).
	Exception File updates for DMSA and SMS are aligned so that an update submitted by an Issuer using DMSA will update the Exception File for both systems. Visa no longer supports separate DMSA and SMS exception records.
File update for PIN verification data 0302 message type from Issuer	The Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid Account Number.
	The type of update must be specified. Field 91 must be 1, 2, 3, or 4.
	The file name in field 101 must be P2 (PIN Verification File).
	Cardholder-specific data is required to add, change, or replace. Fields 73 and 127 must be included if field 91 is 1, 2, or 4.

Table 9: Centre function message key fields (continued)

Centre function message key fields	
Function	Key field requirement
File update for the risk-level file 0302 message type from Issuer	The Cardholder account number must be included. Fields 2, 102, or 103 must contain a valid account number.
	The type of update must be specified. Field 91 must be 1, 2, 3, or 4.
	The file name must be that of the Risk-level File. Field 101 must be R2.
	Cardholder-specific data is required to add, change, or replace. Fields 73 and 127 must be included if field 91 is 1, 2, or 4.
Start advice message transmission 0800 message type from Acquirer or Issuer	Request may be initiated by any station. The message must be identified as a request to start advice delivery. Field 70 must be 068 or 078.
Stop advice message transmission 0800 message type from Acquirer or Issuer	Request may be initiated by any station. The message must be identified as a request to stop advice delivery. Field 70 must be 069 or 079.
System sign-off 0800 message type from Acquirer or Issuer Members should sign off from the Visa Europe System before shutting their stations down.	Request may be initiated by any station. The message must be identified as a request to sign off. Field 70 must be 002 or 072.
System sign-on 0800 message type from Acquirer or Issuer Members without auto sign-on should sign on their systems to recover from maintenance	Request may be initiated by any station. The message must be identified as a request to sign on. Field 70 must be 001 or 071.

2.7.4 Advice messages

The following table lists the key fields for DMSA advice messages.

Table 10: Advice message types

Advice message types	
Function	Message features
Authorization/AVS processing by STIP 0120 message type from VEAS to Issuer	Field 44.1 has a response source code of 1, 2, 3, or 4, and there is a non-space AVS result code in field 44.2.
AFD transactions acquired within the Visa Europe Territory AFD generated Acquirer confirmation advice 0120 advice sent from Acquirer to Issuer	Field 44.1 has a response source code of A (Acquirer advice)
Authorization processing by DMSA STIP 0120 message type from VEAS to Issuer	The response source code in field 44.1 is 1, 2, 3, or 4. Fields 44.6 and 44.7 may or may not be present. If they are, field 44.2 is a space.
Exception File update by Visa (notice of action only) 0120 message type from VEAS to Issuer	The authorization response source code in field 44.1 is 0. The BIN in field 32 identifies the service that initiated the file update.
Exception File update by Visa (notice of action and file result) 0322 message type from VEAS to Issuer	The file name in field 101 is E2 (Exception File). The BIN in field 32 identifies the service that initiated the file update.

2.8 BASE I and V.I.P. message formats

2.8.1 BASE I and V.I.P. alignment

The original name for Visa's authorization processing system was BASE I; for its full-financial processing system, SMS (as in single message). The format of messages on those respective systems was originally defined as BASE I format and V.I.P. format. For a number of years, users of the BASE I authorization system could elect to use either BASE I format or V.I.P. format. SMS users could only use V.I.P. format. The authorization technical documentation reflected the differences in message content and system edits applied to both BASE I and V.I.P. formats.

Visa Inc. is in the process of aligning authorization processing and single message processing in preparation for moving all of its authorization processing onto one platform. The existing SMS system was selected as a basis for all future development, and to migrate BASE I users to that system.

In preparation for Processors' migration from the BASE I system, the following has occurred:

- SMS system renamed as V.I.P. system
- V.I.P. system defined a new type of endpoint: Authorization Only (no full-financial message processing)
- BASE I system enhanced to behave more like V.I.P. system
- V.I.P. system enhanced to provide more BASE I system functions (for example, PCAS)
- Authorization message content and message edits made the same on both BASE I and V.I.P. systems (that is, differences between BASE I format and V.I.P. format virtually eliminated)

2.8.2 VEAS: V.I.P. format processing

Since the introduction by Visa Europe of its own VEAS system in 2006, which supports both dual and single message processing, it has been making changes in parallel with V.I.P. to ensure that interoperability is maintained. Processors in Visa Europe are therefore keeping aligned with authorization Processors in the rest of the world.

As BASE I format is now the equivalent of V.I.P. format, VEAS documentation assumes all Processors are utilising V.I.P. format. Legacy references to BASE I format edits for individual fields have been phased out, and dual message format appendices only contain references to V.I.P. format. Dual authorization Processors should take V.I.P. format as the template for authorization message processing.

Note Visa Europe is not requiring its VEAS-attached Members or Processors to make any specific changes as a consequence of the removal of references to BASE I message format in the technical documentation. If any changes are required, these will be advertised as part of the regular twice-yearly systems enhancements process.

2.9 Resolving transaction failures

Occasionally, Member-initiated transactions fail to process as anticipated, for example, a request that might be rejected because of an invalid field value. Member representatives can help resolve such problems.

2.9.1 The role of Member representatives

It is important that Visa Member representatives gather as much detailed information about the transaction and the events surrounding it. Member representatives should collect the following information (when feasible) before contacting support:

- The time and date, in Greenwich Mean Time (GMT), of the occurrence. An exact time is preferred but a small time range is acceptable
- Transaction details, for instance, credit, SMS, or both, region, Processing Centre, station, BIN, as well as the log print of the transaction

- The circumstances surrounding the issue, for instance, did the Member recently perform an upgrade, or did the incident occur after a certain time and date indicating a possible trigger
- Any possible patterns, for instance, the incident occurs with every transaction, only occurs at certain times of day, or only occurs from a specific BIN
- The impact, the Visa brand, the number of transactions up to this point, the number of transactions per hour, and the dollar amounts of the transactions

With the above items in hand the support teams can start analysing the situation immediately instead of spending time in gathering the above information first.

To resolve these events as quickly as possible, Visa Member representatives should obtain a log print of the message in question. Log prints are message 'snapshots' that show what fields and field values the message contained when it entered the Visa Europe System, when it was processed by VEAS, and when it was delivered to the intended receiver.

3 Field attributes

This chapter summarises the information components and topics for the header and data field descriptions.

Transactions destined for non-Visa networks have specific field requirements in addition to those outlined in this manual. For further information, see the *Authorization Gateway Services Cross-Reference Guide*.

3.1 Header field listing - numeric order

The following table lists header field attributes.

Header field listing - Key	
Column	Description
Type	F = Indicates a fixed-length field.
Length	n = The number of bytes for this field. This number is the fixed length of the field.
Attributes	The format and number of positions required: binary (binary value) n BCD (numeric, four-bit BCD = unsigned packed) n-bit string
VEAS	Y = Field is used by VEAS N = Field is not used by VEAS
V.I.P	Y = Field is used by V.I.P. N = Field is not used by V.I.P.

Table 11: Header field listing - numeric order

Header field listing - numeric order						
Field	Name	Type	Length	Attributes	VEAS	V.I.P.
n/a	Message Type Identifier	F	2	4 BCD	Y	Y
n/a	Bitmap, Primary	F	8	64-bit string	Y	Y
n/a	Bitmap, Secondary	F	8	64-bit string	Y	Y
n/a	Bitmap, Third	F	8	64-bit string	Y	Y
H1	Header Length	F	1	binary	Y	Y
H2	Header Flag and Format	F	1	8-bit string	Y	Y
H3	Text Format	F	1	binary	Y	Y
H4	Total Message Length	F	2	binary	Y	Y
H5	Destination Station ID	F	3	6 BCD	Y	Y
H6	Source Station ID	F	3	6 BCD	Y	Y
H7	Round Trip Control Information	F	1	binary	Y	Y
H8	BASE I Flags	F	2	16-bit string	Y	Y
H9	Message Status Flags	F	3	24-bit string	Y	Y

Table 11: Header field listing - numeric order (continued)

Header field listing - numeric order						
Field	Name	Type	Length	Attributes	VEAS	V.I.P.
H10	Batch Number	F	1	binary	Y	Y
H11	Reserved	F	3	binary	Y	Y
H12	User Information	F	1	binary	Y	Y
H13	Bitmap	F	2	16-bit string	Y	Y
H14	Bitmap, Reject Data Group	F	2	4 BCD	Y	Y

3.2 Data field listing - numeric order

The following table lists attributes for all data fields. Data fields defined by ISO 8583 do not include subfields; attributes are defined at field level.

Data field listing - Key	
Column	Description
Type	<p>F = Indicates a fixed-length field.</p> <p>V = Indicates:</p> <ul style="list-style-type: none"> ■ variable-length BCD field where the length subfield specifies the number of real digits that follow. The lead zero, required when the first half byte of a 4-bit BCD field is not used, is not included in the length count, ■ variable-length, AN or ANS, EBCDIC field where the length subfield specifies the number of bytes that follow.
Length	<p>The number of bytes for this field.</p> <p>V fields = The maximum number of bytes allowed, including the length subfield.</p> <p>F fields = The fixed length of the field.</p>
Attributes	<p>V fields = The first byte is always a binary value specifying the length of data. This length subfield is shown in the table as 1 B. The remainder of the specification gives the format of the actual data and the maximum number of positions (digits, characters, bits, and so on) allowed.</p> <p>F fields = The format and number of positions required:</p> <ul style="list-style-type: none"> ■ AN (alphanumeric, EBCDIC, characters A - Z, a - z, 0 - 9 and spaces) ■ ANS (as AN, with the addition of these characters: . < (+ & *) ; - / , % _ > ? : ' =) ■ B (binary value) ■ BCD (numeric, four-bit BCD = unsigned packed) ■ bit string ■ N (numeric, one byte per character)
VEAS	<p>Y = Field is used by VEAS</p> <p>N = Field is not used by VEAS</p>
V.I.P.	<p>Y = Field is used by V.I.P.</p> <p>N = Field is not used by V.I.P.</p>

Data field listing - Key	
Column	Description
ISO	<p>N = Field is not used by VEAS or V.I.P.</p> <p>Note ISO fields that are listed as 'not used by either VEAS or V.I.P.' do not appear in DMSA messages. Issuer and Acquirer centres processing DMSA messages are required to certify for all ISO fields, not just those currently in use.</p>

Note Any binary value in the range 0x40 through 0xFE may be used in an ANS field and Visa recommends that characters are encoded using EBCDIC code page 1148.

However, since Members are free to choose their own code pages, there is a chance that when non-alphanumeric characters are used beyond those enumerated above for the ANS data type, they may be misinterpreted in recipient Member systems. Visa therefore recommends that ANS fields only contain the characters listed above. These characters are encoded to the same binary value in most EBCDIC code pages and so are unlikely to be misinterpreted.

Table 12: Data field listing - numeric order

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
n/a	Message Type Identifier	F	2	4 BCD	Y	Y	
n/a	Primary Bitmap	F	8	64-bit string	Y	Y	
n/a	Second Bitmap	F	8	64-bit string	Y	Y	
n/a	Third Bitmap	F	8	64-bit string	Y	Y	
2	Primary Account Number	V	≤11	1 B + up to 19 BCD ¹	Y	Y	
3	Processing Code	F	3	6 BCD	Y	Y	
4	Amount, Transaction	F	6	12 BCD	Y	Y	
6	Amount, Cardholder Billing	F	6	12 BCD	Y	Y	
7	Transmission Date and Time	F	5	10 BCD	Y	Y	
8	Amount, Cardholder Billing Fee	F	4	8 BCD	N	N	N
10	Conversion Rate, Cardholder Billing	F	4	8 BCD	Y	Y	
11	Systems Trace Audit Number	F	3	6 BCD	Y	Y	
12	Time, Local Transaction	F	3	4 BCD	Y	Y	
13	Date, Local Transaction	F	2	4 BCD	Y	Y	
14	Date, Expiration	F	2	4 BCD	Y	Y	
18	Merchant Type	F	2	4 BCD	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
19	Acquiring Institution Country Code	F	2	3 BCD ¹	Y	Y	
20	PAN Extended, Country Code	F	2	3 BCD ¹	Y	Y	
22	Point-of-Service Entry Mode Code	F	2	4 BCD	Y	Y	
22.1	PAN and Date Entry Mode	F	2	Byte 1	Y	Y	
22.2	PIN Entry Capability	F	1	Byte 2	Y	Y	
23	Card Sequence Number	F	2	3 BCD	Y	Y	
24	Network International Identifier	F	2	3 BCD ¹	N	N	N
25	Point-of-Service Condition Code	F	1	2 BCD	Y	Y	
26	Point-of-Service PIN Capture Code	F	1	2 BCD	Y	Y	
27	Authorization Identification Response Length	F	1	1 BCD ¹	N	N	N
28	Amount, Transaction Fee	F	9	1 AN + 8 N	Y	Y	
29	Amount, Settlement Fee	F	9	9 AN	N	N	N
30	Amount, Transaction Processing Fee	F	9	9 AN	N	N	N
31	Amount, Settlement Processing Fee	F	9	9 AN	N	N	N
32	Acquiring Institution Identification Code	V	≤ 7	1 B + up to 11 BCD ¹	Y	Y	
33	Forwarding Institution Identification Code	V	≤ 7	1 B + up to 11 BCD ¹	Y	Y	
35	Track 2 Data	V	≤ 20	1 B + up to 37 BCD ¹ and hexadecimal 'D'	Y	Y	
36	Track 3 Data	V	≤ 53	1 B + up to 104 BCD	N	N	N
37	Retrieval Reference Number	F	12	12 AN ²	Y	Y	
38	Authorization Identification Response	F	6	6 AN	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
39	Response Code	F	2	2 AN	Y	Y	
41	Card Acceptor Terminal Identification	F	8	8 ANS	Y	Y	
42	Card Acceptor Identification Code	F	15	15 ANS	Y	Y	
43	Card Acceptor Name/Location	F	40	40 ANS	Y	Y	
44	Additional Response Data	V	≤26	1 B + up to 25 ANS ³	Y	Y	
44.1	Response Source/Reason Code	F	1	1 AN	Y	Y	
44.2	Address Verification Result Code	F	1	1 AN	Y	Y	
44.3	Reserved for Visa			Unassigned	N	N	
44.5	CVV/iCVV Results Code	F	1	1 AN	Y	Y	
44.6	PACM Diversion Level	F	2	2 AN	N	Y	
44.7	PACM Diversion Reason Code	F	1	1 N	N	Y	
44.8	Card Authentication Results Code	F	1	1 AN	Y	Y	
44.9	Reserved for Visa			Unassigned	N	N	
44.10	CVV2 Result Code	F	1	1 AN	Y	Y	
44.11	Original Response Code (SMS only)	F	2	2 ANS	N	Y	
44.13	CAVV Results Code	F	1	1 AN	Y	Y	
44.14	Response Reason Code	F	4	4 AN	Y	Y	
44.15	Primary Account Number, Last Four Digits for Receipt	V	4	4 ANS	Y	Y	
45	Track 1 Data	V	≤ 77	1 B + up to 76 ANS	Y	Y	
46	Additional Data - ISO	V	≤ 256	1 B + up to 255 ANS	N	N	N
47	Additional Data - National	V	≤ 256	1 B + up to 255 ANS	N	N	N
48	Additional Data - Private	V	≤ 256	1 B + up to 255 ANS ⁴	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
48, Usage 1a	CVV Error Codes for Emergency Card Replacement	V	≤ 256	1 B hex + 4-510 N, 4-bit BCD	N	Y	
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices	V	3	1 B, binary + 4 N, 4-bit BCD	Y	Y	
48, Usage 2	Unformatted Text in Authorization/Reversal	V	≤ 256	1 B, binary + up to 255 ANS	Y	Y	
48, Usage 3	Error Reason Text in Check Acceptance Responses	V	25	1 B, binary + up to 25 ANS	N	Y	
48, Usage 15	Billing/Reporting/Other Data for Visa Use	V	≤ 256	1 B, binary + up to 255 ANS	N	Y	
48, Usage 17	Reserved			Unassigned	N	N	
48, Usage 26	MasterCard Corporate Fleet Card Data	V	35	1 B, binary + up to 34 ANS	Y	Y	
48, Usage 27	Commercial Card Type Request	F	20	1 B, binary + 4-19 ANS	Y	Y	
48, Usage 29	Reserved			Unassigned	N	N	
48, Usage 36	Purchasing Card Data	V	20	1 B, binary + up to 19 ANS	Y	Y	
48, Usage 37	Original Credit Transaction	V	19	1 B, binary + up to 18 ANS	Y	Y	
49	Currency Code, Transaction	F	2	3 BCD ¹	Y	Y	
51	Currency Code, Cardholder Billing	F	2	3 BCD ¹	Y	Y	
52	Personal Identification Number (PIN) Data	F	8	64-bit string	Y	Y	
53	Security-Related Control Information	F	8	16 BCD	Y	Y	
53.1	Security Format Code	F	2	Byte 1	Y	Y	
53.2	PIN Encryption Algorithm Identifier	F	2	Byte 2	Y	Y	
53.3	PIN Block Format Code	F	2	Byte 3	Y	Y	
53.4	Zone Key Index	F	2	Byte 4	Y	Y	
53.5	PIN Data Type	F	2	Byte 5	N	N	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
53.6	Visa Reserved	F	6	Bytes 6-8	Y	Y	
54	Additional Amounts	V	≤ 121	1 B + up to 120 ANS	Y	Y	
54.1	Account Type	F	2	Bytes 2-3	Y	Y	
54.2	Amount Type	F	2	Bytes 4-5	Y	Y	
54.3	Currency Code	F	2	Bytes 6-8	Y	Y	
54.4	Amount, Sign	F	1	Byte 9	Y	Y	
54.5	Amount	F	12	Bytes 10-21	Y	Y	
55	Integrated Circuit Card (ICC) Related Data	V	≤ 256	1 B + up to 255 ANS	Y	Y	
55, Usage 1	VSDC Chip data	V	≤ 256	1 B + up to 255 bytes (510 hex digits), variable by usage;	Y	Y	
55, Usage 2	Chip Card data	V	≤ 256	1 B binary + up to 255 bytes (510 hex digits) variable by usage	Y	Y	
56	Reserved-ISO	V	≤ 256	1 B + up to 255 ANS	N	N	N
57	Reserved-National	V	≤ 256	1 B + up to 255 ANS	N	N	N
58	Reserved-National	V	≤ 256	1 B + up to 255 ANS	N	N	N
59	National Point-of-Service Geographic Data	V	≤ 15	1 B + up to 14 ANS	Y	Y	
60	Additional POS Information	V	≤ 7	1 B + up to 12N, 4 bit BCD	Y	Y	
60.1	Terminal Type	F	1/2	1 N, 4 bit BCD	Y	Y	
60.2	Terminal Entry Capability	F	1/2	1 N, 4 bit BCD	Y	Y	
60.3	Chip Condition Code	F	1/2	1 N, 4 bit BCD	Y	Y	
60.4	Special Condition Indicator-Existing Debt	F	1	1 N, 4 bit BCD	Y	Y	
60.5	Merchant Group Indicator	F	1	2 N, 4 bit BCD	N	N	
60.6	Chip Transaction Indicator	F	1/2	1 N, 4 bit BCD	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
60.7	Chip Card Authentication Reliability Indicator	F	1/2	1 N, 4 bit BCD	Y	Y	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	F	1	2 N, 4 bit BCD	Y	Y	
60.9	Cardholder ID Method Indicator				Y	Y	
60.10	Additional Authorization Indicator	F	1/2	1 N, 4 bit BCD	Y	Y	
61	Other Amounts	V	≤ 19	1 B + 12, 24, 36 BCD	Y	Y	
61.1	Other Amount, Transaction	F	6	12 BCD	Y	Y	
61.2	Other Amount, Cardholder Billing	F	6	12 BCD	Y	Y	
61.3	Other Amount, Replacement Billing	F	6	12 BCD	Y	Y	
62	Custom Payment Service Fields	V	≤ 256	1 B + up to 255 bytes	Y	Y	
62.0	Field 62 Bitmap	F	8	64-bit string	Y	Y	
62.1	Authorization Characteristics Indicator	F	1	1 AN	Y	Y	
62.2	Transaction Identifier	F	8	15 BCD ¹	Y	Y	
62.3	Validation Code	F	4	4 AN	Y	Y	
62.4	Market-Specific Data Identifier	F	1	1 AN	Y	Y	
62.5	Duration	F	1	2 BCD	Y	Y	
62.6	Prestigious Property Indicator	F	1	1 AN	Y	Y	
62.7 to 62.16	Not Applicable			Unassigned	N	N	
62.17	Gateway Transaction Identifier	F	15	15 EBCDIC	Y	Y	
62.18 to 62.19	Reserved			Unassigned	N	N	
62.20	Merchant Verification Value (MVV)	F	5	10 N, 4-bit BCD	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
62.21	Online Risk Assessment Risk Score and Reason Codes	F	4	4 AN	N	Y	
62.22	Online Risk Assessment Condition Codes	F	6	6 AN	N	Y	
62.23	Product ID	F	2	2 AN	Y	Y	
62.24	Program Identifier	F	6	6 AN	Y	Y	
62.25	Spend Qualified Indicator	F	1	1 AN	N	Y	
62.26	Account Status	V	1	1 AN	Y	Y	
63	V.I.P. Private-Use Field	V	≤ 256	1 B + up to 255 bytes	Y	Y	
63.0	Field 63 Bitmap	F	3	24-bit string	Y	Y	
63.1	Network Identification Code	F	2	4 BCD	Y	Y	
63.2	Time (Preauth Time Limit)	F	2	4 BCD	Y	Y	
63.3	Message Reason Code	F	2	4 BCD	Y	Y	
63.4	STIP/Switch Reason Code	F	2	4 BCD	Y	Y	
63.5 to 63.18	Not applicable			Unassigned	N	N	
63.19	Fee Program Indicator	F	3	3 AN	N	Y	
67	Extended Payment Code	F	1	2 BCD	N	N	
68	Receiving Institution Country Code	F	2	3 BCD ¹	Y	Y	
70	Network Management Information Code	F	2	3 BCD ¹	Y	Y	
71	Message Number	F	2	4 BCD	N	N	
72	Message Number Last	F	2	4 BCD	N	N	
73	Date, Action	F	3	6 BCD	Y	Y	
78	Transfer, Number	F	5	10 BCD	N	N	
79	Transfer, Reversal Number	F	5	10 BCD	N	N	
80	Inquiries, Number	F	5	10 BCD	N	N	
81	Authorizations, Number	F	5	10 BCD	N	N	
82	Credits, Processing Fee Amount	F	6	12 BCD	N	N	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
83	Credits, Transaction Fee Amount	F	6	12 BCD	N	N	
84	Debits, Processing Fee Amount	F	6	12 BCD	N	N	
85	Debits, Transaction Fee Amount	F	6	12 BCD	N	N	
90	Original Data Elements	F	21	42 BCD	Y	Y	
90.1	Original Message Type	F	4	Bytes 1-2	Y	Y	
90.2	Original Trace Number	F	6	Bytes 3-5	Y	Y	
90.3	Original Transaction Date and Time	F	10	Bytes 6-10	Y	Y	
90.4	Original Acquirer ID	F	11		Y	Y	
90.5	Original Forwarding Institution ID	F	11		Y	Y	
91	File Update Code	F	1	1 N	Y	Y	
92	File Security Code	F	2	2 AN	Y	Y	
94	Service Indicator	F	7	7 AN	N	N	
95	Replacement Amounts	F	42	42 AN	Y	Y	
95.1	Actual Amount, Transaction	F	12	Bytes 1-12	Y	Y	
95.2	Actual Amount, Settlement	F	12		N	N	
95.3	Actual Amount, Settlement Fee	F	9	Bytes 13-24	N	N	
95.4	Actual Amount, Transaction Fee	F	9		N	N	
98	Payee	F	25	25 AN	N	N	
100	Receiving Institution Identification Code	V	≤ 7	1 B + up to 11 BCD ¹	Y	Y	
101	File Name	V	≤ 18	1 B + up to 17 ANS	Y	Y	
102	Account Identification 1	V	≤ 29	1 B + up to 28 ANS	Y	Y	
103	Account Identification 2	V	≤ 29	1 B + up to 28 ANS	Y	Y	
104	Transaction Description ⁵	V	≤ 256	1 B + up to 255 ANS	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
104, Usage 1	Transaction Description	V	≤ 256	1 B + up to 255 bytes	Y	Y	
104, Usage 2	Transaction-Specific Data	V	≤ 256	1 B + up to 255 bytes (510 hex digits), variable by usage	Y	Y	
105 to 111	Reserved ISO	V	≤ 256	1 B + up to 255 ANS	N	N	N
112 to 114	Reserved National	V	≤ 256	1 B + up to 255 ANS	N	N	N
115	Additional Trace Data	V	≤ 25	1 B + up to 24 ANS	Y	Y	
116	Card Issuer Reference Data	V	≤ 256	1 B + up to 255 ANS	Y	Y	
117	National Use	V	≤ 256	1 B + 3 ANS + up to 252 ANS	Y	Y	
117, Usage 1	National Use: Japan	V	≤ 139	1 B + 3 ANS, + up to 135 ANS	N	Y	
117, Usage 2	National Use: Turkey	F	55	1 B + 3 ANS + 51 ANS	Y	Y	
117, Usage 3	National Use: Sweden	V	≤ 256	1 B + 3 ANS, + up to 252 ANS	Y	N	
117, Usage 4	National Use: Colombia	V	≤ 127	1 B + 3 ANS, + up to 123 ANS	N	Y	
118	Intra-Country Data	V	≤ 256	1 B + 3 ANS, + up to 252 ANS	Y	Y	
118, Usage 1	Intra-Country Data: Japan	V	≤ 256	1 B + 3 ANS, + up to 201 ANS	N	Y	
118, Usage 2	Intra-Country Data: Korea	V	≤ 256	1 B + 3 ANS, + up to 132 ANS	N	Y	
118, Usage 3	Intra-Country Data: Sweden	V	≤ 256	1 B + 3 ANS, + up to 252 ANS	Y	N	
118, Usage 4	Intra-Country Data: South Africa	V	≤ 256	1 B + 3 N, 4-bit BSD; 2 bytes + up to 253 ANS	N	Y	
118, Usage 5	Intra-Country Data: LAC	V	≤ 256	1 B + 3 AN, + up to 249 AN	N	Y	
121	Issuing Institution Identification Code	V	≤ 12	1 B + 3 to 11 AN	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
123, Usage 1	Verification Data (fixed format)	V	≤ 30	1 B + up to 29 ANS	Y	Y	
123, Usage 2	Verification & Token Data (TLV format)	V	≤ 256	1 B + up to 255 bytes	Y	Y	
125	Supporting Information	V	≤ 256	1 byte, binary + up to 255 ANS	Y	Y	
125, Usage 1	This usage is not supported	N	N	Unassigned	N	N	
125, Usage 2	Supporting Information (TLV Format)	V	≤ 256	1 B + up to 255 ANS	Y	Y	
125, Usage 3	This usage is not supported	N	N	Unassigned	N	N	
125, Usage 4	VisaNet Copy Request and Fulfillment Service (VCRFS), Optional Text	V	≤ 164	1 B + 1 to 163 ANS	N	Y	
125, Usage 5	Additional Fraud Information	V	≤ 256	1 B + 255 ANS	N	Y	
125, Usage 6	POS check Service supporting Information (US only)	V	≤ 256	1 B + up to 255 ANS	N	Y	
126	Visa Private-Use Fields	V	≤ 256	1 B + up to 255 ANS	Y	Y	
126.0	Field 126 Bitmap	V	8	64-bit string	Y	Y	
126.1 to 126.4	Reserved	V		Unassigned	N	N	
126.5	Visa Merchant Identifier	F	8	8 ANS, EBCDIC, 8 bytes	N	Y	
126.6	Cardholder Certificate Serial Number	F	17	1 byte, binary + up to 16 bytes	Y	Y	
126.7	Merchant Certificate Serial Number	F	17	1 byte, binary + up to 16 bytes	Y	Y	
126.8	Transaction ID (XID)	F	20	20 bytes binary	Y	Y	
126.9	CAVV Data	F	20	20 bytes binary or 19 bytes binary for Usage 3	Y	Y	
126.9, Usage 1	Reserved for future use			Unassigned	N	N	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
126.9, Usage 2	3-D Secure CAVV	F	20	40 N	Y	Y	
126.9, Usage 3	3-D Secure CAVV, Revised Format	F	20	40 N	Y	Y	
126.9, Usage 4	American Express Safekey /Token Processing	F	20	40 N	Y	Y	
126.10	CVV2 Authorization Request Data	F	6	6 AN	Y	Y	
126.12	Service Indicators	F	3	24-bit string	Y	Y	
126.13	POS Environment	F	1	1 AN	Y	Y	
126.14	Reserved	F	1	1ANS	N	N	
126.15	MasterCard UCAF Collection Indicator	F	1	1ANS	Y	Y	
126.16	MasterCard UCAF Field	V	33	1 byte, binary + up to 32 bytes ANS	Y	Y	
126.18	Agent Unique Account Result	F	12	1 B + 11 bytes	N	Y	
126.19	Dynamic Currency Conversion Indicator	F	1	1ANS	Y	Y	
126.20	Additional Authentication Method	F	2	2 AN	N	N	
126.21	Additional Authentication Reason Code	F	2	2 AN	N	N	
127	File Record(s): Action and Data	V	≤ 256	1 B + up to 255 bytes	Y	Y	
127	File Maintenance	V	≤ 256	1 B + up to 255 bytes	Y	Y	
127, Usage 2	Terms & Conditions	V	≤ 256	1 B + up to 255 bytes	Y	Y	
127.PAN	PAN File Maintenance	V	≤ 256	1 B + up to 255 bytes	Y	Y	
127A.1	Address Verification Postal Code	F	9	9ANS	N	Y	
127A.2	Address Verification Value	F	5	5ANS	N	Y	
127E.1	Action Code	F	2	2 AN	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
127E.2	Region Coding	F	9	9 ANS	Y	Y	
127M.1	Merchant Record Type	F	1	1 AN	N	Y	
127M.2	Merchant Data 1	F	4, 15	4 ANS or 15 ANS	N	Y	
127M.3	Merchant Data 2	F	1, 9	1 AN or 9 ANS	N	Y	
127M.4	Merchant Data 2	F	16	16 ANS	N	Y	
127M.5	Merchant Data 2	F	10	10 ANS	N	Y	
127P.1	PIN Verification Data	F	7	7 ANS	Y	Y	
127R.1	Risk Level	F	1	1 ANS	Y	Y	
127R.2	Risk Level Data	F	5	5 ANS	Y	Y	
127R.3	Risk Level Data	F	5	5 ANS	Y	Y	
127R.4	Risk Level Data	F	5	5 ANS	Y	Y	
127R.5	Risk Level Data	F	5	5 ANS	Y	Y	
127R.6	Travel Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.7	Travel Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.8	Lodging Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.9	Lodging Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.10	Auto Rental Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.11	Auto Rental Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.12	Restaurant Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.13	Restaurant Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.14	Mail/Phone Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.15	Mail/Phone Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.16	Risky Purchase Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.17	Risky Purchase Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
127R.18	Total Purchase Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.19	Total Purchase Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.20	Total Cash Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.21	Total Cash Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127R.22	ATM Cash Activity Limit (Issuer available)	F	5	5 ANS	Y	Y	
127R.23	ATM Cash Activity Limit (Issuer unavailable)	F	5	5 ANS	Y	Y	
127.PF	Portfolio File	V	≤ 256	1 B + up to 255 ANS	N	Y	
130	Terminal Capability Profile	F	3	24-bit string	Y	Y	
131	Terminal Verification Results (TVR)	F	5	40-bit string	Y	Y	
132	Unpredictable Number	F	4	8 hexadecimal digits	Y	Y	
133	Terminal Serial Number	F	8	8 ANS	Y	Y	
134	Visa Discretionary Data	V	≤ 256	1 byte, binary + up to 255 bytes; variable by usage and subfield	Y	Y	
134, Format 1	Visa Discretionary Data, Format 1	V	≤ 16	1 byte, binary + up to 15 bytes	Y	Y	
134, Format 2	Visa Discretionary Data, Format 2	V	≤ 33	1 byte, binary + up to 32 bytes	Y	Y	
135	Issuer Discretionary Data	V	≤ 16	1 byte, binary + up to 30 hexadecimal digits	Y	Y	
136	Cryptogram	F	8	16 hexadecimal digits	Y	Y	
137	Application Transaction Counter	F	2	4 hexadecimal digits	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
138	Application Interchange Profile	F	2	16-bit string	Y	Y	
139	ARPC Response Cryptogram & Code	F	10	16 hexadecimal digits + 2 bytes, AN	Y	Y	
139, Format 1	VIS Usage, ARPC Response Cryptogram & Code	F	10	16 hexadecimal digits + 2 bytes, AN	Y	Y	
139, Format 2	CCD Usage, Issuer Authentication Data	F	10	16 hexadecimal digits + 2 bytes, AN	Y	Y	
140	Issuer Authentication Data	V	≤ 256	1 byte, binary + up to 255 bytes variable by usage	Y	Y	
140, Format 1	VIS Usage: Issuer Authentication Data	V	≤ 11	1 byte, binary + 16 hexadecimal digits and 2 bytes binary, ASCII equivalent; maximum 11 bytes	Y	Y	
140, Format 2	CCD Usage: Issuer Authentication Data	V	≤ 17	1 byte, binary + up to 16 hexadecimal bytes; minimum 9 bytes; maximum 17 bytes	Y	Y	
140, Format 3	Generic EMV Transport Usage: Issuer Authentication Data	V	9&-17	1 byte, binary + 16 hexadecimal digits to 32 hexadecimal digits	Y	Y	
142	Issuer Script	V	≤ 256	1 byte + up to 510 hexadecimal digits	Y	Y	
143	Issuer Script Results	V	≤ 21	1 byte + up to 40 hexadecimal digits	Y	Y	

Table 12: Data field listing - numeric order (continued)

Data field listing - numeric order							
Field	Name	Type	Length	Attributes	VEAS	V.I.P.	ISO
144	Cryptogram Transaction Type	F	1	2 N, 4-bit BCD (unsigned, unpacked)	Y	Y	
145	Terminal Country Code	F	2	3 N, 4-bit BCD	Y	Y	
146	Terminal Transaction Date	F	3	6 N, 4-bit BCD	Y	Y	
147	Cryptogram Amount	F	6	12 N, 4-bit BCD (unsigned, unpacked)	Y	Y	
148	Cryptogram Currency Code	F	2	3 N, 4-bit BCD	Y	Y	
149	Cryptogram Cashback Amount	F	6	12 N, 4-bit BCD	Y	Y	
152	Secondary PIN Block	F	8	64 N, bit string	Y	Y	

Footnotes:

1 - Plus a leading zero to fill the unused first half-byte.

2 - Actual contents limited to numerics.

3 - Currently, only ten positions are defined.

4 - Format varies with message type and card product.

5 - For VEAS usage, this field may be transmitted between an EA Server and a VIC only. See field description.

3.3 Data field listing - alphabetical order

Data field listing - Key	
Column	Description
Field name	Where bold and italics are used, they indicate a difference between the data field name in the technical specifications. Bold = Indicates a slight difference in name. <i>Italics</i> = Indicate that the data field has two or more names, and in which technical specification the differences are found. All names are referenced in the table.
VEAS	Y = The field is used by VEAS. N = The field is not used by VEAS. N/A = The field is mentioned in the technical specification but there is no detail. This description is primarily used for reserved or not applicable data fields.
DMSA	I = The field is documented in the DMSA technical specifications and is used by VEAS. N = The field is not documented in the DMSA technical specifications and is not used by VEAS.

Data field listing - Key	
Column	Description
ATM, POS	2,3 = The field is documented in the SMS ATM (2,), and/or SMS POS (,3) technical specifications and is used by VEAS. N,N = The field is not documented in the SMS ATM (N,), and/or SMS POS (,N) technical specifications and is not used by VEAS.
V.I.P.	Y = The field is used by V.I.P. N = The field is not used by V.I.P. N/A = The field is mentioned in the technical specification but there is no detail.
ISO	N = The field is not used by VEAS or V.I.P. Note ISO fields that are listed as 'not used by either VEAS or V.I.P.' do not appear in DMSA messages. Issuer and Acquirer centres processing DMSA messages are required to certify for all ISO fields, not just those currently in use.

Data elements are identified by number as follows:

- Primary data fields have whole-number field numbers
- Subfields and field parts have decimal-point field numbers
- Data field usage variations have *Usage n* after the field number, where *n* is the usage number that appears in the field description

The following table identifies the data fields in alphabetical order.

Table 13: Data field listing - alphabetical order

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
3-D Secure CAVV	Y	1	N, 3	Y		126.9, Usage 2
3-D Secure CAVV, Revised Format	Y	1	N, 3	Y		126.9, Usage 3
Account Identification 1	Y	1	2, 3	Y		102
Account Identification 2	Y	1	2, N	Y		103
Account Type	Y	1	2, 3	Y		54.1
Acquirer Totals	N	N	N, N	N	N	48, Usage 6
Acquirer Supplied Merchandise or Transaction Description Information	Y	N	N, 3	Y		48, Usage 12
Acquiring Institution Country Code	Y	1	2, 3	Y		19
Acquiring Institution Identification Code	Y	1	2, 3	Y		32
Action Code	Y	1	2, 3	Y		127E.1
Actual Amount, Settlement	N	N	N, N	N		95.2
Actual Amount, Settlement Fee	N	N	N, N	Y		95.3

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Actual Amount, Transaction	Y	1	2, 3	Y		95.1
Actual Amount, Transaction Fee	N	N	N, N	Y		95.4
Additional Amounts	Y	1	2, 3	Y		54
Additional Authentication Method	N	1	N, N	N		126.20
Additional Authentication Reason Code	N	1	N, N	N		126.21
Additional Authorization Indicator	Y	1	2, 3	Y		60.10
Additional Data - National	N	N	N, N	N	N	47
Additional Data - Private	Y	1	2, 3	Y		48
Additional Data- ISO	N	N	N, N	N	N	46
Additional Fraud Information	Y	N	2, 3	Y		125, Usage 5
Additional POS Information	Y	1	2, 3	Y		60
Additional Response Data	Y	1	2, 3	Y		44
Additional Trace Data	Y	1	2, 3	Y		115
Address Verification Postal Code (DMSA & POS)	N	N	N, N	Y		127A.1
Postal Code (ATM)						
Address Verification Result Code	Y	1	N, 3	Y		44.2
Address Verification Value	N	N	N, N	Y		127A.2
Adjustments, Chargebacks and Representments (ATM) <i>Visa Chargebacks/ Representments, Accepted Status Advices for Chargebacks, Reversals and Representments (POS)</i>	Y	N	2, 3	Y		48, Usage 7a
Agent Unique Account Result	N	1	N, N	Y		126.18
American Express Safekey/Token Processing	Y	1	N, 3	Y		126.9, Usage 4
Amount (data field 54 balance)	Y	1	2, 3	Y		54.5
Amount Type	Y	1	2, 3	Y		54.2
Amount, Cardholder Billing	Y	1	2, 3	Y		6
Amount, Cardholder Billing Fee	N	N	N, N	N	N	8
Amount, Net Settlement	Y	N	2, 3	Y		97
Amount, Settlement	Y	N	2, 3	Y		5
Amount, Settlement Fee	N	N	N, N	N	N	29
Amount, Settlement Processing Fee	N	N	N, N	N	N	30
Amount, Sign	Y	1	2, 3	Y		54.4

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Amount, Transaction	Y	1	2, 3	Y		4
Amount, Transaction Fee	Y	1	2, 3	Y		28
Amount, Transaction Processing Fee	N	N	N, N	N	N	31
Amounts, Fees	Y	N	2, 3	Y		46
Application Interchange Profile	Y	1	2, 3	Y		138
Application Transaction Counter	Y	1	2, 3	Y		137
ARPC Response Cryptogram and Code	Y	1	2, 3	Y		139
ATM Cash Activity Limit - Issuer available	Y	1	2, 3	Y		127R.22
ATM Cash Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.23
Authorization Characteristics Indicator	Y	1	2, 3	Y		62.1
Authorization Identification Response	Y	1	2, 3	Y		38
Authorization Identification Response Length	N	N	N, N	N	N	27
Authorizations, Number	N	N	N, N	N	N	81
Auto Rental Activity Limit - Issuer available	Y	1	2, 3	Y		127R.10
Auto Rental Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.11
Auto Rental Check-Out Date, Lodging Check-In Date	Y	N	N, 3	Y		62.8
Biller Address	N	N	N, N	N		126.3
Biller Telephone Number	N	N	N, N	N		126.4
Billing/Reporting/ Other Data for Visa Use (DMSA & POS)	N	N	N, N	Y		48, Usage 15
Card Acceptor Identification Code	Y	1	2, 3	Y		42
Card Acceptor Name/Location	Y	1	2, 3	Y		43
Card Acceptor Terminal Identification	Y	1	2, 3	Y		41
Card Authentication Results Code	Y	1	2, 3	Y		44.8
Card Issuer Reference Data <i>Reserved National (ATM)</i>	Y	1	N/A, 3	Y		116
Card Sequence Number	Y	1	2, 3	Y		23
Cardholder Certificate Serial Number	Y	1	N, 3	Y		126.6
Cardholder ID Method Indicator	Y	N	2, 3	Y		60.9

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Cardholder Spending Amount Limit - Issuer available	Y	N	2, 3	Y		127E.3
Cardholder Spending Count Limit - Issuer available	Y	N	2, 3	Y		127E.4
CAVV Data	Y	1	N, 3	Y		126.9
CAVV Results Code	Y	1	N, 3	Y		44.13
CCD Usage, Issuer Authentication Data	Y	1	2, 3	Y		139, Format 2
CCD Usage: Issuer Authentication Data	Y	1	2, 3	Y		140, Format 2
Charge Indicator	Y	N	2, 3	Y		63.21
Chargeback Reduction/DMSC Flags	Y	N	2, 3	Y		63.6
Chargeback Rights Indicator	Y	N	2, 3	Y		62.16
Check Acceptance Error Reason	N	N	N, N	N		48, Usage 3
Check Settlement Code (US Only)	N	N	N, N	Y		44.12
Chip Card Authentication Reliability Indicator	Y	1		Y		60.7
Chip Card Authentication Reliability Indicator	Y	1	2, 3	Y		60.7
Chip Card Data	Y	1	N, 3	Y		55, Usage 2
Chip Condition Code	Y	1	2, 3	Y		60.3
Chip Transaction Indicator	Y	1	2, 3	Y		60.6
Commercial Card Type Request	Y	1	N, 3	Y		48, Usage 27
Conversion Rate, Cardholder Billing	Y	1	2, 3	Y		10
Conversion Rate, Settlement	Y	N	2, 3	Y		9
Correction Advice	N	N	N, N	N		48, Usage 20
Credits, Amount	Y	N	2, 3	Y		86
Credits, Number	Y	N	2, 3	Y		74
Credits, Processing Fee Amount	N	N	N, N	N	N	82
Credits, Reversal Amount	Y	N	2, 3	Y		87
Credits, Reversal Number	Y	N	2, 3	Y		75
Credits, Transaction Fee Amount	N	N	N, N	N	N	83
Cryptogram	Y	1	2, 3	Y		136

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Cryptogram Amount	Y	1	2, 3	Y		147
Cryptogram Cashback Amount	Y	1	2, 3	Y		149
Cryptogram Currency Code	Y	1	2, 3	Y		148
Cryptogram Transaction Type	Y	1	2, 3	Y		144
Currency Code	Y	1	2, 3	Y		54.3
Currency Code, Cardholder Billing	Y	1	2, 3	Y		51
Currency Code, Settlement	Y	N	2, 3	Y		50
Currency Code, Transaction	Y	1	2, 3	Y		49
Custom Payment Service Fields (Bitmap format)	Y	1	2, 3	Y		62
Customer Address	N	N	N, N	N		126.2
Customer Name	N	N	N, N	N		126.1
CVV Error Codes for Emergency Card Replacement	N	N	N, N	Y		48, Usage 1a
CVV/iCVV Results Code	Y	1	2, 3	Y		44.5
CVV2 Authorization Request Data	Y	1	N, 3	Y		126.10
CVV2 Result Code	Y	1	N, 3	Y		44.10
Date, Action	Y	1	2, 3	Y		73
Date, Capture	N	N	N, N	Y		17
Date, Conversion	Y	N	2, 3	Y		16
Date, Expiration	Y	1	2, 3	Y		14
Date, Local Transaction	Y	1	2, 3	Y		13
Date, Settlement	Y	N	2, 3	Y		15
Debits, Amount	Y	N	2, 3	Y		88
Debits, Number	Y	N	2, 3	Y		76
Debits, Processing Fee Amount	N	N	N, N	N	N	84
Debits, Reversal Amount	Y	N	2, 3	Y		89
Debits, Reversal Number	Y	N	2, 3	Y		77
Debits, Transaction Fee Amount	N	N	N, N	N	N	85
Decimal Positions Indicator	Y	N	2, 3	Y		63.13
Departure Date	N	N	N, N	N		48, Usage 4
Double-Length DES Key (Triple DES)	Y	N	2, 3	Y		105
Duration	Y	1	2, 3	Y		62.5
Dynamic Currency Conversion Indicator	Y	1	N, 3	Y		126.19

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Dynamic Key Exchange Working Key Check Value	Y	N	2, 3	Y		48, Usage 14
Electronic Commerce <i>Mail/Phone/Electronic Commerce and Payment Indicator (DMSA/POS)</i>	Y	1	2, 3	Y		60.8
Electronic Commerce Goods Indicator	Y	N	N, 3	Y		62.19
Error codes in 0310/0312 Responses and 0322 Advices (DMSA & POS) <i>Error Codes in 0312 Responses(ATM)</i>	Y	1	2, 3	Y		48, Usage 1b
Error Reason Text in Check Acceptance Responses (US only)	N	N	N, N	Y		48, Usage 3
Excluded Transaction Identifier Reason Code	Y	N	N, 3	Y		62.18
Extended Payment Code	N	N	N, N	N	N	67
Extra Charges	Y	N	N, 3	Y		62.10
Fax Number	N	N	N, N	N		48, Usage 8a, 8b
Fee Program Indicator	Y	N	2, 3	Y		63.19
Field 126 Bitmap	Y	1	2, 3	Y		126.0
Field 62 Bitmap	Y	1	2, 3	Y		62.0
Field 63 Bitmap	Y	1	2, 3	Y		63.0
File Maintenance	Y	1	2, 3	Y		127
File Name	Y	1	2, 3	Y		101
File Record(s): Action and Data	Y	1	N, 3	Y		127
File Security Code	Y	1	2, 3	Y		92
File Update Code	Y	1	2, 3	Y		91
Format 1, Standard Format	Y	1	2, 3	Y		134, Format 1
Format 2, Expanded Format	Y	1	2, 3	Y		134, Format 2
Forwarding Institution Country Code	N	N	N, N	N	N	21
Forwarding Institution Identification Code	Y	1	2, 3	Y		33
Fraud Data	Y	N	2, 3	Y		63.9
FRS-Supplied Error and Warning Data	Y	N	2, 3	Y		48, Usage 31

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Gateway Merchant Data	Y	N	N, 3	Y		63.10
Gateway Transaction Identifier	Y	1	N, 3	Y		62.17
Generic EMV Transport Usage	Y	1	2, 3	Y		140, Format 3
Inquiries, Number	N	N	N, N	N	N	80
Integrated Circuit Card (ICC) Related Data	Y	1	2, 3	Y		55
Integrated EBT Food and Consumer Service ID (US only)	N	N	N, N	Y		48, Usage 32
Integrated EBT Voucher Serial Number and Food and Consumer Service ID (US only)	N	N	N, N	Y		48, Usage 33
Intra-Country Data	Y	1	2, 3	Y		118
Intra-Country Data (Usage 1: Japan)	N	N	N, N	Y		118, Usage 1
Intra-Country Data (Usage 2: Korea)	N	N	N, N	Y		118, Usage 2
Intra-Country Data (Usage 3: Sweden)	Y	N	N, N	N		118, Usage 3
Intra-Country Data (Usage 4: South Africa)	N	N	N, N	Y		118, Usage 4
Intra-Country Data (Usage 5: LAC)	N	N	N, N	Y		118, Usage 5
Issuer Authentication Data	Y	1	2, 3	Y		140
Issuer Currency Conversion Data	Y	N	2, 3	Y		63.14
Issuer Discretionary Data	Y	1	2, 3	Y		135
Issuer Script	Y	1	2, 3	Y		142
Issuer Script Results	Y	1	2, 3	Y		143
Issuing Institution Identification Code	N	N	N, N	N		121
Local Date and Time of Visa Check Card II Preauthorization Completion Request (US only)	N	N	N, N	Y		48, Usage 11
Lodging Activity Limit - Issuer available	Y	1	2, 3	Y		127R.8
Lodging Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.9

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Mail/Phone/Electronic Commerce and Payment Indicator <i>Electronic Commerce (ATM)</i>	Y	1	2, 3	Y		60.8
Mail/Telephone Activity Limit - Issuer available	Y	1	2, 3	Y		127R.14
Mail/Telephone Activity Limit - Issuer available	Y	1	2, 3	Y		127R.15
Market-Specific Data Identifier	Y	1	N, 3	Y		62.4
MasterCard Corporate Fleet Card Data	Y	1	N, 3	Y		48, Usage 26
MasterCard UCAF Collection Indicator	Y	1	N, 3	Y		126.15
MasterCard UCAF Field	Y	1	N, 3	Y		126.16
Merchant Central File	N	N	N, N	Y		127.MCF
Merchant Certificate Serial Number	Y	1	N, 3	Y		126.7
Merchant Data 1	N	N	N, N	Y		127M.2
Merchant Data 2	N	N	N, N	Y		127M.3
Merchant Data 2	N	N	N, N	Y		127M.4
Merchant Data 2	N	N	N, N	Y		127M.5
Merchant Group Indicator	Y	N	N, 3	Y		60.5
Merchant Record Type	N	N	N, N	Y		127M.1
Merchant Type	Y	1	2, 3	Y		18
Merchant Verification Value (MVV)	Y	1	N, 3	Y		62.20
Merchant Volume Indicator	Y	N	N, 3	Y		63.18
Message Authentication Code	N	N	N, N	N		128
Message Number	N	N	N, N	N	N	71
Message Number Last	N	N	N, N	N	N	72
Message Reason Code	Y	1	2, 3	Y		63.3
Message Security Code	Y	N	2, 3	Y		96
Multiple Clearing Sequence Count	Y	N	N, 3	Y		62.12
Multiple Clearing Sequence Number	Y	N	2, 3	Y		62.11
National Point-of-Service Geographic Data	Y	1	2, 3	Y		59
National Use	Y	1	2, 3	Y		117
National Use (Usage 1: Japan)	N	N	N, N	Y		117, Usage 1

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
National Use (Usage 2: Turkey)	Y	1	2, 3	Y		117, Usage 2
National Use (Usage 3: Sweden)	Y	1	2, 3	N		117, Usage 3
National Use (Usage 4: Colombia)	N	N	N, N	Y		117, Usage 4
Net Funds Transfer Amount	N	N	N, N	N		48, Usage 6
Network Identification Code	Y	1	2, 3	Y		63.1
Network International Identifier	N	N	N, N	N	N	24
Network Management Information Code	Y	1	2, 3	Y		70
Network Participation Flags (US only)	N	N	N, N	N		63.7
No Show Indicator	Y	N	N, 3	Y		62.9
Not applicable	N	N	N, N	N		62.7 to 62.16
Not applicable	N	N	N, N	N		63.5 to 63.18
Not applicable (DMSA) <i>Unused, reserved, or not applicable (ATM)</i> <i>Reserved (POS)</i>	N	N	N, N	N		126.11
Not supported	N	N	N, N	N		125, Usage 1
Not supported	N	N	N, N	N		125, Usage 3
Online Risk Assessment Condition Codes	N	N	N, N	Y		62.22
Online Risk Assessment Risk Score and Reason Codes	N	N	N, N	Y		62.21
Original Acquirer ID	Y	1	2, 3	Y		90.4
Original Credit Transaction	N	N	N, N	Y		48, Usage 37
Original Data Elements	Y	1	2, 3	Y		90
Original Forwarding Institution ID	Y	1	2, 3	Y		90.5
Original Message Type	Y	1	2, 3	Y		90.1
Original Message Type Identifier	N	N	N, N	N		120

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Original Response Code	Y	N	2, 3	Y		44.11
Original Trace Number	Y	1	2, 3	Y		90.2
Original Transmission Date and Time	Y	1	2, 3	Y		90.3
Other Amount, Cardholder Billing	Y	1	2, 3	Y		61.2
Other Amount, Replacement Billing	Y	1	2, 3	Y		61.3
Other Amount, Transaction	Y	1	2, 3	Y		61.1
Other Amounts	Y	1	2, 3	Y		61
PACM Diversion Level	N	N	N, N	N		44.6
PACM Diversion Reason Code	N	N	N, N	N		44.7
PAN and Date Entry Mode	Y	1	2, 3	N		22.1
PAN Extended	N	N	N, N	N		34
PAN Extended, Country Code	Y	1	2, 3	Y		20
Passenger Name	N	N	N, N	N		48, Usage 4
Payee	N	N	N, N	N		98
Payment Correction Advices	N	N	N, N	N		48, Usage 20
Personal Identification Number (PIN) Data	Y	1	2, 3	Y		52
PIN Block Format Code	Y	1	2, 3	Y		53.3
PIN Data Type	N	N	N, N	N		53.5
PIN Entry Capability	Y	1	2, 3	N		22.2
PIN Verification Data	Y	1	2, 3	Y		127P.1
<i>Plus Card Capture Notice (ATM only), (POS)</i> <i>Reserved for future use (ATM)</i> <i>Not applicable (DMSA)</i>	N	N	N, N	N		48, Usage 13
<i>Plus Time Stamp (ATM only) (POS)</i> <i>Not Applicable (ATM, DMSA)</i>	N	N	N, N	N		48, Usage 10
Point-of-Service Condition Code	Y	1	2, 3	Y		25
Point-of-Service Entry Mode Code	Y	1	2, 3	Y		22
Point-of-Service PIN Capture Code	Y	1	2, 3	Y		26
Portfolio File	N	N	N, N	Y		127.PF
POS Check Service supporting Information (US only) in V.I.P. <i>Not supported in Visa Europe</i>	N	N	N, N	Y		125, Usage 6

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
POS Environment (DMSA & POS) <i>Unused, reserved, or not applicable to ATM (ATM)</i>	Y	1	N, 3	Y		126.13
Postal Code (ATM) <i>Address Verification Postal Code (POS and DMSA)</i>	N	N	N, N	N		127A.1
Prestigious Property Indicator	Y	1	2, 3	Y		62.6
Primary Account Number	Y	1	2, 3	Y		2
Process By Date	N	N	N, N	N		126.5
Processing Code	Y	1	2, 3	Y		3
Product Card Type	N	N	N, N	N		48, Usage 35
Product ID	Y	1	2, 3	Y		62.23
Program Identifier	Y	1	2, 3	Y		62.24
Purchase Identifier	Y	N	N, 3	Y		62.7
Purchasing Card Data	Y	1	N, 3	Y		48, Usage 36
Receiving Institution Country Code	Y	1	2, 3	Y		68
Receiving Institution Identification Code	Y	1	2, 3	Y		100
Region Coding	Y	1	2, 3	Y		127E.2
Reimbursement Attribute	Y	N	2, 3	Y		63.11
Replacement Amounts	Y	1	2, 3	Y		95
Requested Payment Service	Y	N	2, 3	Y		62.15
Reserved	N/A	N	N, N	N/A		63.15
Reserved	N	N	N, N	N		126.14
Reserved by Visa	N/A	N	N, N	N/A		48, Usage 16
Reserved by Visa	N/A	N	N, N	N/A		48, Usage 17
Reserved by Visa	N/A	N	N, N	N/A		48, Usage 18
Reserved by Visa	N/A	N	N, N	N/A		48, Usage 25
Reserved by Visa	N/A	N	N, N	N/A		48, Usage 29
Reserved for Future Use	N/A	N	N, N	N/A		63.16

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Reserved for Future Use	N/A	N	N, N	N/A		63.17
Reserved for future use	N	N	N, N	N		126.9, Usage 1
Reserved ISO	N	N	N, N	N	N	56
Reserved ISO	N	N	N, N	N	N	106
Reserved ISO	N	N	N, N	N	N	107
Reserved ISO	N	N	N, N	N	N	108
Reserved ISO	N	N	N, N	N	N	109
Reserved ISO	N	N	N, N	N	N	110
Reserved ISO	N	N	N, N	N	N	111
Reserved National	N	N	N, N	N	N	57
Reserved National	N	N	N, N	N	N	58
Reserved National	N	N	N, N	N	N	112
Reserved National	N	N	N, N	N	N	113
Reserved National	N	N	N, N	N	N	114
Reserved National (ATM) <i>Card Issuer Reference Data (DMSA & POS)</i>	N	1	N, 3	N	N	116
Response Code	Y	1	2, 3	Y		39
Response Reason Code	Y	1	N, 3	Y		44.14
Response Source/Reason Code	Y	1	2, 3	Y		44.1
Restaurant Activity Limit - Issuer available	Y	1	2, 3	Y		127R.12
Restaurant Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.13
Restricted Ticket Indicator	Y	N	2, 3	Y		62.13
Retrieval Reference Number	Y	1	2, 3	Y		37
Returned Visa Chargebacks/ Representments (CRS)	Y	N	N, 3	Y		48, Usage 7b
Returned Visa Copy Requests (CRS)	N	N	N, N	Y		48, Usage 8b
Risk Level	Y	1	2, 3	Y		127R.1
Risk Level Data	Y	1	2, 3	Y		127R.2
Risk Level Data	Y	1	2, 3	Y		127R.3
Risk Level Data	Y	1	2, 3	Y		127R.4
Risk Level Data	Y	1	2, 3	Y		127R.5

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Risky Purchase Activity Limit - Issuer available	Y	1	2, 3	Y		127R.16
Risky Purchase Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.17
Secondary PIN Block	Y	1	2, N	Y		152
Security Format Code	Y	1	2, 3	Y		53.1
Security-Related Control Information	Y	1	2, 3	Y		53
Service Confirmation Notice and Service Change Notification	N	N	N, N	N		48, Usage 22d
Service Indicator	N	N	N, N	N	N	94
Service Indicators	Y	1	2, 3	Y		126.12
Service Request Activation	N	N	N, N	N		48, Usage 22a
Service Request Change	N	N	N, N	N		48, Usage 22c
Service Request Deactivation	N	N	N, N	N		48, Usage 22b
Service Request Return Notification	N	N	N, N	N		48, Usage 22e
Settlement Code	Y	N	2, 3	Y		66
Settlement Institution Country Code	N	N	N, N	N		69
Settlement Institution Identification Code	Y	N	2, 3	Y		99
Settlement Service Data	Y	N	2, 3	Y		119
Settlement Service Data (Usage 1: Member-Calculated IRF)	Y	N	2, 3	Y		119, Usage 1
Settlement Service Data (Usage 2: Mexico Member-Calculated IRF)	N	N	N, N	N		119, Usage 2
Sharing Group Code	Y	N	2, 3	Y		63.12
SMS Private-Use Fields	Y	1	2, 3	Y		63
<i>V.I.P. Private-Use Fields (DMSA)</i>						
Special Condition Indicator - Existing Debt	Y	1	N, 3	Y		60.4
Spend Qualified Indicator	N	N	N, N	Y		62.25
STIP/Switch Reason Code	Y	1	2, 3	Y		63.4
Submission Date and Time		N	2, 3			48, Usage 21

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Summary Invoice		N	2, 3			48, Usage 23
Supporting Information	Y	1	2, 3	Y		125
Supporting Information (TLV Format)	Y	1	N, 3	Y		125, Usage 2
System Trace Audit Number	Y	1	2, 3	Y		11
Terminal Capability Profile	Y	1	2, 3	Y		130
Terminal Country Code	Y	1	2, 3	Y		145
Terminal Entry Capability	Y	1	2, 3	Y		60.2
Terminal Serial Number	Y	1	2, 3	Y		133
Terminal Transaction Date	Y	1	2, 3	Y		146
Terminal Type	Y	1	2, 3	Y		60.1
Terminal Verification Results (TVR)	Y	1	2, 3	Y		131
Text for Merchandise or Transaction Description	N	N	N, N	N		48, Usage 12
Text Message for Stop Recurring Payment	Y	N	2, 3	Y		48, Usage 9b
Text Messages	Y	N	2, 3	Y		48, Usage 9a
Time (Pre-Auth Time Limit)	Y	1	2, 3	Y		63.2
Time Stamp (Plus only)	N	N	N, N	N		48, Usage 10
Time, Local Transaction	Y	1	2, 3	Y		12
Total Amount Authorized	Y	N	N, 3	Y		62.14
Total Cash Activity Limit - Issuer available	Y	1	2, 3	Y		127R.20
Total Cash Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.21
Total Purchase Activity Limit - Issuer available	Y	1	2, 3	Y		127R.18
Total Purchase Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.19
Track 1 Data	Y	1	2, 3	Y		45
Track 2 Data	Y	1	2, 3	Y		35
Track 3 Data	N	N	N, N	N	N	36
Transaction Description	Y	1	N, 3	Y		104, Usage 1

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Transaction Description and Transaction-Specific Data	Y	1	N, 3	Y		104
Transaction ID (XID) (VSEC in ATM)	Y	1	2, 3	Y		126.8
Transaction Identifier (Bitmap Format)	Y	1	2, 3	Y		62.2
Transactions Returned by BASE II	N	N	N, N	N		48, Usage 19
Transaction-specific Data	Y	1	N, 3	Y		104, Usage 2
Transfer, Number	N	N	N, N	N	N	78
Transfer, Reversal Number	N	N	N, N	N	N	79
Transmission Date and Time	Y	1	2, 3	Y		7
Travel Activity Limit - Issuer available	Y	1	2, 3	Y		127R.6
Travel Activity Limit - Issuer unavailable	Y	1	2, 3	Y		127R.7
Unformatted Text in Authorization/Reversal messages	Y	1	N, 3	Y		48, Usage 2
Unused, Reserved, or Not Applicable (ATM & POS) <i>Not applicable (DMSA)</i>	N	N	N, N	N		126.11
Unused, reserved, or not applicable to ATM <i>Some data subfields are used in DMSA (DMSA)</i>	N	N	N, N	N		126.13 to 126.64
Unused, reserved, or not applicable to ATM (ATM) <i>POS Environment (DMSA & POS)</i>	Y	1	N, 3	Y		126.13
V.I.P. Private-Use Field <i>SMS Private-Use Fields (POS/ATM)</i>	Y	1	2, 3	Y		63
Validation Code (Bitmap Format)	Y	1	N, 3	Y		62.3
VAS Billing Information (ATM) <i>Billing/Reporting/ Other Data for Visa Use (DMSA & POS)</i>	N	N	N, N	N		48, Usage 15
Verification Data	Y	1	N, 3	Y		123
VIFD Alert, Part 1	N	N	N, N	N		48, Usage 29
VIS Usage: ARPC Response Cryptogram and Code	Y	1	2, 3	Y		139, Format 1
VIS Usage: Issuer Authentication Data	Y	1	2, 3	Y		140, Format 1

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Visa Acquirer's Business ID (US only)	Y	N	N, 3	Y		63.8
Visa Airline Transactions	Y	N	N, 3	Y		48, Usage 4
Visa Chargeback/Representments	N	N	N, N	N		48, Usage 7
Visa Chargebacks/ Representments, Accepted Status Advices for Chargebacks/ Chargeback Reversals, and Representments <i>Adjustments, Chargebacks and Representments (ATM)</i>	Y	N	2, 3	Y		48, Usage 7a
Visa Copy Request (CRS), Accepted Copy Request Status Advices, Non-CRS Copy Request Processing <i>Visa Copy Request Processing (ATM)</i>	N	N	N, N	Y		48, Usage 8a
Visa Discretionary Data	Y	1	2, 3	Y		134
Visa Fee Collections/Funds Disbursements	Y	N	2, 3	Y		48, Usage 5
Visa Private-Use Fields	Y	1	2, 3	Y		126
Visa Reserved	Y	N/A	N/A, N/A	Y		53.6
VisaNet Copy Request and Fulfillment Service (VCRFS), Non-fulfillment Message	N	N	N, N	Y		48, Usage 24
VisaNet Copy Request and Fulfillment Service (VCRFS), Optional Text in V.I.P. Not supported in Visa Europe	N	N	N, N	Y		125, Usage 4
VisaNet Copy Request and Fulfillment Service (VCRFS), Optional Text	N	N	N, N	Y		125, Usage 4
VisaNet Copy Request and Fulfillment Service (VCRFS), Request for Copy (CRS/Non-CRS), Accepted Copy Request Status Advice	N	N	N, N	Y		48, Usage 8c
VisaNet Copy Request and Fulfillment Service (VCRFS), Returned Visa Copy Requests (CRS)	N	N	N, N	Y		48, Usage 8d
VSDC Chip Data	Y	1	2, 3	Y		55, Usage 1
VSS Funds Transfer Totals (0620)	Y	N	2, 3	Y		48, Usage 6b

Table 13: Data field listing - alphabetical order (continued)

Data field listing - alphabetical order						
Field name	VEAS	DMSA	ATM,POS	V.I.P.	ISO	Field
Zone Key Index	Y	1	2, 3	Y		53.4

3.4 Acronyms used in data field descriptions

Field descriptions may include acronyms shown in the following table.

Table 14: Data field listing - acronyms used

Data field listing - acronyms used	
Acronym	Definition
3-D Secure™	Three-Domain Secure™ (Merchant, Acquirer, Issuer)
AAC	Application Authentication Cryptogram
ACI	Authorization Characteristics Indicator
ACS	Access Control Server
ADS	Activated During Shopping
ADM	Automated Dispensing Machine
AFD	Automated Fuel Dispenser
AFT	Account Funding Transaction
AML	Anti-Money Laundering
ARPC	Authorization Response Cryptogram
ARQC	Authorization Request Cryptogram
ATR	Assured Transaction Response
Auto-CDB	Automated Cardholder Database Service
AVS	Address Verification Service
AWK	Acquirer Working Key
BER	Basic Encoding Rules (as in TLV format)
BCD	Binary-Coded Decimal notation
CAM	Card Authentication Method
CAVV	Cardholder Authentication Verification Value
CDA	Combined Data Authentication
CDB	Cardholder Database
CPS	Custom Payment Service
CRB	Card Recovery Bulletin
CRS	Chargeback Reduction Service
CSU	Card Status Update
CVM	Card Verification Method
CVN	Cryptogram Version Number

Table 14: Data field listing - acronyms used (continued)

Data field listing - acronyms used	
Acronym	Definition
CVR	Card Verification Results
CVV	Card Verification Value
DCC	Dynamic Currency Conversion
dCVV	Dynamic Card Verification Value
DDA	Dynamic Data Authentication
DF	Data Field (American Express)
EA Server	Extended Access Server
EIRF	Electronic Interchange Reimbursement Fee
FPI	Fee Program Indicator
GCAS	Global Customer Assistance Service
IC	Integrated Circuit
ICC	Integrated Circuit Card
iCVV	Integrated Circuit Card (iCC) CVV
IWK	Issuer Working Key
MCC	Merchant Category Code
MCG	Merchant Category Group
MOTO	Mail Order or Telephone Order
MVV	Merchant Verification Value
OIF	Optional Issuer Fee
OCT	Original Credit Transaction
OTC	Over-the-Counter
PACM	Positive Authorization Capacity Management
PAD	Proprietary Authentication Data
PCAS	Positive Cardholder Authorization Service
PCR	Processing Centre Record
PIN	Personal Identification Number
PVKI	PIN Verification Key Index
PVS	PIN Verification Service
PVV	PIN Verification Value
RCRF	Regional Card Recovery File
RTS	Visa Europe - Real Time Scoring
SDA	Static Data Authentication
SMS	Single Message Service
STIP	STand-In Processing

Table 14: Data field listing - acronyms used (continued)

Data field listing - acronyms used	
Acronym	Definition
TADC	Transaction Amount in Destination Currency
T&E	Travel & Entertainment
TC	For VSDC, TC = Transaction Certificate For VECSS, TC = Transaction Code
TDOL	Terminal Data Object List
TID	Transaction InDicator
TLV	Tag-Length-Value (format, see BER)
TVR	Terminal Verification Results
UCAF	Universal Cardholder Authentication Field (MasterCard)
VAT	Value-Added Tax
VCPS	Visa Contactless Payment Specification
VECSS	Visa Europe Clearing and Settlement Service
VIC	Visa Interchange Center
VIP	Very Important Person
V.I.P.	Visa Integrated Payments system
VROL	Visa Resolve Online
VSDC	Visa Smart Debit/Credit
VSEC	Visa Secure Electronic Commerce
VSS	Visa Europe Settlement Service
VMTS	Visa Europe Member Test System
XID	Electronic Commerce Transaction Identifier

4 Header fields

This section specifies header field formats, describes header field contents and use, and gives the reject code that signifies invalid data in a particular header field. The values for certain header fields are set by the user; values for other header fields are determined by Visa:

- Header fields 1 through 12 are mandatory
- Header fields 13 and 14 are conditional

Refer to the following information for descriptions of header fields 1-14.

4.1 Header field 1 - Header Length

4.1.1 Attributes

1B (binary)

1 byte

4.1.2 Generated by

Header field 1 is generated by the Processor, VEAS, or a Visa Extended Access Server (EA Server).

4.1.3 Description

Header field 1 specifies the number of bytes in this header in hexadecimal.

4.1.4 Usage

Rather than coding header lengths explicitly, such as 22 or 26, users should always check the value in this field to find the start of the message text. This practice permits future expansion of the header with minimal software impact.

Note Do not assume that this header field is a reject header, based on the content of this field alone. In a reject header, the length must be 26 or higher, and the first bit of header field 13 must be 1.

4.1.5 Field edits

The field edits must be between 22 and 32 bytes.

4.1.6 Reject codes

Header field 1 reject code:

0012 = Invalid value

4.1.7 Valid values

Header field 1 valid values:

16 = Normal message header

1A = Reject message header

4.2 Header field 2 - Header Flag and Format

4.2.1 Attributes

8 N, bit string

1 byte

4.2.2 Generated by

Header field 2 is generated by the Processor, VEAS, or an EA Server.

4.2.3 Description

Header field 2 specifies the presence or absence of a message header following this header field, and the format of this message header.

The first bit is a flag:

0 = No header follows this one

1 = Another header follows this one

The last seven bits contain a binary value that identifies the format of this message header:

1 = The VisaNet format, as specified in this chapter. (Additional codes may be assigned by Visa, if necessary.)

4.2.4 Usage

None.

4.2.5 Field edits

In all Processor-generated outgoing messages, header field 2 must be the binary value 0000 0001.

In an incoming reject message, header field 2 must be the binary value 1000 0001.

4.2.6 Reject codes

Header field 2 reject codes:

0013 = Invalid value

0519 = Invalid header format

4.3 Header field 3 - Text Format

4.3.1 Attributes

1B (binary)

1 byte

4.3.2 Generated by

Header field 3 is generated by the Processor, VEAS, or an EA Server.

4.3.3 Description

Header field 3 is a code that specifies the message data field format:

2 = V.I.P. Text Format: Field 62, if present, is in bitmap format.

Acquirers and Issuers must be certified for field 62 bitmap format (flag value = 2).

4.3.4 Usage

For the initiator of a request or advice message, VEAS will return the header field 3 value from the request message in the response message.

4.3.5 Field edits

The header field value must be 2.

4.3.6 Reject codes

Header field 3 reject code:

0015 = Invalid value

4.3.7 Valid values

The following table describes the text format code for header field 3.

Table 15: Header field 3, text format code

Header field 3, text format code	
Code	Definition
2	Visa implementation of the ISO standard format: <ul style="list-style-type: none">■ Data field 62 bitmap format (or not present)

4.4 Header field 4 - Total Message Length

4.4.1 Attributes

2B (binary)

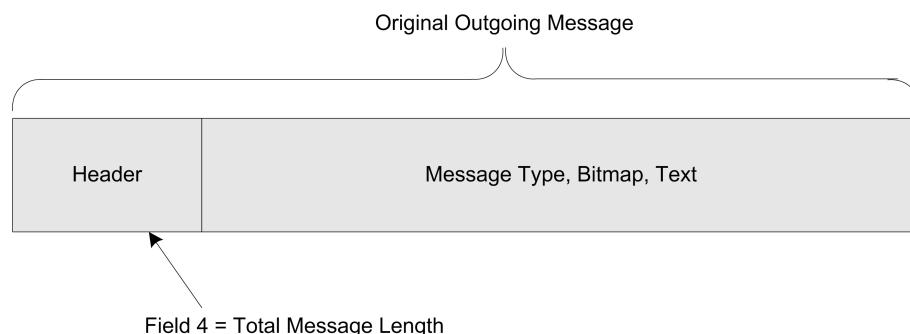
2 bytes

4.4.2 Generated by

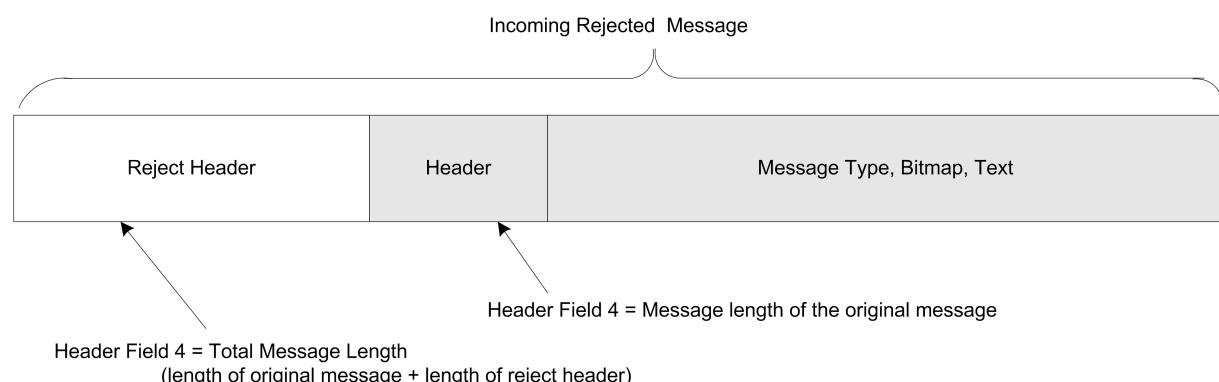
Header field 4 is generated by the Processor, VEAS, or an EA Server.

4.4.3 Description

Header field 4 specifies the total number of bytes in this message and reflects the length of this message from the start of this header to the end of the message, as shown below.



If this is a reject message header (followed by the original standard message header and text), header field 4 of the reject message header reflects the length of the entire message. The value in header field 4 in the original message header reflects the original length.



4.4.4 Usage

There is no usage for header field 4.

4.4.5 Field edits

In standard Visa System (non-reject) messages, the value must be greater than 32 and not more than 800.

An incoming reject message can be longer and up to $n + 26$, where n is the original outgoing message length and 26 is the length of the reject header created by the Visa System.

4.4.6 Reject codes

Header field 4 reject code:

0016 = Invalid value

4.5 Header field 5 - Destination Station ID

4.5.1 Attributes

6 N, 4-bit BCD (unsigned packed)

3 bytes

4.5.2 Generated by

The header field 5 is generated by the Processor, VEAS, or an EA Server.

4.5.3 Description

Header field 5 identifies the station to which the message is routed.

4.5.4 Usage

When a Processor creates a request or advice message, it zero-fills this field. The Member's EA Server, along with the Visa System, replaces the zeros with the station ID.

When a Processor replies to a request or advice message, the Processor inserts the ID from header field 6 - Source Station ID of the incoming message.

When an EA Server returns a message to the Visa System as undeliverable, fields 5 and 6 must not be switched.

4.5.5 Field edits

In outgoing user-created request messages and advice messages, the value must be zeros.

In all response messages and advice response messages, the field must contain a valid station ID.

4.5.6 Reject codes

Header field 5 reject codes:

0003 = Invalid value

0163 = VMTS reject: at least one station specified in a loopback router sign on request is not a VMTS-only station

0524 = Destination station in the header is not zero

4.6 Header field 6 - Source Station ID

4.6.1 Attributes

6 N, 4-bit BCD (unsigned packed)

3 bytes

4.6.2 Generated by

Header field 6 is generated by the Processor, VEAS, or an EA Server.

4.6.3 Description

Header field 6 identifies the station that introduced the message into the network. The station may or may not be the station that initially collected the transaction data.

4.6.4 Usage

Normally, when the station receiving an incoming request or advice message creates a reply, the ID in header field 5 - Destination Station ID is preserved as the source station ID in the reply.

If a different station is creating the reply, header field 6 contains the source station ID of the station creating the reply. In this instance, the ID from header field 5 of the request message is not used.

4.6.5 Field edits

Every outgoing message must contain a valid ID that reflects the station that is the last one polled by the Visa System. The source station must be signed on. If the source station ID does not identify a valid network Processing Endpoint, the message is logged and no further processing occurs.

4.6.6 Reject codes

Header field 6 reject codes:

0004 = Invalid value; source station ID in header

0163 = VMTS reject: at least one station specified in a loopback router sign-on request is not a VMTS-only station

0164 = VMTS reject: source station in loopback router sign-on or sign-off not found in the VEAS parameter tables

4.7 Header field 7 - Round-Trip Control Information

4.7.1 Attributes

8 N, bit string

1 byte

4.7.2 Generated by

Header field 7 is generated by VEAS or an EA Server only.

4.7.3 Description

Header field 7 is reserved for Visa use and is set by the Visa System. It contains additional information that must be returned in a reply.

4.7.4 Usage

The Processor does not code this header field when it generates a request or advice message. When a request or advice message is received, the centre must preserve the value received in this field and return that value unchanged in the response message. If the values in a response message are zeros rather than the value received, the message is not rejected, but it cannot be routed back to the requestor.

In an incoming request or advice message, this field identifies where the request message originated.

4.7.5 Field edits

In centre-generated outgoing request messages and advice messages, the value must be zeros.

4.7.6 Reject codes

Header field 7 reject code:

0022 = Invalid value in request message

4.8 Header field 8 - BASE I Flags

4.8.1 Attributes

16 N, bit string

2 bytes

4.8.2 Generated by

Header field 8 is generated only by VEAS, or an EA Server.

4.8.3 Description

As defined and used by DMSA and SMS.

4.8.4 Usage

When a Processor generates any outgoing request or advice message, this field is set to binary zeros.

The values received in this field of the request message must be preserved and returned unchanged in the response message.

4.8.5 Field edits

Although this field is not edited, Visa will monitor transactions for Processing Endpoint compliance.

4.8.6 Reject codes

There are no reject codes for header field 8.

4.9 Header field 9 - Message Status Flags

4.9.1 Attributes

24-bit string

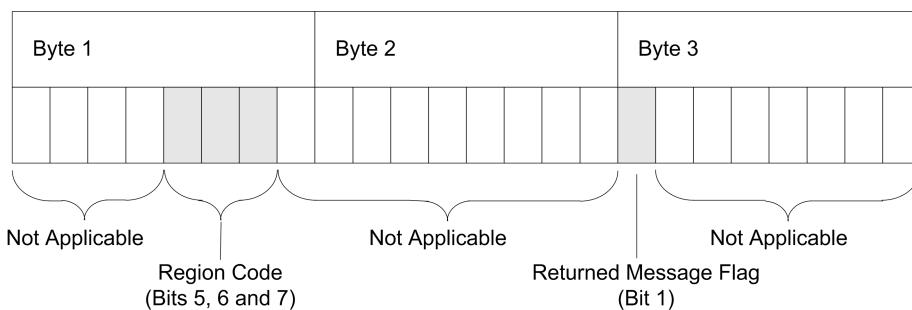
3 bytes

4.9.2 Generated by

Header field 9 is generated by the Processor, VEAS, or an EA Server.

4.9.3 Description

Header field 9 is used to control processing of the message. The flags (currently defined) are shaded in the illustration below. All other bits are reserved for future use or are under Visa System control.



Byte 1, bits 5, 6 and 7, corporate region code: VEAS sets these bits to the Acquirer's region code in any message routed to or from a Processing Endpoint. The region code is used in computing International Service Assessments (ISAs).

Byte 3, bit 1, returned message flag: This flag is set to 1 by an EA Server or VEAS to identify a message being returned because the destination is unavailable.

4.9.4 Usage

When a Processing Centre generates a normal request or advice message, this entire field should be filled with zeros.

When a Processing Centre generates a normal response message or advice response message, this field must contain exactly those values received in the corresponding request or advice message.

When an EA Server must return a message because it cannot deliver it to the centre host, it must set the Returned Message Flag to 1 and return every other bit unchanged.

4.9.5 Field edits

Header field 9 is required in all Processor-generated messages. The value must be all zeros.

If header field 9 of a response message does not match the value in the request message, Visa will reject the response message with reject code 0025. This edit applies to 01xx, 03xx, 04xx, and 08xx messages.

4.9.6 Reject codes

Header field 9 reject codes:

0025 = Invalid value

0260 = Field missing

4.10 Header field 10 - Batch Number

4.10.1 Attributes

1B (binary)

1 byte

4.10.2 Generated by

Header field 10 is generated by VEAS only.

4.10.3 Description

This field contains the Visa System-assigned batch number for this message. As each new request or advice message is received at the Visa System, the current reconciliation batch number is inserted in this field.

4.10.4 Usage

When any Processing Centre generates any outgoing request or advice message, this field is set to zeros. Processing Centres receive non-zero values in this field for all incoming messages.

The values received in this field of the request message must be preserved and returned unchanged in the response message.

4.10.5 Field edits

Although this field is not edited, Visa will monitor transactions for Processing Endpoint compliance.

4.10.6 Reject codes

There are no reject codes for header field 10.

4.11 Header field 11 - Reserved

4.11.1 Attributes

3B (binary)

3 bytes

4.11.2 Generated by

Header field 11 is generated only by VEAS or an EA Server.

4.11.3 Description

Header field 11 is used internally by the Visa System. Byte 1, bits 2 through 8, are used for routing information. Bytes 2 and 3 are used by the EA Server.

4.11.4 Usage

When a Processor generates any outgoing request or advice message, this field is set to zeros.

The value received in this field of the request or advice message must be preserved and returned unchanged in the response message.

4.11.5 Field edits

In Processor-generated request messages, this field must be zero-filled.

In a Processor-generated response message, this field must contain exactly those values received in the corresponding request message.

4.11.6 Reject codes

Header field 11 reject code:

0031 = Invalid value

4.12 Header field 12 - User Information

4.12.1 Attributes

1B (binary)

1 byte

4.12.2 Generated by

Header field 12 is generated by the Member Processor.

4.12.3 Description

Header field 12 is an Acquirer-defined value that can be used, as needed, to facilitate Member centre processing. For example, this value could identify the specific source of a request message such as a CPU identifier or a dial-up line identifier.

This value is for internal use only by the Processor. The value has no meaning in the network or for other Processors.

4.12.4 Usage

In an outgoing request message, this field contains the user-defined value at the Processor's discretion. If user information is not required, this field must be zero-filled. For an outgoing response message, a Processor must preserve this field from the request message and return it unchanged in the response message.

4.12.5 Field edits

There are no field edits for header field 12.

4.12.6 Reject codes

There are no reject codes for header field 12.

4.13 Header field 13 - Bitmap

4.13.1 Attributes

16 N, bit string

2 bytes

4.13.2 Generated by

Header field 13 is generated only by VEAS or an EA Server.

4.13.3 Description

Specifies if header field 14 is present, that is, if this is a reject message header that contains a reject code in header field 14.

Header field 13 is included only in Visa-generated reject message headers. When present, bit 1 is set to 1, indicating that header field 14 follows.

4.13.4 Usage

Processors must omit this field in all outgoing messages.

4.13.5 Field edits

There are no field edits for header field 13.

4.13.6 Reject codes

There are no reject codes for header field 13.

4.14 Header field 14 - Bitmap, Reject Data Group

4.14.1 Attributes

4 N, 4-bit BCD (unsigned packed)

2 bytes

4.14.2 Generated by

Header field 14 is generated only by VEAS or an EA Server.

4.14.3 Description

When an error in a message prevents it from being sent to its usual destination, the message is returned to the originator, and this field is used to identify the reason for the return.

When a header includes this header field (header field 14), the text after the header consists of the original message header and message text in error. Header field 2 of the reject message header must indicate that another message header follows.

Reject reason codes are listed in the appendix and also in applicable field descriptions.

4.14.4 Usage

None.

4.14.5 Field edits

There are no field edits for header field 14.

4.14.6 Reject codes

There are no reject codes for header field 14.

5 Data fields

This chapter contains the data field descriptions for DMSA messages.

5.1 Data field 2 - Primary Account Number

5.1.1 Attributes

variable length

1 byte, binary +

up to 19 N, 4-bit BCD (unsigned packed); maximum 11 bytes

Note This is the only data field measured in nibbles, not bytes.

5.1.2 Description

Data field 2 contains the number identifying the Cardholder account or relationship. The value is an account number of up to 19 numeric digits encoded on track 1 and track 2 of the magnetic stripe.

The length specifies the number of digits in the account number, which is right-justified. If the account number has an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is a filler and not part of the account number, it is not counted in the length subfield.

Visa Cards issued or reissued on or after 1 January 1995 must contain a 16-digit account number.

Account number lengths depend on the card product being processed. The following table shows the allowable lengths.

Table 16: Data field 2, allowable account number lengths

Allowable account number lengths	
Card product	Length
American Express	15 digits
Cirrus	7-19 digits
Diners Club	14 digits
Discover	16 digits
JCB Card	16 digits
MasterCard	16 digits
Plus Card	11-19 digits
V PAY Card	16-19 digits
Visa Card	13 or 16 digits

Non-standard account numbers: Members wanting to use account numbers with greater than 19 numeric digits or digits that are non-ISO standard must first consult with Visa to determine the fields to use for account number and Issuer identification. The fields are:

- For account numbers with non-numeric characters, see data fields:
102 - Account Identification 1, and 103 - Account Identification 2
- For account numbers that cannot be used to determine the Issuer, see data fields:
100 - Receiving Institution Identification Code, and 121 - Issuing Institution Identification Code

The account number may be a Cardholder identification number related to one or more of the Cardholder's accounts. If this field is not the account to be used for transaction posting, the Issuer can optionally send the correct account number in field 102 or 103 of the response message.

5.1.3 Usage

Data field 2 is required in the non-CPS message types listed below unless arrangements have been made with Visa to use other account number fields:

- 0100/0110 authorization requests, balance inquiries and their responses
- 0120 advices
- 0302/0312 file maintenance requests and their responses
- 0400/0410 reversals and their responses
- 0420/0430 reversal advices and their responses

Money transfer original credit transactions: This field contains the recipient's primary account number.

Account funding transactions: This field contains the sender's primary account number.

Balance inquiries: Account numbers should be included in this field. Otherwise, the request will be unsuccessful because VEAS will be unable to determine the authorizing BIN Control Record. This can result in a decline (field 39 = 15, no such Issuer) or if SMS is accessed in the identification attempt, message reject code 0062 (invalid value).

CPS: Field 2 is required in all CPS requests; otherwise, the request is downgraded. Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

PIN management messages: This field is required in PIN change or unblock requests.

0120 and 0322 file update advices: Field 2 is present.

STIP and switch advices: Field 2 is present in 0120 or 0420 advice messages and their advice response messages if it was in the original request message.

Visa Token Service: Acquirers must include this field in messages that contain token data. Acquirers must send the token PAN in requests. Visa changes the token PAN to the Cardholder PAN prior to forwarding messages to the Issuer.

Token Issuers - this field is present in 0100/0120 messages.

Authorization Gateway transactions - MasterCard POS transactions: This field contains the device account number (token) in transactions that Cardholders initiate, using a smart device. MasterCard's Digital Enablement Service maps this account number to a Cardholder's funding account number.

5.1.4 Field edits

The account number in the original request message is required in all subsequent messages for that Cardholder transaction. If this field is present in a request message or advice message, it must be returned unchanged in the response message.

The length subfield value must be numeric and cannot exceed 19 digits.

Note The number must be within a card number range supported by VEAS; otherwise, VEAS denies the request with a response code of 15 (no such Issuer).

In any message related to a specific Cardholder transaction, or in a 0302 request message, if field 2 is present, VEAS ignores fields 102, and 103. The account number must be in this field if it is not in field 102, or 103.

Visa: Only during STIP does VEAS check 13 and 16 digit account numbers for correct length according to Issuer-supplied parameters.

5.1.5 STIP edits

VEAS performs an optional modulus-10 account number check (and verifies the check digit) only when the transaction is processed in STIP and only if the Issuer has chosen this option. If the account number fails the modulus-10 verification, VEAS will respond with response code 14 (invalid account number) in STIP.

The card length must be valid for the card product. If STIP finds that the message's account number length does not match the Issuer-supplied parameters, it attempts to forward the message to the Issuer for the authorization decision. For example, if STIP encounters a 13 digit number but the Issuer parameters specify 16 digits, STIP will populate the response code with '14' and return the message to the Acquirer.

5.1.6 Reject codes

Data field 2 reject codes:

0001 = Invalid length

0002 = Invalid value. For VMTS rejects, the account number is associated with a Processing Centre Record (PCR), which differs in the Issuer's part from the partner station PCR

0165 = VMTS reject

0251 = Field missing

0531 = Non-domestic transaction

0600 = Consistency error: account number does not match that already in the transaction set

5.1.7 File edits

When this field is present in a 0302 request message, the File Management function at the VIC applies these additional edits:

- Account number length must be valid for the Issuer BIN
- The number must be within the Issuer's range of numbers and must be under the Issuer's control. An Issuer may only update records for its own Cardholders, not for those of any other centre unless alternative parameters have been invoked
- For an add, the account number may not already be in the file
- For a change or delete, the account number must already be present in the file
- For STIP only, the modulus-10 check is optional for non-Visa Card Issuers
- Modulus-10 verifications aren't performed on account numbers in Exception File updates

5.1.8 File error codes

Data field 2 file error codes:

0564 = Invalid length

0565 = No record on file (change, delete, or inquiry)

0566 = Record already on file, cannot add

0570 = Invalid check digit

0571 = Account number not in range for the Processing Centre

5.2 Data field 3 - Processing Code

5.2.1 Attributes

fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

5.2.2 Description

Data field 3 contains a code that identifies the Cardholder transaction and account types, if any, affected by the transaction. The field contains three data elements.

Positions:		
1-2	3-4	5-6
Transaction type	Account type (from)	Account type (to)
Byte 1	Byte 2	Byte 3

Positions 1-2, Transaction type: These positions contain a 2-digit code identifying the type of Cardholder transaction or Processor function being processed.

Positions 3-4, Account type (from): These positions contain a 2-digit code identifying the account type affected by this transaction.

The account type is based on Cardholder specifications when the Cardholder selects an account type at the point-of-service. The value is 00 (unspecified) unless explicitly indicated otherwise by the Cardholder. Acquirers should not make assumptions about account types.

Positions 5-6, Account type (to): These positions contain a 2-digit code that identifies the account type to which an account transfer is made.

Note Cardholders cannot perform account transfers.

5.2.3 Usage

Data field 3 is used in the following message types:

- 0100/0110 preauthorization requests and responses
- 0100/0100 authorization requests, balance inquiries, and their responses (subject to per-message format rules)
- 0120 advices
- 0302/0312 file maintenance requests and responses
- 0400/0410 reversals and responses
- 0420 reversal advices

Quasi-cash transactions: For request messages, the transaction type must be 11 (quasi-cash). Visa does not check for Issuer participation when sending this value, which all Issuers must be able to receive and process. Certification is required.

Balance inquiries: For ATM and POS standalone request messages, participating Acquirers should use 30 (available funds) in positions 1-2.

POS balance inquiries that are part of a purchase authorization request should use 00 in positions 1-2 (goods/service purchase). Any valid value can be used in positions 3-4.

For balance inquiry responses, the account type codes in field 54 - Additional Amounts of the response messages must match the codes in this field. See *Field edits*.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Visa cash back: The transaction must be a purchase. Positions 1-2 must be 00.

Commercial Large Value Transaction Program (Visa Europe only): The transaction must be a purchase. Positions 1-2 must be 00.

Prepaid transactions: This field is used in the activation and loading of Prepaid Cards. An activation message notifies the Issuer that a card has been purchased and should be activated for Cardholder usage on the Issuer Processor system. A load message notifies the Issuer of the amount to be loaded to the card account. Valid messages are:

- 0100/0110 requests and responses
- 0400/0410 reversals and response

Prepaid activation and load transactions cannot be ATM.

The following table specifies the pertinent field 3 values.

Table 17: Data field 3, processing codes for prepaid transactions

Field 3, processing codes for prepaid transactions		
Transaction type	Message	Processing code (positions 1-2)
Activation	0100 and 0110	72
Reversal or void of activation	0400 and 0410	72
Load or activation and load	0100 and 0110	28
Reversal or void of load	0400 and 0410	28
Reversal or void of activation and load		

For more information about the field content of prepaid transactions, refer to the field 4 and 54 field descriptions.

PIN change/unblock requests: Positions 1-2 must be 70 for a PIN change request, and 72 for a PIN unblock request. If positions 1-2 = 70, field 152 must be present. If positions 1-2 = 72, fields 52 and 53 must be present, but not field 152.

Private label, Prepaid Card: Processing code 20 must be used for return of redemption and void of return transactions. The card type must be either Disney or private label; otherwise, the transaction will reject.

STIP and switch advices: Field 3 is present.

Authorization Gateway transactions - American Express - quasi-cash: Quasi-cash transactions are not supported for American Express.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard AFD: In 0100 status checks, the transaction must be for goods and services and contain a transaction type of 00.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard prepaid: In POS authorization requests, Acquirers must send a value of 28 or 72. VEAS always forwards 28 to MasterCard.

Authorization Gateway transactions - MasterCard POS (Brazil only): In MasterCard Agro card authorization requests, this field must contain 00.

Original credit transactions: Positions 1-2 must be 26 (original credit). Positions 3-6 are zeros. This field may appear in Authorization Requests, reversals, and response messages.

Additional requirements for OCTs are specified in the descriptions for fields 18, 43 and 104, Usage 2.

Account funding transactions: Positions 1-2 must be 10 (account funding) in 0100 Authorization Requests. The account funding value of 10 is also used in response messages, reversals, and financial advice messages. Processing code 10 is converted to 01 (cash disbursement) if the Issuer is not certified for account funding.

Merchandise returns from an SMS Acquirer: DMSA Issuers must be prepared to receive a transaction type of 20 (return of goods - credit) in the following circumstance.

SMS Acquirer sends a 0200 merchandise return message to VEAS with a value of 20 in positions 1-2. The message is processed in STIP with response code 85 (no reason to decline). A 0120 STIP advice is sent to the Issuer with processing code 20 in positions 1-2.

Note that transaction type 20 must never be sent by a DMSA Acquirer.

Legal gambling transactions (US Merchants): For legal gambling transactions with MCC 7801 (Government-licensed online casinos - online gambling) and MCC 7802 (Government-licensed horse/dog racing), the value in positions 1-2 must be 11; otherwise, VEAS rejects the transaction with reject code 0017 (invalid value - Merchant type). These MCCs are only valid with transactions submitted by US Merchants.

5.2.4 Field edits

The value in this field must be one of those detailed in the *Valid values* section:

- For both MCC 6011 (Automated Cash Disbursement) and MCC 6010 (Manual Cash Disbursement) requests, the value in positions 1-2 must be 01 (cash disbursement). Any requests that do not comply will be rejected, with response code 96 (system malfunction) in field 39.
- For status check transactions, the value in positions 1-2 must be 00 (goods / service purchase).
- For quasi-cash transactions (POS), the value in positions 1-2 must be 11 (quasi-cash).
- For ATM authorization requests, if the value in positions 3-4 is not 00 (not specified), that value must be returned unaltered in the authorization response.
- For balance inquiry response messages, the value in positions 3-4 must match the account type code in the first two positions of each data set in field 54 - Additional Amounts.
- For verification services, the value must be all zeros.
- For account verification-only requests, the transaction type in positions 1-2 must be 00 (goods / service purchase), 01 (cash disbursement), or 11 (quasi-cash)

5.2.5 Reject codes

Data field 3 reject codes:

0008 = Invalid value

0017 = Invalid value (Merchant type)

0274 = Field missing

0528 = Invalid 'from' account number in positions 3-4 in a 0110 POS or ATM balance inquiry response message

0529 = The first two digits of the reply are not the same as the request message

5.2.6 Valid values

Data field 3 valid values are shown in the following table.

Table 18: Data field 3, processing and account type codes

Field 3, processing and account type codes					
Positions 1-2: Transaction type		Positions 3-4: Account type from ¹		Positions 5-6: Account type to	
Code	Definition	Code	Definition	Code	Definition
00	Goods / service purchase (POS transaction only)	00	Not applicable or not specified	00	Not applicable
01	Cash disbursement	10	Savings account	10	Savings account
10	Account funding	20	Checking / current account	20	Checking / current account
11	Quasi-cash transaction (POS transaction only)	30	Credit card account	30	Credit card account
20	Return of goods - credit	40	Universal account (represented by a Cardholder identification number) ²	40	Universal account (represented by a Cardholder identification number)
26	Original credit				
28	Prepaid activation and load Prepaid load				
30	Balance inquiry				
37	ATM withdrawal commission inquiry (Turkey domestic)				
38	ATM balance inquiry commission inquiry (Turkey domestic)				
39	Eligibility inquiry				
40	Cardholder account transfer				
70	PIN change/unblock				
72	PIN unblock Prepaid activation				

Table 18: Data field 3, processing and account type codes (continued)

Field 3, processing and account type codes					
Positions 1-2: Transaction type		Positions 3-4: Account type from ¹		Positions 5-6: Account type to	
Code	Definition	Code	Definition	Code	Definition
Footnotes:					
1 - The first digit of the 'from' account in the authorization request should be used in the TC 07 Clearing Record in the ATM Account Selection field.					
2 - A default or universal access account is what the Issuer allows a Cardholder to use when the account type in the request message is unspecified. Its usage by US financial institutions is the same as for Default Account; the values 40 and 00 are used interchangeably.					

5.3 Data field 4 - Amount, Transaction

5.3.1 Attributes

fixed length

12 N, 4-bit BCD (unsigned packed); 6 bytes

5.3.2 Description

Data field 4 contains the Transaction Amount in the currency specified in field 49 - Currency Code, Transaction. The amount in an original authorization is expressed in the Transaction Currency.

No decimal point appears in this field; the decimal place is implied by the currency code. For a list of currency codes and associated minor units, see the *Country and currency codes* appendix.

For more information on multicurrency, see *Multicurrency Service* in *Visa Europe Technical Service Descriptions*.

5.3.3 Usage

Data field 4 is used in these message types:

- 0100/0110 authorization requests and responses
- 0100/0110 token activation requests and responses
- 0120 advices
- 0120 token STIP advices
- 0400/0410 reversals and responses
- 0420 reversal advices

If field 4 is present, the Transaction Currency code must be present in field 49.

Field 4 is a fixed-length field; lead zero fill is always required.

For Issuers, this field reflects the Acquirer's Transaction Currency submitted by the Acquirer.

Note Transaction Amounts from the Plus System and its sub-licensees are in US dollars.

If this field is not present in response messages, VEAS inserts it.

Except in 0110 partial approval responses, the field 4 amount in the 0110 response must be the same as the amount that was present in the original 0100 request, otherwise, the response will be edited.

For Issuers, field 4 of the response message must be the original amount in the Transaction Currency (field 49) of the request message. Field 6 must contain the approved amount in the Cardholder's Billing Currency (field 51). The original amount in field 54 must be in the Transaction Currency.

Balance inquiries: This field is not used.

ATM transactions: The currency must be the currency dispensed.

ATM transactions - access fee: If an Acquirer charges a fee to the Cardholder for using an ATM, the field 4 amount must equal the total of the amount dispensed, plus the access fee amount.

Manual cash disbursement: The amount in field 4 is the sum of the manual cash disbursement amount and any access fee amount.

Incremental authorization: This field is used for the additional amount in incremental authorization requests. It contains the difference from the initial authorization amount.

For example, if the initial request was for EUR 100, and the Merchant anticipates an additional EUR 50 in charges, this field in the incremental authorization request will contain EUR 50, not EUR 150.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Visa cash back: The amount in this field includes both the purchase amount and the cash back amount. The cash back amount itself is in field 61.1 - Other Amount, Transaction.

Verification-only requests: If field 25 - Point-of-Service Condition Code contains code 51 (request for account number verification), a field 4 value of zero is supported for account, address, or CVV2 verification-only request messages. Any other value is ignored by STIP, which (if the verification request is successful) responds with response code 85 (no reason to decline).

Reversals and partial reversals: In a 0400 partial reversal message, this field always contains the value of the original 0100 request message. The following conditions apply:

- For partial POS reversals, the corrected amount goes in field 95 - Replacement Amounts. The field 95 replacement amount must be less than the original amount in field 4; otherwise, the reversal message will reject.
- VEAS does not retain data from previous reversals. VEAS will process multiple partial reversals as long as field 95 is less than field 4 in each transaction. VEAS forwards them to Issuers. If the reversal is processed in STIP, activity totals are not adjusted.
- For partial reversals of incremental authorizations, field 4 is required and must contain the total amount authorized (field 95 must contain the corrected total amount authorized)

In a reversal of a Partial Authorization, this field contains the partial amount from the Issuer response message (not the original full amount in the request message).

0120 file update advices: Field 4 is present and is zero-filled.

STIP and switch advices: Field 4 is present in 0120 or 0420 advice messages if it was in the original request message.

Prepaid transactions: For activation messages, this field can be submitted with zeros. For load messages, the load amount is submitted in this field. There is no limit to the reloading of accounts. Loading of accounts does not require an activation transaction. For more information about the field content of prepaid transactions, refer to field 3 and field 54 descriptions.

Partial authorization: In 0100 messages that contain the purchase amount in this field, field 4 of the response message must be the original amount in the Transaction Currency of the request message (field 49 - Currency Code, Transaction). Field 6 - Amount, Cardholder Billing, must contain the approved amount in the Billing Currency of the Cardholder (field 51 - Currency Code, Cardholder Building). The original amount in field 54 - Additional Amounts, must be in the Transaction Currency.

If this field contains the purchase amount, and field 60.10 = 0 (not applicable) or is not provided, the Issuer may decline the request message with response code 51 (insufficient funds).

For applicable field 4 edits, refer to the *Field edits* section. Also see related edits in the descriptions for fields 6, 39, and 54.

Acquirers that need to reverse a partial approval transaction must send a 0400 reversal message with the partial approval amount and not the original amount from the 0100 request message.

Single unit of currency: For purchase transactions containing a single unit of currency, currency conversion is performed unless the transaction is a status check.

Status check: A 0100 authorization request for a currency unit of one (1) which is used to verify a Cardholder's account status when the final Transaction Amount is not known.

Status checks must have '00' in positions 1-2 in field 3; are restricted for use with transactions outside the Visa Europe Territory; and are associated with a limited range of MCCs for AFD, prestigious property (US), and hospitals (LAC only). Request messages that do not meet these requirements are not considered status checks and are subject to currency conversion. Status check transactions must be followed by a corresponding clearing transaction, or an authorization reversal in the case of a cancelled sale or time out event.

Note Status checks are not part of standard processing within the Visa Europe Territory.

AFD transactions acquired inside the Visa Europe Territory: An AFD deployed within the Visa Europe Territory must estimate the Transaction Amount for authorization based on the Cardholder's pre-selected fuel amount at the AFD; and/or the Merchant's maximum dispensable fuel amount at the AFD up to a maximum amount of EUR 150 or local currency equivalent.

AFD transactions acquired outside the Visa Europe Territory - status check

authorization: A 0100 Authorization Request for a transaction initiated at an AFD that is deployed outside the Territory, using a currency unit of one (1), to reserve the amount from the funds that are available to the Cardholder's account. If the Merchant receives an Approval Response via the Visa System, the transaction can be completed using the Card.

Authorization Gateway transactions - Discover partial approvals: Acquirers that participate in partial approvals can submit 0100 request messages containing the full amount in this field, with the Partial Authorization indicator in field 60.10 set to 1 (terminal accepts Partial Authorization responses).

If the Discover issuer participates in Partial Authorization processing and does not approve the original amount requested in the authorization message, the following information will be present in the 0110 authorization response message that Visa sends to the Acquirer:

- Field 4 will contain the partial approval amount received from Discover
- Field 39 will contain a response code of 10 (partial approval)
- Field 54 will contain the original amount, along with an amount type of 57 (original amount)

In 0400 and 0420 messages, field 4 must contain the partial approval amount if the reversal is for the partial approval from the Authorization Response. In 0410 and 0430 response messages, this field contains the same value as the partial approval amount from the authorization reversal request message.

Authorization Gateway transactions - MasterCard AFD: In message pairs, where the first message is used to verify a customer's account status and the second message contains the actual amount of the purchase, data field 4 is used as follows:

- Acquirers must submit a 0100 status check message, with the value in this field equal to one unit of currency
- Once an AFD transaction is completed, Acquirers must send the final Transaction Amount in this field of a 0120 confirmation advice message (field 25 = 06). The amount, which can include any additional services such as car washes or other items sold at the AFD, must not exceed the preauthorized amount

Acquirers that participate in partial approvals and process MasterCard AFD transactions can receive additional approved amounts in response messages. If an Acquirer submits a 0100 Authorization Request with field 4 = 1.0 (single unit of currency), field 18 = 5542 (AFD), and field 60.10 = 1 (partial approval), it receives:

- An additional approved amount in field 4 of the 0110 Issuer response message, provided the Issuer supports partial approvals
- A response code of 10 in field 39
- The original amount in field 54 (with an amount type of 57)

If the Issuer does not participate in partial approvals, existing response codes are sent in the 0110 authorization response message.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard POS account status inquiry: In 0100 Authorization Requests, Acquirers must send a zero amount in data field 4 when data field 25 = 51 (request for verification without authorization). The zero amount in data field 4 may be present in responses.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard prepaid: In POS authorizations for prepaid activation, Acquirers must send a value greater than zero in this field. In POS authorizations for standalone activation, Acquirers must send a value of 0.

Visa Token Service: Field 4 contains 0 (zero) in token activation requests.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 4 contains the following:

- 000000000002 - for the initial attempt
- 000000000003 - for the second attempt
- 000000000004 - for the third and any subsequent attempts

5.3.4 Field edits

The value in this field must be numeric and right-justified with leading zeros.

Any request message that has a value of zero in field 4 will be rejected with reject code 0009 (invalid value), unless one of the following conditions is present - in which case an amount of zero is allowed:

- Field 25 = 51 (zero-amount account verification)
- Field 3, positions 1-2, = 39 (eligibility message), 70 (PIN change/unblock), or 72 (PIN unblock or prepaid activation)

Field 4 is required in 0110 or 0410 response messages if field 39 - Response Code is 00 (successful approval), 10 (partial approval), or 85 (no reason to decline). The field is optional in responses to verification-only request messages.

The field 4 amount must comply with the transaction's card programme amount parameters; that is, if a consumer card programme has a maximum USD 99,999.99 amount, but the Transaction Amount for the same card programme exceeds the maximum, VEAS will decline the request with field 39 response code 13 (invalid amount). VEAS will reject the request with reject code 0009 (invalid value) if the Acquirer's currency is a non-zero amount but the US dollar equivalent is zero.

VEAS checks the amount returned by the Issuer in a 0110 response message. If the Issuer sends a different value in field 4 of the response message and the value in field 39 is not 10 (with a field 4 amount less than the original request), Visa will:

- Reject the response message back to the Issuer with reject code 0009 (invalid value)
- Process the transaction in STIP and respond to the Acquirer

Consumer Cards: The maximum authorization limits are:

- USD 249,999.99 for International non-commercial cards
- USD 499,999.99 for Visa Europe non-commercial cards

This amount includes the field 4 amount, plus any fees such as Optional Issuer Fees. Acquirers must contact Issuers to obtain authorizations for larger Transaction Amounts.

Note If a card is listed as action code 11 (VIP) in the Exception File, then Transaction Amount limits do not apply and the transaction is always approved.

Consumer Cards - Visa Infinite, Visa Signature Preferred: For Visa Europe transactions processed within VEAS and VECSS, the maximum amount including any fees is:

- USD 999,999.99 for Visa Europe POS transactions

Consumer Cards - Visa Signature: For Visa Europe transactions processed within VEAS and VECSS, the maximum amount including any fees is:

- USD 749,999.99 for Visa Europe POS transactions

Commercial and small business Cards: For Visa Europe transactions processed within VEAS and VECSS, the maximum amount is:

- USD 749,999.99 for Visa Europe POS transactions

Commercial Large Value Transaction Program (Visa Europe only): This program supports large value payments for Visa Commercial credit and deferred debit Issuers; and enables Issuers to process large value POS transactions within the range:

- Greater than USD 749,999.99 and less than USD 9,500,000.00, or local currency equivalent

The program supports domestic transactions and Visa Europe transactions. International transactions are not supported.

The card type must be Visa Business, Visa Corporate T&E or Visa Purchasing.

Response and advice messages: The value in the response or advice message must match that in the request message, except when responding with a partial authorized amount.

Partial authorization: If field 4 is not present in 0110 response messages, where field 39 = 10, or has a different value than in the request message, VEAS will recalculate field 4 from field 6.

If a response message is rejected because field 4 is missing, STIP will accept or decline the total Transaction Amount, based on Issuer-specified parameters. See also, *Partial authorization* in the *Field edits* subsections of the following field descriptions: 6, 39, and 54.

Account Funding Transactions (AFT): If an originator is using:

- Field 28 - Amount, Transaction Fee
- Field 54 - Additional Amounts

The amounts must be included in field 4.

5.3.5 Reject codes

Data field 4 reject codes:

0009 = Invalid value

0189 = Currency conversion overflow

0275 = Field missing

0735 = Partial authorization field 4 value is greater than the original field 4 - Amount, Transaction

5.4 Data field 6 - Amount, Cardholder Billing

5.4.1 Attributes

fixed length

12 N, 4-bit BCD (unsigned packed); 6 bytes

5.4.2 Description

Data field 6 is a multicurrency data field and contains the Transaction Amount (field 4) converted to the currency used to bill the Cardholder's account. This converted Transaction Amount is called the Transaction Amount in Destination Currency (TADC). The Currency Conversion Rate is in field 10. Besides the TADC, field 6 may contain the Optional Issuer Fee (OIF). Issuers can increase or decrease the amount in this field when billing Cardholders.

For more information on multicurrency, see *Multicurrency Service in Visa Europe Technical Service Descriptions*.

No decimal point appears in this field; the decimal place is implied by the currency code. The location of the implied decimal place (and the currency code) for each currency are listed in the *Country and currency codes* appendix

If field 6 is present, the following fields are also present:

- Field 10 - Conversion Rate, Cardholder Billing
- Field 51 - Currency Code, Cardholder Billing (identifies the currency in field 6)

5.4.3 Usage

Multicurrency: Acquirers do not provide this field. VEAS adds this field and sends it to the Issuer. Issuers should not return this field in response messages, except when responding with a partial approval (field 39 = 10).

STIP and switch advices: Field 6 is present in 0120 or 0420 advice messages if it is in the request message.

Account verification: Issuers must be prepared to receive this field, together with field 10 - Conversion Rate, Cardholder Billing and field 51 - Currency Code, Cardholder Billing, in multicurrency transactions. In an account verification-only request, this field should be set to all zeros.

Partial authorization: Field 60.10 - Additional Authorization Indicator, indicates whether an Acquirer supports partial authorizations. A value of '1' or '3' indicates that a terminal is able to support a partial amount approval. When field 60.10 is not present, or has a value of '0', the Acquirer does not support partial amount approvals.

For Issuers, field 4 of the response message must be the original amount in the Transaction Currency (field 49) of the request message. Field 6 must contain the approved amount in the Cardholder's Billing Currency (field 51). The original amount in field 54 must be in the Transaction Currency.

5.4.4 Field edits

Partial authorization: The following edits apply to 0110 and 0210 response messages where field 39 = 10:

- If field 6 is not present, VEAS rejects the response message back to the Issuer with reject code 0486
- If field 6 is greater than the field 6 in the request message, VEAS will reject the response message back to the Issuer with reject code 0736

If a response message is rejected for either of the reasons listed above, STIP will accept or decline the total Transaction Amount, based on Issuer-specified parameters. See also, *Partial authorization* in the *Field edits* subsections of the following field descriptions: 4, 39, and 54.

5.4.5 Reject codes

Data field 6 reject codes:

0486 = Field missing or all zeros in partial authorization

0736 = Partial authorization field 6 amount is greater than the original field 6 transaction amount

5.5 Data field 7 - Transmission Date and Time

5.5.1 Attributes

fixed length

10 N, 4-bit BCD (unsigned packed); 5 bytes

format: MMDDhhmmss

5.5.2 Description

Data field 7 contains the date and time the request or advice message was submitted to the Visa System by the Acquirer. The date and time must be in MMDD format. Greenwich Mean Time (GMT) can be used. See appendix *GMT conversion* for time zones.

5.5.3 Usage

ISO specifies transmission date and time as a key data element for matching a response message to its request or advice message. A transaction sender enters a new date and time with each request message entering the network. The receiving Member saves the field and returns it in the response message.

Field 7 is used in every message generated by Acquirers and Issuers and is present in every message generated by the Visa System. The value in any response message, including those for STIP and switch advice messages, must match the request or advice message.

0120 and 0322 file update advices: Field 7 is present.

If the file update was initiated by Auto-CDB, this value is in the 0110 response message.

If the file update was initiated by Global Customer Assistance Service (GCAS), this field reflects the date and time the file was updated.

STIP and switch advices: Field 7 contains the date and time from the original message.

Authorization Gateway transactions - MasterCard: This field must be present in 0100 authorization requests. The time must be in GMT format.

Authorization Gateway transactions - MasterCard AFD: A 0120 confirmation advice message must be submitted within 60 minutes of the status check request.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.5.4 Field edits

Data field 7 is required in all messages. The value must be a valid date and time format:

- MM must be 01-12
- DD must be 01-31
- hh must be 00-23
- mm must be 00-59
- ss must be 00-59

The DD (day) value cannot be greater than the maximum number of days for the month identified below. Otherwise, the message will be rejected with reject code 0010 (invalid value).

Maximum days (DD) per month					
January = 31	March = 31	May = 31	July = 31	September = 30	November = 30
February = 28 (leap year = 29)	April = 30	June = 30	August = 31	October = 31	December = 31

5.5.5 Reject codes

Data field 7 reject codes:

0010 = Invalid value

0276 = Field missing

5.6 Data field 10 - Conversion Rate, Cardholder Billing

5.6.1 Attribute

fixed length

8 N, 4-bit BCD (unsigned packed); 4 bytes

5.6.2 Description

Data field 10 is a multicurrency field which contains a calculated value that represents a factor that may be applied to the Transaction Amount (field 4) to obtain the Cardholder billing amount (field 6). It is not the rate that Visa actually uses for currency conversion.

The Transaction Amount is converted using daily conversion rates for the applicable currencies. Amounts may be converted through US dollars, the euro, or other Visa-approved currencies.

For more information on multicurrency, see *Multicurrency Service in Visa Europe Technical Service Descriptions*.

An Optional Issuer Fee (OIF) is then applied to the converted Transaction Amount in Destination Currency (TADC), to yield the Cardholder billing amount (field 6). Field 10 is then calculated using field 6 and the original Transaction Amount in field 4. The resulting field 10 value may differ from published conversion rates because it reflects differences resulting from rounding.

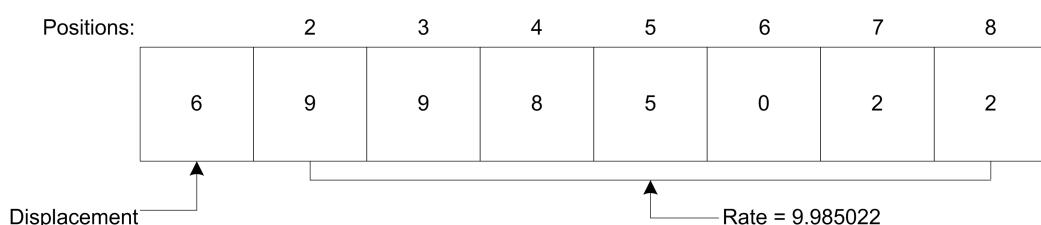
If field 10 is present, the following fields are also required:

- Field 6 - Amount, Cardholder Billing
- Field 51 - Currency Code, Cardholder Billing (identifies the currency in field 10)

The leftmost digit denotes the number of positions the decimal separator is moved from the right (may contain values 0-9). Positions 2-8 of the field are the actual rate.

Example:

69985022 = 9.985022 as shown in the following illustration.



5.6.3 Usage

Multicurrency: Field 10 is present in a message if field 6 - Cardholder Billing Amount is present. It is not provided by the Acquirer. The VIC adds it and delivers it to the Issuer.

STIP and switch advices: Field 10 is included in 0120 or 0420 advice messages for participating users.

5.6.4 Field edits

The value in this data field must be numeric.

5.6.5 Reject codes

Data field 10 reject code:

0032 = Invalid value

5.7 Data field 11 - System Trace Audit Number

5.7.1 Attributes

fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

5.7.2 Description

Data field 11 is 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, in subsequent reversal request and response messages, and in any advice messages of authorization or reversal.

The trace number can be used to match a response message to its request message or to match a message to a given Cardholder transaction set.

5.7.3 Usage

A non-zero value in this field is required in all Card transaction-related, file update, administration, and system control messages. The system trace audit number must be returned unchanged in repeat and response messages, including those for reversals and confirmations.

0120 and 0322 file update advices: Field 11 is present.

STIP and switch advices: Field 11 is present.

Authorization gateway transactions - American Express: Acquirers that process American Express transactions must submit field 11 in reversal messages with the same value that was submitted in field 11 of the authorization message.

Visa Token Service: If field 63.3 - Message Reason Code is 3700 (token create), the values sent in field 11 in a 0100 token activation request will be the same in its 0120 token STIP advice and 0620 token notification advice messages.

5.7.4 Field edits

Messages identified in the *Usage* section will be rejected if:

- This field contains all zeros (reject code 0011)
- The field is missing (reject code 0277)

- The number in this field was changed in a repeat or response message - including those for reversals and confirmations (reject code 0514)

5.7.5 Reject codes

Data field 11 reject codes:

0011 = Invalid value (all zeros in field)

0277 = Field missing

0514 = Unsolicited response (value changed in response message)

0603 = Consistency error; response message is inconsistent with request message

5.8 Data field 12 - Time, Local Transaction

5.8.1 Attributes

fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

format: hhmmss

5.8.2 Description

Data field 12 contains the time the transaction takes place, expressed in the local time of the card acceptor location. The time is in hhmmss format, where: hh = hours, mm = minutes, and ss = seconds.

5.8.3 Field edits

The value must be a valid time as follows:

- hh must be 00-23
- mm must be 00-59
- ss must be 00-59

5.8.4 Reject codes

Data field 12 reject codes:

0090 = Invalid value

0278 = Field missing

5.9 Data field 13 - Date, Local Transaction

5.9.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

format: MMDD

5.9.2 Description

Data field 13 contains the month and day on which the Cardholder originated the transaction. The date is in MMDD format, where: MM = month and DD = day.

For recurring payments, this data field contains the Cardholder-requested payment date.

- MM = 01 through 12
- DD = 01 through 31

5.9.3 Field edits

The value must be a valid date, where:

- MM must be 01-12
- DD must be 01-31

5.9.4 Reject codes

Data field 13 reject codes:

0091 = Invalid value

0279 = Field missing

5.10 Data field 14 - Date, Expiration

5.10.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

format: YYMM

5.10.2 Description

Data field 14 contains the year and the month after which the card expires. The date is in YYMM numeric format, where YY = year (00-99) and MM = month (01-12).

The card expiry date is located in the card's magnetic stripe (field 35 or 45).

5.10.3 Usage

Field 14 must be included in authorization requests if the true expiry date is known. If present in an original request, the field is also present in advice and reversal messages. It is not required in response messages. See the STIP edits section in this field description for STIP-specific, manual POS and MOTO/ECI requirements.

Substitute expiry dates are not allowed. Dates that cannot comply with the field format requirement must be placed in field 73 - Date, Action.

Note Issuers must use the value 4912 in the magnetic stripe track data to denote a non-expiring card.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Manual cash advances: Field 14 is required.

CVV2: The card expiry date determines which CVV2 key to use.

File processing: Not applicable to field 14. See the field 73 description.

STIP and switch advices: Field 14 is present in 0120 or 0420 advice messages if it was in the authorization request.

Original credit transactions: This field is optional in 0100 requests and related advice messages.

Visa Token Service: Acquirers provide the token's expiry date. The Visa Token Service will substitute the PAN's expiry date in the message to the Issuer.

Authorization Gateway transactions - MasterCard POS transactions: In authorization requests, this field contains the expiry date of the device account number (token) that a cardholder's smart device generates for the MasterCard Digital Enablement Service.

5.10.4 Field edits

If field 14 is present, it must contain a valid numeric date in the YYMM format, where YY = year (00-99) and MM = month (01-12). VEAS considers a field 14 expiry date to be expired if it is 50 years greater than the current date.

If the year and month are other than 00-99 and 01-12 respectively, the request message will be rejected (0014 invalid value).

In authorization requests, the date can be the current date for CVV/iCVV and for non-CVV transactions.

If, during CVV/iCVV validation, a problem is detected with the expiry date in the track data, field 14 is checked. If field 14 is not present, the request will be rejected with reject 0280.

Relationship between DMSA and SMS: For transactions from an SMS Acquirer to a DMSA Issuer that lack an expiry date in field 14 but contain a magnetic stripe in field 35, VEAS inserts field 14 in the message using the card expiry date from the track data. Conversely, VEAS does not remove field 14 from requests from a DMSA Acquirer to an SMS Issuer that include track data.

Note For SMS-acquired DMSA reversal transactions, field 14 is not populated from field 35 - Track 2 Data.

5.10.5 Reject codes

Data field 14 reject codes:

0014 = Invalid value

0280 = Field missing

0518 = Message type missing required data field

5.10.6 STIP edits

STIP responds to the Acquirer with a field 39 response code 54 if the date is greater than the maximum date allowed and less than the current date. The date 4912 is considered a non-expiring date.

Note STIP cannot always decode the date from non-standard magnetic stripes.

Manual POS authorizations and STIP: STIP processes manual authorization requests (field 22 = 01) that lack field 14 expiry dates, as follows.

VEAS declines the request message with response code 05 (do not honour) in field 39; field 44.1 is reset with the appropriate STIP reason code if all of the following conditions exist:

- The Issuer is unavailable or times out.
- The transaction is anything other than MOTO/ECI (field 25 is not 08), or the transaction is MOTO/ECI (field 25 is 08), and the Issuer BIN option requires that MOTO/ECI transactions include field 14.

VEAS inserts a response code 05 in field 39 and forwards the request message to the Issuer for approval if all of the following conditions exist:

- The request is below the Issuer limit.
- The transaction is anything other than MOTO/ECI (field 25 is not 08), or the transaction is MOTO/ECI (field 25 is 08), and the Issuer BIN option requires that MOTO/ECI transactions include field 14.

If the Issuer approves the request message, the Issuer changes the response code accordingly.

Card-not-present MOTO and e-commerce transactions: Field 14 is required by STIP unless the Issuer has established that STIP can process card-not-present transactions without expiry dates. If the Issuer has declared that field 14 must be present in MOTO/ECI requests but the request does not contain the field:

- The request message is forward-referred to the Issuer, if the Issuer is available
- STIP declines the request message with a data field 39 response code equal to 05 if the Issuer is unavailable

STIP does not check expiry dates for reversals or Visa Electron Transactions.

5.10.7 Decline responses

The decline response is 05 (Issuer will not accept transaction without valid expiry date).

5.11 Data field 18 - Merchant Type

5.11.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

5.11.2 Description

Data field 18 contains a code indicating the Merchant's type of business. This code is also known as the Merchant Category Code (MCC). For a list of valid MCCs, see the *Visa Europe Merchant Data Standards* manual.

5.11.3 Usage

Field 18 is required in all authorization requests, balance inquiries, advice messages, and reversals related to a Cardholder transaction. It is not used in response messages.

Recurring transactions: MCC 5968 (Direct Marketing - Continuity/Subscription Merchants) must not be used to solely identify a recurring transaction. Acquirers must assign the most appropriate MCC for the Merchant's business. Acquirers may however, assign MCC 5968 if it is the most appropriate code.

Address verification: The Merchant type can be any valid MCC code for card-present and card-not-present requests.

ATM: The code must be 6011.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Visa cash back: The MCC must be valid.

VSDC PIN change/unblock requests: The code must be 6011; otherwise, the request message will reject with reject code 0017.

STIP and switch advices: Field 18 is present in 0120 or 0420 advices if it was in the request message. It is not used in advice responses.

Data Quality Improvement Compliance Program: This is a priority field. Visa monitors priority fields submitted in DMSA and DMSC POS transactions to ensure that the values are valid, accurate, descriptive, and consistent between authorization and clearing transactions.

Original credit transactions: All MCCs are permitted for original credits except as follows. For money transfer OCTs, the MCC must be:

- 4829 = Wire Transfer Money Order, if transaction is initiated by a non-financial institution

- 6012 = Financial Institutions - Merchandise and Services, if transaction is initiated by a financial institution

Additional requirements are specified in the descriptions for data fields 43 and 104, Usage 2.

Authorization Gateway transactions - American Express: The Visa data field number differs from the corresponding American Express data field number.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard: The Visa data field number differs from the corresponding MasterCard data element number.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note VEAS passes MCC values to and from the Gateway exactly as received. No data field editing or MCC validation occurs.

Authorization Gateway transactions - MasterCard AFD: The MCC in a 0100 status check must be 5542, and the message must be submitted by an AFD Merchant.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Account verification only: The Merchant type must not be 6011 (ATM).

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 18 contains 7299 (miscellaneous services - not elsewhere classified). This value is used only for step-up authentication; it is not used in token authorization requests.

5.11.4 Field edits

The value must be a valid numeric. For a list of valid MCCs, see the *Visa Europe Merchant Data Standards* manual. Field 18 is required in all 0100 and 0400 request messages. If this field is not present in an authorization, reversal, or related 0120 or 0420 advice message, the transaction will be rejected with reject code 0283.

5.11.5 Reject codes

Data field 18 reject codes:

0017 = Invalid value

0283 = Field missing

5.12 Data field 19 - Acquiring Institution Country Code

5.12.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.12.2 Description

Data field 19 contains a code that identifies the country of the acquiring institution for the Merchant or ATM.

The values for field 19 are the numeric codes listed in the *Country and currency codes* appendix. A leading zero is required to pad the first unused half-byte of this data field. This zero is filler and is not part of the country code.

5.12.3 Usage

Field 19 is required in all request messages and advice messages related to a Cardholder transaction. The field is also required in response messages, including 0130 responses to 0120 completion advice messages.

If the card acceptor and acquiring institution are in different countries, the card acceptor country code must be placed in field 43 - Card Acceptor Name/Location.

For US military bases, embassies and consulates, and overseas travelling Merchants, this field must be 840. Field 43, positions 39-40, must be a valid country code, and field 59, positions 1-2, must be 99.

CPS/ATM: This field is not used or considered while processing Balance Inquiry or CPS transactions.

0120 file update advices: Field 19 is always present.

0302 and 0322 file update messages: This field is optional in 0302 request messages. It is not used in 0322 request messages.

STIP and switch advices: Field 19 is present in 0120 or 0420 advice messages if it was in the request message.

5.12.4 Field edits

Data field 19 is required in all request messages related to a Cardholder transaction. Transactions that do not include this field will be rejected with reject code 0306. The value must be one of the 3-digit numeric codes listed in the *Country and currency code* appendix.

5.12.5 Reject codes

Data field 19 reject codes:

0033 = Invalid value

0306 = Field missing

5.12.6 File maintenance error codes

Data field 19 error codes:

0591 = Field is missing

5.13 Data field 20 - PAN Extended, Country Code

5.13.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.13.2 Description

Data field 20 contains a code that identifies the country of the card Issuer institution. Values for this field are the numeric codes in the *Country and currency codes* appendix. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, not part of the country code.

5.13.3 Usage

When applicable, field 20 is used in 0302 file maintenance inquiries and 0312 file maintenance responses.

For POS transactions and ATM transactions, Visa drops this field from 0100 requests, 0110 responses, 0400/0420 requests and 0410/0430 reversal responses.

5.13.4 Field edits

The value must be one of the 3-digit numeric codes listed in the *Country and currency codes* appendix.

5.13.5 Reject codes

Data field 20 reject codes:

0035 = Invalid value

5.13.6 File maintenance error codes

Data field 20 file maintenance error codes:

0586 = Invalid value

5.14 Data field 22 - Point-of-Service Entry Mode Code

5.14.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

5.14.2 Description

Data field 22 contains a 4-digit code indicating the method used to enter the account number and card expiry date (positions 1-2); and if an electronic terminal is used, the capability of the terminal to capture online PINs (position 3). This field is fixed-length with three subfields.

Positions:		
1- 2	3	4
Account number/Card expiry date entry mode	PIN entry capability	Fill
Byte 1	Byte 2	unused

Positions 1-2, Account number/Card expiry date entry mode: A 2-digit code that identifies the method used to enter the account number and card expiry date. This code specifies whether the entire magnetic stripe is included in an authorization or full financial request.

Position 3, PIN entry capability: A 1-digit code that identifies the capability of the terminal to capture PINs. This code does not necessarily mean that a PIN was entered or is included in this message. For example, the use of code 1 does not imply the presence of a PIN. However, if the code is 2 or 8, it is reasonable to assume that a PIN is not present.

An Unattended Cardholder-Activated Terminal (UCAT) with an active PIN pad enabled for Visa transactions is identified by the value 1 (PIN entry supported), and a UCAT without a PIN pad enabled for Visa transactions is identified by the value 2 (PIN entry not supported).

Position 4, Fill (unused): This 1-digit subfield is zero-filled. This position is an exception to the general rule of using a leading zero to pad a data field.

5.14.3 Usage

Field 22 is required in all 0100 authorization and account verification requests. It is also used in 0100 cash disbursements and balance inquiries. It is not used in response messages. The value from the original authorization is included in 0120 advice messages, 0400 reversals, and 0420 reversal advices.

Note The coding in this field is related to position 2 of field 60 - Additional POS Information, which describes the capability of the terminal used.

CVV: Acquirers must be certified participants to submit code 90. If not certified, VEAS will reject the message with reject code 0019 (invalid value).

MOTO and e-commerce transactions: Positions 1-2 must be 01 for a MOTO or e-commerce transaction.

Plus: Acquirers can enter either 02 or 90 for Plus Card transactions to request CVV processing.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

ATM: For balance inquiries, positions 1-4 can be 0210, 0510, 9010, or 9510.

VSDC: Positions 1-2 must be 05, 07, or 95. Code 07 indicates that the transaction is a contactless chip transaction.

VSDC PIN change/unblock requests: Positions 1-2 must be 05 or 95.

Visa payWave transactions: Positions 1-2 must be 07 or 91.

Visa Token Service: Depending on their participation options, Issuers must be prepared to receive the following values:

- 01 (manual key entry) for application-based e-commerce transactions, and card-not-present transactions initiated with a token
- 07 (contactless chip using VSDC rules) for transactions at contactless-enabled devices with a mobile-issued token payment
- 10 (credential-on-file)
- 90 (magnetic stripe read; CVV check is possible; exact content of Track 1 or Track 2 included)
- 91 (contactless chip using magnetic stripe data rules) for transactions at contactless-enabled devices with a mobile-issued token payment

Data Quality Improvement Compliance Program: This is a priority data field. When this field is submitted in POS transactions, Visa monitors positions 1-3 to ensure the values are valid, accurate, and consistent between authorization and clearing transactions.

Authorization Gateway transactions - MasterCard AFD: In a 0100 status check, the code in this field must be 05, 07, 90, or 91. The full magnetic strip must be read and transmitted, or the unaltered chip data must be sent.

For information about field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.14.4 Field edits

Field 22 is required in all 01xx and 04xx request and advice messages.

If field 22 is not present in a message where it is required, including card-not-present and MOTO transactions, the message will be rejected with reject code 0285.

Manual (key entry) processing edits apply to all original and reversal request messages if field 22 is not present in the message or if it is present with zeros (00).

Prepaid transactions: In a non-US original prepaid load request, if positions 1-2 are 00 or 01, the transaction is rejected with reject code 0592.

CVV: Acquirers must participate in CVV to submit code 90. If VEAS receives code 90 from a non-participant, it rejects it with reject code 0019 (invalid value message).

5.14.5 Reject codes

Data field 22 reject codes:

0019 = Invalid value (Acquirer station not certified to use code 90)

0106 = Invalid value

0142 = Magnetic stripe data missing or Acquirer not certified when field 22 = 90

0285 = Field missing

0518 = Field not allowed in message (see the Reject codes appendix)

0592 = Value is inconsistent with field 3 or 52

5.14.6 Valid values

Table 19: Data field 22, POS entry mode codes

Field 22, POS entry mode codes			
Code	Definition	Chip Non-chip transaction	Usage
Positions 1-2, Account number/Card expiry date entry mode			
00	Unknown or terminal not used	Non-chip	Indicates that the method used to capture the account number and expiry date is not known; or a terminal was not used to capture the card data. For example, when the transaction is paper-based.
01	Manual key entry	Non-chip	Indicates that the card data was not obtained via the chip or magnetic stripe on the card. For example, when the transaction is a MOTO, e-commerce transaction, Recurring Transaction, voice authorized, or when the chip or magnetic stripe on the card cannot be read.

Table 19: Data field 22, POS entry mode codes (continued)

Field 22, POS entry mode codes			
Code	Definition	Chip Non-chip transaction	Usage
02	Magnetic stripe read; CVV checking may not be possible	Non-chip	Indicates that the magnetic stripe data is unreliable and as a result, accurate CVV processing may not be possible.
	Plus transactions: Exact Track 2 contents read, but transaction is not eligible for CVV checking		For Plus transactions, indicates that the full, unaltered contents of the magnetic stripe were transmitted to the Issuer, but the transaction is not eligible for CVV checking.
03	Barcode read	Non-chip	ISO-supported.
05	Integrated circuit card read; CVV or iCVV checking is possible	Contact chip	Indicates that the account information was obtained from the chip on the card, and that CVV or iCVV checking is possible.
07	Contactless payment using VSDC chip rules	Contactless chip	Indicates that the transaction was originated on a contactless device using VSDC chip data rules. Online CAM is the authentication method. iCVV checking is possible.
10	Credential-on-file		Indicates a Merchant is initiating a transaction on behalf of the Cardholder using credentials stored on file. Note Currently, this indicator is only applicable to transactions acquired outside of the Visa Europe Territory.
90	Magnetic stripe read; exact content of Track 1 or Track 2 included; CVV check is possible	Non-chip	Indicates that the full, unaltered content of the magnetic stripe is transmitted to the Acquirer or Issuer and that CVV checking is possible.
91	Contactless payment using magnetic stripe data rules	Contactless chip	Indicates that the transaction was originated on a contactless device using magnetic stripe data rules. Online CAM checking is possible, but is not permitted for magnetic stripe data at ATM. dCVV or iCVV checking is possible.
95	Integrated circuit card read; CVV or iCVV checking may not be possible	Contact chip	Indicates that the magnetic stripe image (MSI) may be unreliable and that accurate CVV or iCVV processing may not be possible. Visa may change the field value to 95 when either the Acquirer or the Issuer is inactive for CVV or iCVV processing.

Table 19: Data field 22, POS entry mode codes (continued)

Field 22, POS entry mode codes			
Code	Definition	Chip Non-chip transaction	Usage
Position 3, PIN entry capability			
0	Unknown	Indicates that the PIN capability of the Point-of-Transaction terminal cannot be determined.	
1	Terminal can accept PIN	Indicates that the Point-of-Transaction terminal can accept and forward an online PIN.	
2	Terminal cannot accept PIN	Indicates that the Point-of-Transaction terminal cannot accept and forward an online PIN.	
8	Terminal PIN pad is down	Indicates that the PIN capability of the Point-of-Transaction terminal is not functioning.	
Position 4, Fill			
0	Unused	Reserved for future use.	

5.15 Data field 23 - Card Sequence Number

5.15.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.15.2 Description

Data field 23 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 among 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 to derive the Unique Derivation Key from the Master Derivation Key when 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.

5.15.3 Usage

VSDC: If the card sequence number is present on the chip card, the field must be included in the following messages:

- 0100 authorization requests, account verification requests, and response messages
- 0100 cash disbursements, balance inquiries and their response messages
- 0120 STIP advices
- 0400 reversal request, response and advice messages if the field was present in the original 0100 request message
- 0420 switch advices

Contactless magnetic stripe: If the card sequence number is received by the terminal from the chip card, the field should be included in the following messages:

- 0100 authorization requests and responses
- 0120 STIP advices
- 0400 reversal request, response and advice messages if the field was present in the original 0100 request message
- 0420 switch advices

Visa Token Service: This field is required for chip-read transactions; it contains the PAN sequence number of the token.

Token Issuers - this field will be removed from 0100/0120 messages.

5.15.4 Field edits

If this field is present, the value must be numeric.

This field is right-justified and zero-filled on the left when it contains less than three digits. The zero is filler and not part of the actual sequence number.

5.15.5 Reject codes

Data field 23 reject codes:

0092 = Invalid value

5.16 Data field 25 - Point-of-Service Condition Code

5.16.1 Attributes

fixed length

2 N, 4-bit BCD (unsigned packed); 1 byte

5.16.2 Description

Data field 25 contains a code identifying transaction conditions at the point-of-sale or point-of-service. For messages that follow an original request, this code identifies the type of processing being done. For example, code 00 for balance inquiries.

5.16.3 Usage

Field 25 is required in all POS and ATM 0100 authorization requests and related 0400 reversals. It is also required in 0120 and 0420 advice messages.

- For MOTO authorization requests and their reversals, the code must be 08
- For ATM cash withdrawals or cash advances, the code can be 00 or 02
- For balance inquiries, the code must be 00

Issuers must return this field in all response messages. If the code in the response message is valid, but does not match what was in the request message, Visa will restore the original value.

Preatuthorization requests: Only SMS Acquirers initiate 0100 preauthorization requests. A DMSA Issuer can receive these requests and identify them by the presence of field 63.2 - Time (Preauth Time Limit), provided the Issuer has elected to receive the field. A 0100 preauthorization request always contains 00 in field 25. If the DMSA Issuer has elected to receive the 0120 completion advice message, it always contains 06 in this field.

Verification requests: The following points apply:

- Use any valid code for Authorization Requests that include address verification data in field 123. Address verification requests support both card-present and card-not-present requests in all Merchant categories with or without authorization amount requests
- Use code 51 for account verification, and address verification request messages without authorization. Code 51 is only valid for Visa and MasterCard transactions

Note Although MasterCard AVS-only transactions are no longer supported, code 51 is used in account status inquiries. Refer to Authorization Gateway transactions - MasterCard POS account status inquiry later in this field description.

CVV2 verification-only requests: These request messages are used to check CVV2 data in a card-present transaction at the point-of-transaction. This is useful when the magnetic stripe cannot be read. Acquirers submit CVV2 verification-only 0100 requests, with a condition code of 51 in this field, a Transaction Amount of zero in field 4, and the CVV2 data to be verified in field 126.10.

Issuers that perform their own CVV2 validation must be prepared to receive CVV2 verification-only request messages. Issuer 0110 responses must contain a Transaction Amount of zero in field 4, a response code of 85, and a valid CVV2 results value in field 44.10. If VEAS performs CVV2 validation on behalf of the Issuer, VEAS will check the CVV2 in all eligible request messages and provide results data in response messages.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

E-commerce: Acquirers must use code 59 to indicate e-commerce over an open network. VEAS processes e-commerce transactions as MOTO/ECI when field 25 = 59. VEAS forwards the value to Issuers only if they are certified to receive it. Otherwise, VEAS converts the 59 to 08 and drops field 60.8 before the request message is sent to the Issuer. Issuers should return field 25 in the response message as it was received in the request.

VSDC PIN change/unblock requests: Field 25 must contain 00.

0120 file update advices: Field 25 is present. It is zero-filled for 0120 Exception File updates.

STIP and switch advices: Field 25 is present in 0120 or 0420 advices.

For usage situations not covered above: When none of the rules above applies, the code that describes the most severe condition at the point-of-transaction should be used.

Data Quality Improvement Compliance Program: This is a priority field. Visa monitors priority fields submitted in VEAS and DMSC POS transactions to ensure that the values are valid, accurate, descriptive, and consistent between authorization and clearing transactions.

Authorization Gateway transactions - MasterCard AFD: In 0100 status checks and 0120 confirmation advice messages, the code in this field must be 00.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard POS account status inquiry: Acquirers must send a value of 51 in this data field and a zero amount in field 4.

For information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.16.4 Field edits

The value must be numeric. This field is mandatory in request messages from Acquirers. Transactions that do not include this field are rejected with reject code 284.

If field 25 has a POS-only value of 71 in an ATM cash disbursement, the transaction will be rejected with code 0018.

Authorization requests that include a request to verify an address must include field 123.

Field 25 can contain any code except 51, and field 18 may contain any valid value. Address verification-only requests must include field 123, field 25, which must be 51, and field 18, which may contain any valid value.

For PIN management transactions, if the Issuer does not send field 25 in a response message, VEAS will reject it with reject code 0284.

Issuer response messages that do not contain field 25 will be rejected with reject code 0284.

Prepaid transactions: In a non-US original prepaid load request, if the value in this field is 05, the transaction is rejected with code 0592.

Commercial Large Value Transaction Program (Visa Europe only): To be a valid transaction within this program, this field must have the value 01, 08 or 59.

5.16.5 Reject codes

Data field 25 reject codes:

0018 = Invalid value

0284 = Field missing

0592 = Value is inconsistent with data field 3

0647 = Value in reply not same as value in request message

5.16.6 Valid values

The following table lists codes for DMSA centres that Acquirers should use for DMSA messages. Other codes defined by ISO 8583 are permitted by DMSA edits. Issuers should be prepared to receive any ISO 8583-defined code.

Table 20: Data field 25, POS condition codes

Field 25, POS condition codes					
Code	Definition	Usage	DMSA	SMS ATM	SMS POS
00	Normal transaction of this type	In Authorization Requests for Visa Card and Visa Electron Card transactions, 00 indicates that the card and cardholder are present at the Merchant outlet (face-to-face transaction).	Y	Y	Y
01	Cardholder not present	Valid for Visa Card but not Visa Electron Card.	Y		Y
02	Card and Cardholder present, PIN entered	Indicates that the transaction originated at an ATM or in an unattended cardholder activated environment, and PIN was entered.	Y	Y	Y
03	Merchant suspicious of transaction or Card	Indicates that the transaction may be occurring on a card that is lost, stolen, or counterfeit.	Y		Y
05	Cardholder present, card-not-present	Indicates that the cardholder is present at the Merchant outlet, but the card is not present. Under these circumstances, the cardholder has given the Merchant the card data, which is maintained on file for billing purposes. For example, a transaction at an AFD, toll road, or toll bridge initiated with a Merchant proprietary proximity device.	Y		Y
06	Completion advice (preauthorized request)	Preauthorization completion advice messages always contain 06.	Y		Y
08	Mail/phone order	Indicates that the transaction originated via mail or telephone.	Y		Y
11	Suspected fraud				Y
12	Security				Y
13	Representation	Message type must be 0220 or 0230.		Y	Y

Table 20: Data field 25, POS condition codes (continued)

Field 25, POS condition codes					
Code	Definition	Usage	DMSA	SMS ATM	SMS POS
17	Chargeback or advice	Message type must be 0422 or 0432.		Y	Y
51	Request for account number verification without authorization, request for account number verification and address verification without authorization, or request for account number and CVV2 verification without authorization MasterCard POS account status inquiry	Indicates that a request for address verification, account number verification, or CVV2 verification occurred without requesting an authorization Indicates that a MasterCard POS account status inquiry was submitted with a zero amount in data field 4.	Y		Y
54	Chargeback reversal	Message type must be 0422 or 0432.		Y	Y
59	E-commerce request through public network	Indicates that the transaction originated via the internet.	Y		Y
71	Card present, magnetic stripe cannot be read (key-entered)	Indicates that the account information was obtained via key entry because the point-of-transaction terminal could not read the magnetic stripe on the card (magnetic stripe read failure). Note Applies to POS transactions only.	Y		Y

5.17 Data field 26 - Point-of-Service PIN Capture Code

5.17.1 Attributes

fixed length

2 N, 4-bit BCD (unsigned packed); 1 byte

5.17.2 Description

Data field 26 contains a value indicating the maximum number of PIN characters that can be accepted by the point-of-service device.

5.17.3 Usage

The Visa System, Plus: Field 26 is used in request and advice messages with PINs only if field 52 - PIN Data, is present, and the point-of-sale or point-of-service device cannot accept the standard maximum PIN length of 12 (as defined in ISO/TC68/SC2/WG6, draft proposal 9546/1). It is not used in response messages or in advice response messages.

When Visa Europe verifies the PIN as part of the PIN Verification Service, this field is deleted from the request message rather than being forwarded to the Issuer.

STIP and switch advices: Field 26 is present in a 0120 advice message if it was in the request message.

5.17.4 Field edits

The Visa System, Plus: If field 26 is present, the value must be 00 (unknown or unspecified), or between 04 and 12. A value of 00 means that the number of digits the Acquirer can accept is unknown or unspecified.

5.17.5 Reject codes

Data field 26 reject codes:

0070 = Invalid value

5.18 Data field 28 - Amount, Transaction Fee

5.18.1 Attributes

fixed length

1 AN +

8 N

total: 9 bytes

5.18.2 Description

Data field 28, where applicable, will contain one of the following fees or surcharges:

- Acquirer-assessed Automated Cash Disbursement (MCC 6011) access fee (ATM access fee)
- Acquirer-assessed Manual Cash Disbursement (MCC 6010) access fee

Note Not applied within the Visa Europe Territory.
- Money transfer service fee in an Account Funding Transaction (AFT)

Note Does not apply to Visa Europe Members connected to VEAS.
- Surcharge assessed on consumer and commercial POS transactions by Merchants in the US and US territories

Note Visa Europe only supports surcharge amounts in POS transactions originated by merchants that participate in the International Airline Program (IAP), and have a Visa Europe Member as an Acquirer.
- Surcharge assessed on MasterCard credit purchase transactions by merchants in the US and US territories

The surcharge amount in field 28, is included in field 4 - Amount, Transaction and is in the same currency as field 4. The currency code in field 49 - Currency Code, Transaction applies.

The field 28 position assignments are as follows:

Positions:	
1	2-9
prefix	surcharge amount
Byte 1	Bytes 2-9

Position 1, prefix: This value is used to indicate that the surcharge is either a credit or debit to a Cardholder account:

- C = Credit to Cardholder
- D = Debit to Cardholder

Positions 2-9, surcharge amount: The surcharge or fee amount.

The number of decimal places assumed for this field depends on the currency. If the currency is defined with three decimal places, the last digit of field 28 must be zero. See the *Country and currency codes* appendix for currency codes and ISO minor units.

5.18.3 Usage

Visa/Plus ATM transactions: Although Acquirers must submit this field in ATM request messages when an access fee is assessed, its receipt is optional for Issuers.

This field is present in 0120 or 0420 STIP advice messages if it was in the request message.

For reversals, the value should be the same as that in the original, because it is the amount in field 4 that will be reversed.

If an access fee is present in field 28, the Acquirer is not subsequently eligible to receive a Cash Disbursement Fee.

The amount in field 28 must be added to, or subtracted from, the amount in field 4 of the request message to determine the amount dispensed.

The access fee amount must be included in field 4; and also, for partial reversals only, in field 95 - Replacement Amounts.

For access fees, both the prefix and surcharge amount subfields must be exactly the same in reversals as in the original messages, because it is the amount in field 4 that will be reversed.

Note A **D** in the prefix subfield indicates the access fee is a debit to the Cardholder's account.

Example:

A Cardholder requests USD 20 and the Acquirer imposes an access fee of USD 1. Field 4 would contain USD 21, and field 28 would contain **D** in position 1, and USD 1 in position 2. The Cardholder receives USD 20 from the ATM but the Cardholder's account is debited for USD 21.

ATM message requirements: Field 28 must be included when an access fee is assessed and submitted as a credit or debit as defined. The following table shows messages that must include field 28, the value in the prefix, and the amount that must be submitted.

Table 21: Data field 28, ATM message requirements

ATM message requirements		
Message type	Prefix	Surcharge/fee amount
0100 authorization	D	Must contain the access fee amount; or zero-filled and be submitted as a debit
0100 balance inquiry	D or C	Must be zero-filled and submitted as a debit or credit An access fee is not supported for a balance inquiry. VEAS will drop the field before delivery to the Issuer.
0400/0420 ATM cash transaction reversal	C	Must contain the access fee amount from the original request Acquirers may retain the field 28 prefix value from the original. Issuers must be prepared to receive the value of C or D.

Authorization Gateway transactions - surcharge amount in MasterCard transactions: If present, Acquirers must include the surcharge amount in this field for authorization advice messages. Position 1 of this field must be a C or D; otherwise, VEAS rejects the transaction with reject code 0134.

Authorization Gateway transactions - MasterCard POS credit purchases: In 0100 authorizations originated in the US and US territories by merchants that assess a surcharge for MasterCard credit purchase transactions, this field must contain the merchant-assessed surcharge.

For transactions containing a surcharge, the value in each field 28 subfield must be exactly the same in reversals as in the original messages. In particular, the prefix subfield must contain a value of **D** in both originals and reversals.

Surcharge amount in US POS transactions: Visa Europe Acquirers that support IAP merchants that assess surcharges on transactions originated in the US and US territories are required to forward surcharge information in this field in authorizations and reversals (including partial reversals).

For transactions containing a surcharge, the prefix subfield must contain a value of **D** in both the originals and reversals. Visa forwards this field to Issuers if the following conditions are met:

- The request contains surcharge information
- The request is submitted on network 0002 (Visa)

5.18.4 Field edits

The prefix must be **D** to designate the surcharge amount a debit to a Cardholder's account or **C** to designate a credit to a Cardholder's account. The eight digits for the fee amount must be numeric; all zeros is valid.

For the US only, if an Acquirer submits an International or Domestic Visa/Plus ATM Authorization Request without field 28, the message will be rejected with reject code 0308.

5.18.5 Reject codes

Data field 28 reject codes:

0134 = Invalid value

0308 = Field missing

0623 = Field present when not allowed

5.19 Data field 32 - Acquiring Institution Identification Code

5.19.1 Attributes

variable length

1 byte, binary +

up to 11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

5.19.2 Description

Data field 32 contains a code that identifies the financial institution acting as the Acquirer of a Cardholder transaction. The Acquirer is the Member or system user that signed the Merchant, installed the ATM or unattended cardholder-activated environment, or dispensed cash.

The ID can be a Visa BIN or another code that identifies the financial institution. Visa BINs are usually 6 digits, but the code may be up to 11 digits long.

For ATM request messages only, US members use 6-digit Routing IDs (RIDs) that begin with a 2. Codes other than Visa BINs can be supported. For example, a routing and transit number that complies with the ISO 7812 standard may be used by prearrangement with Visa.

For Processors handling multiple Acquirers, this code identifies the individual Acquirer or system user, not the overall Processing Centre.

The value specifies the number of digits in the ID code. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is a filler, and not part of the ID, it is not counted for the length subfield.

5.19.3 Usage

This Acquirer BIN field is a key data element used to match a message with others in a given transaction set. The value in the original request message must be the same in the response message and all other messages in that set. It is used in the following:

- 0100 authorization messages, including incremental authorizations and ATM balance inquiries; 0110 response messages; 0120 advice messages
- 0400 reversals, 0410 response messages, and 0420 advice messages

The value in field 32 should be the Visa BIN of the Member that signed the Merchant, installed the ATM/ADM (automated dispensing machine), or dispensed cash.

PIN processing: The BIN in field 32 identifies the one associated with the Acquirer Working Key (AWK) used to encrypt the PIN, unless the message also contains field 33 - Forwarding

Institution Identification Code. Field 33 indicates the AWK originated with an Acquirer Processor rather than with the Acquirer itself. If field 32 is present but field 33 is not, field 32 must contain a valid 6-digit Visa BIN associated with the AWK.

CVV/iCVV: Field 32 must contain the BIN of a DMSA participating Acquirer or the transaction will be downgraded.

File processing: Field 32 is used in all 0300 file update and inquiry request messages. The Acquirer originating a file update or inquiry must be the one responsible for this Merchant data.

For Exception File updates, this field usually indicates which Visa service initiated the file update. In an enhanced Authorization Response advice message, this field contains the Issuer ID rather than the Acquirer ID from the 0100 request message. Valid values are:

- GCAS = 400085
- Auto-CDB = 400004

0120 and 0322 file update advices: Field 32 is present in these advice messages.

STIP and switch advices: Field 32 is present in 0120 or 0420 advice messages.

Authorization Gateway transactions - Discover: Acquirers can include a Discover-assigned ID in field 32 of authorization messages destined to Discover. The ID is also included in the 0110 response message returned to Acquirers.

Note Acquirers should confirm that the Discover-assigned ID has been set up in the Visa System as a valid Discover BIN.

Authorization Gateway transactions - MasterCard: Acquirers include their six-digit Visa BINs in Visa data field 32, which VEAS uses to retrieve the MasterCard ICA for DE 32.

Note Acquirers must set up and confirm their Visa BIN-to-MC ICA number relationships in the VEAS parameter tables.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard AFD: In a 0120 confirmation advice message, the code in this field must match the value in the original 0100 request message.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 32 contains 746922. This value is used only for step-up authentication; it is not used in token activation requests.

5.19.4 Field edits

Field 32 is required in all 01xx, 0300 and 0310, and 04xx messages.

VEAS enforces the following edits:

- Length must be between 6 and 11 characters
- Must not be 0 (zero) filled
- The Acquirer institution ID must be a valid, Visa-licensed BIN

VEAS will reject any transaction that does not meet any of these edits with reject code 0021 (Invalid value)

The combination of sender's authorization station ID in header field 6, and Acquirer institution ID in field 32 of an authorization message must be valid. Failure to have a valid relationship established in VEAS will result in 0100/0110 authorization and 0400/0410 reversal messages being rejected with reject code 0021 (invalid value).

For all ATM request messages, if field 33 is not present in the message, field 32 must contain a 6-digit Visa BIN Routing ID (RID) or a valid 6 to 11 digit Visa BIN; otherwise, the message will be rejected with reject code 0021.

5.19.5 Reject codes

Data field 32 reject codes:

0020 = Invalid length

0021 = Invalid value. If a PIN is present, header field 6 - Source Station ID must specify a station that is certified for PIN processing. Violation of this requirement also results in reject code 0021.

0287 = Field missing

0531 = Non-domestic transaction

5.19.6 File maintenance error codes

Data field 32 error codes:

0807 = Invalid value

5.20 Data field 33 - Forwarding Institution Identification Code

5.20.1 Attributes

variable length

1 byte, binary +

up to 11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

5.20.2 Description

Data field 33 contains a code identifying the institution forwarding a request to the VIC. The code can be a Visa BIN or a prearranged institution ID. The length value specifies the number of ID code digits. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is a filler and not part of the ID, it is not counted for the length subfield.

In US domestic-only PIN transactions for cash disbursements or balance inquiries, field 33 contains the Processing Centre ID. It is required only when the field 32 value does not point to the AWK. For example, if an Acquirer supports several financial institutions but uses only one AWK for outgoing PINs, the Acquirer's ID used at the VIC to determine the AWK is placed in this field.

5.20.3 Usage

Field 33 is required in 0100 messages only when the ID in field 32 cannot identify the encryption AWK source. If an Acquirer wants to use this field to identify the AWK used for PIN encryption, they must contact Visa Europe Customer Support and make prior arrangements. It is recommended that this field be included in any subsequent reversals. Field 33 is dropped from 0400 request messages to Issuers. When present in a request or advice message, this field must contain a Visa BIN or pre-arranged institution ID.

5.20.4 Field edits

The length subfield value must not exceed 11. If an authorization or reversal message is submitted with an invalid value in this field, Visa will reject the message.

5.20.5 Reject codes

Data field 33 reject codes:

0033 = Field missing

0056 = Invalid length

0057 = Invalid value

5.21 Data field 35 - Track 2 Data

5.21.1 Attributes

variable length

1 byte, binary +

up to 37 N, 4-bit BCD (unsigned packed); maximum 20 bytes

5.21.2 Description

Data field 35 contains the information encoded on Track 2 of the magnetic stripe, including field separators but excluding beginning and ending sentinels and Longitudinal Redundancy Check (LRC) characters.

Note The Track 2 delimiter/separator character (^) must be encoded as X'D' (binary 1101).

The length is the total number of hexadecimal digits (not bytes). If this field's Track 2 data equals an odd number of digits, a single leading zero is required in the first unused half-byte of data for padding.

Note The length indicated above includes the field delimiter but not any leading zero.

See the *Payment Technology Standards Manual* for information about Track 2 card location and content.

5.21.3 Usage

Field 35 is used in authorization requests but not authorization responses, advice responses, or reversals. Its presence depends on the card product, and it is present only when Track 2 data has been read at the terminal; otherwise, it must be omitted.

The Visa System: The following transactions require field 35:

- 0100 authorization, CPS/ATM
- 0100 ATM balance inquiry

If both Track 1 and Track 2 are present in a message, Track 2 takes precedence.

Visa Card: Used for magnetic stripe-based POS transactions and should always contain the entire stripe content. For all Visa, card-present transactions, if field 22 = 90, field 35 or field 45 must contain the entire stripe.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

CVV2: If both field 35 and field 126.10 - CVV2 Authorization Request Data are present in the request message, field 126.10 is removed.

VSDC: If field 22 is 05, 07, or 95, this field must contain the track data from the chip image, not the magnetic stripe. If both Track 1 and Track 2 are present in a message, VEAS gives preference to Track 2.

Visa Token Service: This field is **not** present in messages that contain token data.

Token Issuers - this field will be removed from 0100/0120 messages.

5.21.4 Field edits

If field 35 is present, the value in the length subfield must not exceed 37.

Authorization requests are: rejected with reject code 0142 if field 22 = 90 or 91 but neither magnetic stripe content field (35 or 45) is present; and rejected with reject code 0142 if field 22 = 07 but field 35 is missing.

Track 2 data, except for X'D' delimiters, must be numeric.

The account number in this field must match the account number in field 2. If it does not, the transaction will be rejected with reject code 0521.

The Visa System: If the following transactions are not submitted with field 35, they are rejected with reject code 0291:

- 0100 authorization, CPS/ATM with PIN
- 0100 ATM balance inquiry

Visa Electron: This field must be present if a PIN is present in field 52. If it is missing, VEAS rejects the transaction with reject code 0291. If field 52 is present, field 22, positions 1-2, cannot be 01 (manual entry).

Visa: The Service Code must be a code that is valid for Visa Cards as specified in the *Payment Technology Standards Manual*. If field 14 is omitted, field 35 cannot be present.

5.21.5 Reject codes

Field 35 reject codes:

0024 = Invalid length (track data too long)

0027 = Invalid track data

0106 = Invalid value

0142 = Magnetic stripe data missing when field 22 = 07, 90 or 91

0291 = Field missing

0521 = Track 2, account number is missing or does not agree with field 2

5.22 Data field 37 - Retrieval Reference Number

5.22.1 Attributes

fixed length

12 AN [actual content limited to numerics], EBCDIC; 12 bytes

format: YDDDnnnnnnnn

5.22.2 Description

Data field 37 contains a number used with other key data elements to identify and track all messages related to a given Cardholder transaction set. It is usually assigned by the Acquirer, but it may be assigned by a Merchant or by an individual electronic terminal. VEAS will also generate a retrieval reference number for transactions it initiates.

This number comprises two parts:

- The first four digits are usually a YDDD date (Julian date format): the date is defined to be the same day as the date in field 7 - Transmission Date and Time, of the original request message
- The next eight digits are a numeric transaction identification number

The value in field 37 can be based on the content of fields 7 and 11 in the original request or advice message as shown in the recommendation below:

- Positions 1-4: the YDDD equivalent of the field 7 date
- Positions 5-6: the hours from the time in field 7
- Positions 7-12: the value from field 11

5.22.3 Usage

The retrieval reference number is a key data element for matching a message to others within a given transaction set. Field 37 is mandatory in all 01xx, 03xx, 04xx, 06xx, and 08xx request and response messages, with one exception: field 37 is used in echo test messages only for Members that use the Common Member Interface (CMI). VEAS does not send this field to non-CMI stations. (Station setting changes are performed through a Member's Visa representative.)

This field is also required in ATM balance inquiries and 0120 and 0322 advice messages.

Note If the field 37 value in one request message is used in a new request message within 10 seconds of the first one, VEAS will discard the new message containing the duplicate field 37 value: this does not apply to repeat requests (0101 messages). The value in field 37 should not be used again for 48 hours or the transaction may be rejected.

Incremental transactions (CPS only): In incremental 0100 authorization messages and their reversals, this field must contain the value from the original authorization request message.

Reversals: A reversal from an Acquirer must contain the value from the original request.

File maintenance messages: For Processor-generated 0300 and 0302 file maintenance request messages, a new number must be assigned. The same number is returned in the response message.

Network management messages: Field 37 is not required in 0800 and 0810 messages. For the 0810 response, Members can optionally return the one they receive in the request message, or they can assign a new one.

0120 and 0322 file update advices: Field 37 is present in these advice messages.

STIP and switch advices: Field 37 is present in 0120 or 0420 advice messages.

Authorization Gateway transactions - MasterCard AFD: In a 0120 confirmation advice message, the code in this field must match the value in the original 0100 request message.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Visa Token Service: If field 63.3 - Message Reason Code is 3700 (token create), the values sent in field 37 in a 0100 token activation request will be the same in its 0120 token STIP advice and 0620 token notification advice messages.

5.22.4 Field edits

Data field 37 is required in all request and advice messages related to a Cardholder transaction and their response messages; the response value must match that in the request message.

The first four digits must be a valid YDDD date in the Julian date format, where the first digit = 0-9 and the next three digits = 001-366. Otherwise, the message will be rejected with reject code 0094.

5.22.5 Reject codes

Data field 37 reject codes:

0094 = Invalid value in first four digits

0095 = Invalid value

0310 = Field missing

5.23 Data field 38 - Authorization Identification Response

5.23.1 Attributes

fixed length

6 AN; 6 bytes

5.23.2 Description

Data field 38 contains the authorization code provided by the Issuer in response messages in which field 39 - Response Code was 00 (approved), 10 (partial approved), or 85 (no reason to decline).

The following table indicates the structure of the field as included by Issuers. Refer to *Usage* for details of various formats applicable to different card products. Refer to *Field edits* for rules concerning acceptable characters.

Table 22: Data field 38, Issuer field formatting

Field 38, Issuer field formatting			
Card product	Field		
	Length	Acceptable characters	Fill
Visa	6 N	0-9 only	not applicable
Cirrus ATM Diners Club Discover JCB Proprietary Card	6 AN	0-9 A-Z (upper case) spaces	not applicable
American Express	≤ 6 AN		Left-justified spaces
MasterCard	≤ 6 AN		Left-justified, no embedded spaces

Note A STIP authorization code is derived from the retrieval reference number, account number, date, and time, and the algorithm can generate 99,999 unique combinations. It is therefore possible to receive identical authorization numbers for different transactions.

5.23.3 Usage

The Issuer must provide 6 positions for field 38, even when fewer than 6 positions are meaningful. The value assigned to field 38 should be as unique as possible to verify that the Issuer approved the transaction.

Visa strongly recommends that Issuers populate field 38 with a valid authorization code, not all zeros or all spaces. However, Acquirers must be able to receive all zeros or all spaces for non-Visa transactions. No special characters are allowed.

Field 38 is required in 0110 authorization responses if field 39 is 00 (approved), 10 (partial approved), or 85 (no reason to decline).

Field 38 is conditional in 0400 reversals, partial reversals, and 0420 reversal advices. For reversals, Acquirers must populate this field with the value from the 0110 authorization response. If the Acquirer did not receive an Authorization Response containing field 38, the reversal can be sent without it.

Note Dual Message System Clearing (DMSC) requires alpha codes for request messages with manually entered authorization source codes or codes inserted offline.

Verification requests: Field 38 is used in 'no reason to decline' responses to verification requests. That is, when the response code is 85.

Address verification: If STIP provides the authorization decision after the Issuer has supplied the address verification response (as in some Airline transactions) the Acquirer receives the authorization code assigned by STIP instead of the code assigned by the Issuer: unless the Issuer has inserted a response code in field 39 other than 00 or 85.

STIP and switch advices: Field 38 is present in 0120 and 0420 advice messages if it was present in the 0110 approval response message or 0400 reversal request message.

Authorization Gateway transactions - Discover: Position 6 of this field contains account category information for Discover transactions. Acquirers must support the Discover values listed in the *Valid values* section.

Visa assigns a value of Z (Unspecified Product Type) in the response message sent to the Acquirer when the Discover transaction is processed in STIP. The account category value in data field 38 is then included in the STIP advice message sent to the Discover gateway. If present in a 0110 response message, the field is required in the 0400 reversal message.

Authorization Gateway transactions - MasterCard: This field is used in response messages and reversals coming from MasterCard. Acquirers that process MasterCard transactions in Visa Europe must support fields 38 and 62.17 when these fields are used in connection with the MasterCard Account-Level Management (ALM) service.

5.23.4 Field edits

For Visa transactions, this field must contain numeric characters 0-9 only. Letters, spaces, and special characters are not allowed. A value of all zeros is not allowed.

For non-Visa transactions, acceptable characters are A-Z (upper case), 0-9, and spaces. Special characters are not allowed. Acquirers must be able to receive all zeros or all spaces.

Field 38 is required in all 0400 reversals; otherwise, the message is rejected with 0293.

Visa Token Service: 0110 authorization responses for approved POS transactions with payment tokens must include a valid 6-digit authorization code. Acquirers must include the authorization code from the authorization response message in the VECSS Draft Data.

The authorization code will be rejected with code 0034 (invalid value) if it includes one of the following invalid formats.

In positions 2-6:

- 00000 - all zeros
- ^ ^ ^ ^ ^ - all spaces
- 0000^ - four zeros followed by space
- 0000N - four zeros followed by N
- 0000Y - four zeros followed by Y
- 0000P - four zeros followed by P

In position 6:

- X

In positions 1-3:

- SVC

5.23.5 Reject codes

Data field 38 reject codes:

0293 = Field missing

0034 = Invalid value

5.23.6 Valid values

The following tables lists values used to support card-level identification in specific card programmes. These values are specified in position 6 of this field.

Table 23: Data field 38, position 6, MasterCard values

Value	Description
Z	Does not participate (default)
B	Enhanced (Consumer)
C	Consumer World
D	Consumer World Elite
G	Business World
H	Business World Elite
I	Corporate World
J	Corporate World Elite
M	MasterCard Enhanced Value Platform and MasterCard Product Graduation
P	MasterCard Product Graduation only
S	Account qualifies for MasterCard High-Value

Table 23: Data field 38, position 6, MasterCard values (continued)

Value	Description
T	Account qualifies for MasterCard Product Graduation and MasterCard High-Value

Table 24: Data field 38, position 6, MasterCard (US only), small business spend processing account category codes

Value	Description
C	Level 1
D	Level 1 and Product Graduation
E	Level 2
F	Level 2 and Product Graduation
G	Level 3
H	Level 3 and Product Graduation
J	Level 4
K	Level 4 and Product Graduation

Table 25: Data field 38, position 6, MasterCard (US only), spend shortfall account category codes

Value	Description
W	Spend Shortfall
Y	Spend Shortfall and Product Graduation

Table 26: Data field 38, position 6, Discover values

Value	Description
C	Consumer Core Credit
R	Consumer Rewards Credit
P	Consumer Premium Credit
B	Commercial Credit
Z	Unspecified Product Type

5.24 Data field 39 - Response Code

5.24.1 Attributes

fixed length

2 AN; 2 bytes

5.24.2 Description

Data field 39 contains a code that defines the response to a request message or the message disposition. Codes 00 and 10 indicate approval (a positive authorization decision), and acceptance (acknowledgement that a transaction or message was received).

Note Field 39 - Response Code is not the same as field 44.1 - Response Source/Reason Code which identifies the source of the response (Issuer, alternative Processor, or STIP).

5.24.3 Usage

Field 39 is used in all response messages, including those for network management. VEAS also uses field 39 in certain request messages to the Issuer.

Address verification with authorization requests: Depending on Issuer specifications, the decision reflected in the field 39 response code may or may not depend on the outcome of the address verification check as reflected in the field 44.2 result code.

When an airline transaction authorization request includes an address verification request, and the amount is under the Issuer limit, the Issuer handles the address verification-only part of the request, and STIP handles the authorization decision.

When the VIC receives the standard address verification-only response code (85, and others), the 85 response code in field 39 is changed to the STIP authorization response code (00, and others) before the response is sent to the Acquirer. A negative response code from the Issuer takes precedence over a STIP approval, and is returned to the Acquirer.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

CVV/iCVV, dCVV: If Visa performs CVV or iCVV checking and detects an invalid CVV or iCVV, and if the Issuer elects to receive CVV results through field 39, this field will contain code 82 in the following messages forwarded to the Issuer:

- 0100 authorization request
- 0100 account verification request

- 0100 cash disbursement
- ATM balance inquiry or POS balance inquiry

Response code 82 also appears in request messages with a negative dCVV. Issuers can optionally receive positive and negative validation results in field 44.5. When recovering advice messages, the Issuer should note that a response code of 82 means the Acquirer received the Issuer's default response code.

Note When DMSA Acquirers forward CVV-based or iCVV-based requests to SMS Issuers, the Acquirer BIN indicated in field 32 of the request message must have its CVV or iCVV participation flag on. Otherwise, the transaction will be downgraded from 90 to 02 (CVV) or 05 to 95 (CVV or iCVV) in field 22.

CVV2: Response code N7 indicates that the transaction would have been approved had the CVV2 value been valid. Issuers also can use N7 when Merchants indicate no CVV2 was on the Card (field 126.10, position 1 = 9), but Issuers know that CVV2 is actually on the Card. When the Merchant receives N7, it can either decline the transaction or resubmit it with a different (or no) CVV2 value.

CVV2 verification-only: Issuer 0110 response messages must contain a response code of 85, a Transaction Amount of zero in field 4, and a valid CVV2 result in field 44.10. If VEAS performs CVV2 validation on behalf of the Issuer, VEAS will check the CVV2 in all eligible request messages and provide results data in response messages.

STIP default-setting bypass for CVV2 processing: Qualified transactions that generate no-match (field 44.10 = N) responses in STIP will be processed according to the Issuer's CVV2 default response code settings for field 39. However, CVV2-qualified transactions that generate match (field 44.10 = M) responses in STIP will be processed normally, bypassing the default settings, and may be approved or declined, based on all other conditions of the transaction.

Forward referrals: Field 39 is present in 0100 and 0400 forward referrals.

Forward referrals are request messages processed by STIP and then sent to the Issuer for a decision, if the Issuer has elected to receive them. If the Issuer has not elected to receive forward referrals, STIP processes them according to Issuer unavailable limits and approves or declines, as appropriate.

A forward referral response code indicates that STIP did not respond due to a condition best handled by the Issuer when it is available. Forward referral codes are flagged in the table of DMSA response codes listed in *Valid values*.

Issuer referral response codes: Visa does not support response codes 01 (refer to card Issuer) or 02 (refer to card Issuer, special condition) in field 39 for any Visa Card transaction.

If an Issuer responds to an authorization request with a referral response, VEAS will reject the referral response with reject code 0087 (invalid value).

Important Response codes 01 and 02 may still be present in field 39 for non-Visa card transactions where the Acquirer is connected to V.I.P. or VEAS, and the Issuer is behind a gateway, or for private label transactions processed through the Visa System, if applicable to the designated network.

CPS/ATM and Plus referral responses from a VEAS-connected Member: VEAS converts referrals from the Plus switch to denials before they are sent to a Visa Acquirer (referrals from the Plus switch are not rejected).

For all Visa Cards, response code 57 (transaction not permitted to Cardholder) is returned if field 18 does not contain a valid Merchant type for the transaction.

Expired cards: If STIP responds with code 54 in an authorization request, VEAS attempts to forward the message to the Issuer (forward referral) for a final authorization decision.

PIN verification: For 0100 authorization requests involving Visa PIN verification, VEAS inserts 00 in field 39 to inform the Issuer that the PIN is correct.

Note If PVS successfully verifies a PIN (field 39 = 00), VEAS drops fields 52 and 53 before the request message is forwarded to the Issuer.

VSDC PIN change/unblock requests: Valid response codes from the Issuer are: 57, 81, 85, 86, 91, P5, and P6:

- Issuers not participating in the PIN Management Service receive: 57 (transaction not permitted to Cardholder)
- Acquirers not participating in the PIN Management Service receive: 58 (transaction not allowed at terminal)
- Approved PIN management transactions: 85 (no reason to decline)
- Declined PIN unblock requests: P5 (request declined)
- Declined PIN change requests: P6 (unsafe PIN)

STIP responds to the Acquirer with response code 91 if the:

- Issuer is unavailable
- Issuer's response is late, or
- Issuer fails to include field 142 or field 55, tag 71 or tag 72, in an approved response

Responses from Issuers without field 142 or field 55, tag 71 or tag 72, are rejected back to the Issuer.

Visa cash back in UK and US: If the Issuer is not a Visa cash back participant, the decline response code is N3 (and no advice is created). If the cash back amount exceeds the Issuer limit (or USD 200 in the US), or the cash back portion of the total amount is otherwise declined, the decline response code is N4. Declined transactions can be resubmitted with lower cash back amounts, or the actual purchase amount only.

Note Response codes N3 and N4 are not valid for ATM cash disbursements.

Private label stored value: Valid response codes are 00, 05, 10, and 91. If the Issuer returns response code 10, field 54 must be present in the response (field 48 will have been present in the request message). If field 54 is not present when field 39 = 10, the message will reject back to the Issuer with reject code 0087.

0120 file update advices: Field 39 is present and the code is either 00 (successful update) or 06 (discrepancy advice).

0322 file update advices: Field 39 is present in Auto-CDB advice messages. If the response code is 06, field 48 contains the error reason code.

STIP and switch advices: Field 39 is present in 0120 or 0420 advice messages and contains the actual STIP response before any conversion for the Acquirer.

Partial authorization: The response code must be 10.

Suspected fraud: When declining a transaction due to suspected fraud, all Issuers (including those with fraud mitigation systems that work in conjunction with their online authorization systems) must use response code 59 (suspected fraudulent transaction).

Visa records the value of 59 in the authorization response from Issuers. In addition, when the Issuer sends a value of 59 in the response, VEAS changes the response code from 59 to 05 (do not honour) and sends response code 05 to the Acquirer in the response message.

Note Unlike other response code values for fraudulent transactions that automatically update the Cardholder Database (CDB), code 59 will not cause the card to be added to the CDB.

0810 network management responses: A response code of 00 is used to acknowledge receipt of a 0800 network management message. VEAS always includes field 39 in Visa-generated 0810 response messages. In addition, Acquirers and Issuers can send this field in these responses.

Verification-only requests: For account, address, and CVV2 verification-only request messages, the positive Issuer response is 85 (no reason to decline) or 00 (approved), unless there is a higher priority response in the Exception File.

Account verification: VEAS always sends zero-amount account verification messages (where field 25 = 51) to Issuers when they are available. The Issuer must return a value of 85 or 00 in this field if no negative condition is found. Additionally, the Issuer must provide validation results in field 44.2 - Address Verification Result Code and 44.10 - CVV2 Result Code, if AVS field 123 and CVV2 field 126.10 are submitted in the request message.

If the Issuer is not available, VEAS processes the account verification transaction in STIP and returns a value of 85 in this field, provided no negative condition is found. Additionally, if address verification was requested in the message, VEAS returns an AVS result of 'G' or 'U' (address not verified). However, if CVV2 validation was requested, VEAS sends a valid results code for CVV2, provided CVV2 keys are available.

Original credit transactions: All 0100 OCTs will be declined with response code 12. This includes money transfers.

Authorization Gateway transactions - Discover: For partial authorization transactions, this field is mandatory in 0110 response messages. A value of 10 in this field indicates that a partial approval was provided in the response.

Authorization Gateway transactions - MasterCard Digital Enablement Service: This field is used in authorization responses.

If the MasterCard Digital Enablement Service is unable to validate the account number, this field contains the value 14. If the service cannot perform PAN mapping due to technical reasons, this field contains the value 96.

VSDC: Field 39 is present in 0110 response messages, including those for Visa or Plus ATM balance inquiries, and 0120 advice messages.

Early data option Issuers participating in the VisaNet Card Authentication Service are notified of card authentication failures in this field with the code Q1, which VEAS forwards to Issuers in 0100 request messages (authorization, account verification, cash disbursement, balance inquiries).

If Issuers include Q1 as a response code in a 0110 response message, VEAS rejects the message. A list of STIP default response codes for VSDC transactions is included in the appendices.

Visa Token Service: Impacts the following message types:

00 = Unconditional approval

05 = Do not honour

06 = Error

85 = Conditional approval

as follows:

- 0110 token activation request response
 - Will contain response code '00' or '85' to provision, any other response code will prevent device provisioning.
- 0120 token STIP advice
 - Will contain response code '00' or '85' if provisioned, or '05' if provisioning denied.
- 0130 token STIP advice response
 - Will contain response code '00' to acknowledge receipt of the provisioning advice.
- 0620 Issuer token notification advices with message reason code 3700
 - Will contain a response code of '00' or '85'.

- 0620 issuer token notification advice with message reason codes: 3701, 3702, 3703, 3711, 3712, 3713, 3714, 3715, 3720, and 3721
Will contain a response code of '00' or '06'.

Note For response code '06', when the message reason code is 3712 or 3714, refer to field 123, Usage 2, dataset ID 67, tag 03 of the 0620 message.

- 0630 Issuer token notification advice response
Must contain a response code of '00'.

For token type 01 (card-on-file) and 05 (e-commerce enabler), response codes '00' and '85' will both be treated as an unconditional approval and will result in token creation and activation without the need for additional Cardholder authentication. Any response code other than '00' or '85' will prevent device provisioning.

Visa Alternative Authorization Routing: For participating Issuers, if VEAS forwards a request to an Issuer and the Issuer responds with response code '91', '92', or '96', VEAS will re-route the request message to the alternative routing destination, and the alternative routing destination will provide the response code to the Acquirer.

5.24.4 Field edits

Data field 39 is required in all 0110, 0310, 0312, and 0410 response messages. The code must be one listed in *Valid values*, subject to the restrictions referred to in the table footnotes.

Response code '92': Only Issuers that participate in the Visa Alternative Authorization Routing service can use this response code. For Issuers that do not participate in the service, response code '92' can only be assigned by VEAS.

PIN tries exceeded: If the number of allowed invalid PIN attempts is exceeded, the interim response code 75 is assigned and converted to code 05, although code 75 is forwarded to the Issuer in the 0120 advice message. If the Issuer returns code 75 in field 39 of the 0110 response message, VEAS forwards the code unchanged to the Acquirer; otherwise, VEAS inserts code 05 in field 39 before forwarding the response message to the Acquirer.

Restricted card response codes: Response code 62 applies to Issuer-defined excluded or embargoed countries.

Partial authorization: VEAS will reject a partial authorization response (reject code 0603) back to the Issuer when field 54 includes a set containing the original Transaction Amount and the response code is not 10. STIP will either accept or decline the total Transaction Amount, based on Issuer-specified parameters.

Issuers participating in multicurrency that partially approve a request must respond appropriately with field 4 - Amount, Transaction populated with the original Transaction Amount in the transaction currency indicated in field 49 - Currency Code, Transaction from the request message. In addition, Issuers must respond appropriately with field 6 - Amount,

Cardholder Billing populated with the partial approval amount in the Cardholder billing currency indicated in field 51 - Currency Code, Cardholder Billing. Issuers must include field 6 populated with a non-zero value when partially approving a multicurrency transaction.

Preatuthorization completion advice: If an Issuer tries to decline a 0120 preauthorization completion advice message, this field will contain reject code 0087.

5.24.5 Reject codes

Data field 39 reject codes:

0087 = Invalid value

0294 = Field missing

0603 = Consistency error; response message is inconsistent with request message

5.24.6 Valid values

Table 27 defines the response categories for field 39.

Table 28 lists valid Visa response codes, their definitions, and indicates which entities may use which codes for which response types. An 'X' indicates the code is valid for that category.

Table 27: Data field 39, key to DMSA response codes table

Key to DMSA response codes table	
Response category	Category definitions
Issuer	X = Issuer can use the code in authorization requests or reversals subject to the restrictions noted. Most restrictions are for Cardholder transactions.
STIP	X = STIP can use the code in an authorization request or reversal response.
File Inquiry	X = Code is used in 0310/0312 file inquiry responses.
File Update	X = Code is used in 0310/0312 file update responses.
Advice	X = STIP generates the code for 0120 and 0420 advices.

Exception File codes are listed separately. For more information, see the field 127 field description.

Table 28: Data field 39, DMSA response codes

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
00	Successful approval/completion, or VEAS PIN verification is valid	X ¹	X ¹	X	X	X	X	X
01 ^{2,3}	Refer to card Issuer Not valid for Visa Card transactions	X	X					X
02 ^{2,3}	Refer to card Issuer, special condition Not valid for Visa Card transactions	X						
03	Invalid Merchant or service provider	X						
04 ²	Pick-up card	X	X					X
05 ²	Do not honour	X	X					X
06 ⁴	Error	X				X ⁵	X ⁵	X ⁶
07 ²	Pick-up card, special condition, other than lost or stolen card	X	X					X
10	Partial approval	X						
11 ⁷	VEAS approval							X
12	Invalid transaction	X	X					
13	Invalid amount <ul style="list-style-type: none">■ Currency conversion field overflow, or■ Amount exceeds maximum for Card program	X	X	X	X			
14	Invalid Account Number, no such number	X	X	X	X	⁸		
15 ⁹	No such Issuer		X		X			
19	Re-enter transaction	X						
21	No action taken, unable to back out prior transaction			X	X			X

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
25	<ul style="list-style-type: none"> ■ Unable to locate record in file, or ■ Account number missing from inquiry 					X		
28	File is temporarily unavailable						X	
39	No credit account	X						
41 ²	Pick-up card, lost card	X	X					X
43 ²	Pick-up card, stolen card	X	X					X
51	Insufficient funds	X						
52	No current account	X						
53	No savings account	X						
54 ²	Expired card	X	X					X
55	Incorrect PIN	X	X					X
57	Transaction not permitted to Cardholder	X	X					
58	Transaction not allowed at terminal	X	X					X
59	Suspected fraud	X	X					X
61 ¹⁰	Activity amount limit exceeded							X
62	Restricted card, for example, listed in Country Exclusion table	X	X					
63	Security violation					X		
64	Transaction does not fulfil AML requirement		X		X			X
65 ¹⁰	Activity count limit exceeded							X
75	Allowable number of PIN entry tries exceeded	X						X
76	Unable to locate previous message, no match on Retrieval Reference number			X				

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
77	Previous message located for a repeat or reversal, but repeat or reversal data is inconsistent with original message	X		X				
78 ¹¹	'Blocked, first used', the transaction is from a new Cardholder, and the card has not been properly unblocked	X						
79	Transaction already reversed				X			
80	<ul style="list-style-type: none"> ■ Visa transaction, credit Issuer unavailable, or ■ Private label transaction, invalid date 	X		X ¹²				
81	PIN cryptographic error found, error found by VIC security module during PIN decryption		X					
82	Negative online CAM, dCVV, iCVV, or CVV results, or Offline PIN authentication was interrupted							X
85	No reason to decline Applicable to requests for: <ul style="list-style-type: none"> ■ Account number verification ■ Address verification ■ CVV2 verification, or ■ Credit voucher or merchandise return 	X ¹	X ¹					X
86	Cannot verify PIN	X	X					X

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
91	<p>Issuer unavailable or switch inoperative, and STIP not applicable or available for this transaction.</p> <p>Issuers may respond with this code, which VEAS passes to the Acquirer without invoking STIP. Processors use the code to indicate that they cannot perform the authorization on behalf of the Issuer.</p> <p>The code causes a decline at the point of service.</p>	13	X	14	X			X
	Turkey NNSS This code is returned when transactions that qualify for Turkey National Net Settlement service fail specific field edits. For more information, see the field 117, National Use, (Usage 2: Turkey) field description.							
	Visa Alternative Authorization Routing A participating Issuer may respond with this code to force the transaction to an alternative Processor.	X		X				
92 ¹⁵	Financial institution or intermediate network facility cannot be found for routing.		X		X			X
	Visa Alternative Authorization Routing A participating Issuer may respond with this code to force the transaction to an alternative Processor	X		X				
93 ¹⁶	Transaction cannot be completed; violation of law.	X						

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
94	Duplicate transaction, a transaction was submitted that contains values in tracing fields that duplicate the values in a previously submitted transaction.		X		X			
96	System malfunction	X		X		X	X	
	System malfunction or certain field error conditions		X		X			X
	Visa Alternative Authorization Routing A participating Issuer may respond with this code to force the transaction to an alternative Processor	X		X				
B1 ¹⁷	Surcharge amount not permitted on Visa Cards US Acquirers only		X		X			
N0 ¹⁴	Force STIP	X						
N3 ¹⁸	Cash service not available	X	X					
N4	Cashback request exceeds Issuer limit	X	X					
N7	Decline for CVV2 failure	X	X					X
P2	Invalid biller information	X						
P5	PIN change/unblock request declined	X						
P6	Unsafe PIN	X						
R0	Stop payment order	X	X					
R1	Revocation of authorization order Issuers receive an advice each time a transaction is stopped in VEAS by the Visa Europe Payment Stop Service.	X	X					X

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
R3	Revocation of all authorizations order Issuers receive an advice each time a transaction is stopped in VEAS by the Visa Europe Payment Stop Service.	X	X					X
Z3 ¹⁹	Unable to go online, declined	X	X					
XA ²⁰	Forward to Issuer							
XD ²¹	Forward to Issuer							

Footnotes:

1 - The response message must contain field 38.

2 - Eligible for forward referrals.

3 - Invalid for ATM transactions.

4 - Code 06 is valid only in 0110 response messages from check acceptance vendors. Field 48 - Additional Data - Private, contains error text for POS terminal display.

5 - In 0310 and 0312 response messages containing code 06, field 48 - Additional Data - Private, identifies the error reason.

6 - Valid for 0120 enhanced authorization response discrepancy advice messages (field 48 not present).

7 - For security reasons, this code should not be used by the Issuer. If code 11 is received by VEAS, it is changed to 00 before the response message is returned to the Acquirer.

8 - Valid in 0312 response messages only.

9 - Specifically, field 100 - Receiving Institution Identification Code, is not a valid destination.

10 - This code is eligible for optional forward referral; otherwise, it is valid only in advice messages.

11 - Response code 78 applies to Brazil Domestic POS Transactions only. Valid in 0110 Visa response messages.

12 - Response code 80 is also used in reversal response messages to declined authorization request messages.

13 - A centre with a back-end link to another centre or network may use this code to indicate unavailability of that link or the other system, and that Visa should not provide STIP. Valid in 0110 and 0410 response messages.

Table 28: Data field 39, DMSA response codes (continued)

Field 39, DMSA response codes								
Code	Definition	0110		0410		031x		0x20
		Issuer	STIP	Issuer	STIP	File Inquiry	File Update	Advice
14	Used by Issuers to request forced STIP on a single transaction basis only. For field 39 = N0 (force STIP) transactions, VEAS invokes Issuer Unavailable STIP and processes the message according to the Issuer's Issuer Unavailable parameters.							
15	Response code 92 can only be assigned by VEAS, or Issuers that participate in the Visa Alternative Authorization Routing service.							
16	Response code 93 is used for blocked messages. An Issuer advice message is not created for response code 93.							
17	DMSA Issuers may see response code B1 in Visa transaction research reports. The B1 response code is sent to US Acquirers requesting a surcharge amount on a Card that is not PIN Debit Gateway or Interlink. The code applies to POS only, not ATM.							
18	Not valid for ATM cash disbursements.							
19	Z3 is used only by VEAS in non-Cardholder requests such as advice messages. Issuers should never use this response code.							
20	This code is an Exception File listing status and valid only for forward referrals if Issuers have elected to receive them.							
21	Although Issuers can receive Q1 in request messages from STIP, they should not return it in the response message; otherwise, VEAS will return the message with reject code 0087.							

5.25 Data field 41 - Card Acceptor Terminal Identification

5.25.1 Attributes

fixed length

8 ANS; 8 bytes

5.25.2 Description

Data field 41 contains a 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, field 42 - 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.

5.25.3 Usage

When present in a POS or ATM request message, the field must be preserved and returned unchanged in the response message; it is used to match a response to its request. If a match cannot be made, VEAS responds using Assured Transaction Response (ATR) rules.

Note Field 41 is not used as a key data element for message matching American Express or Diners Club reversal request messages and response messages.

Whether this field is required in reversals depends on the transaction type. For ATM transactions, this field is required in 04xx reversals and must contain a non-zero value.

POS: Field 41 is required in all POS 01xx and 04xx messages only when the electronic POS terminal, rather than the acquiring institution or card acceptor, generates the retrieval reference number (field 37) for an original 0100 authorization request. Field 41 is used only when needed to fully identify the terminal.

It is optional in voice authorizations. Otherwise, field 41 is omitted when no electronic authorization terminal or Electronic Cash Register (ECR) is used at the point-of-service or point-of-sale or at the bank branch. If present in a voice authorization original, include it in any subsequent reversal.

ATM and CPS/ATM: Field 41 with a non-zero value is required in all Visa, ATM cash disbursement and ATM balance inquiry or POS balance inquiry requests.

Note Fields 42 and 43 with non-zero values are also required in all ATM Transactions.

VSDC PIN change/unblock requests: This field must be present with a non-zero value per ATM submission requirements.

File processing: Field 41 must be numeric.

Authorization Gateway transactions - MasterCard: This field is used as a key for locating Merchant Central File data for insertion in the authorization request message. If no MCF data is found, the Authorization Gateway Service uses whatever data is in Visa data field 41 for DE 41. Otherwise, the data element is left blank.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

STIP and switch advices: Field 41 is present in STIP-generated 0120 or 0420 advice messages if it was in the original request message and it must be returned unchanged in their responses. It must contain the original authorization transaction value, and it must be returned in 0430 response messages. It is not required in 0130 responses.

Data Quality Improvement Compliance Program: This is a priority data field. Visa monitors priority fields submitted in DMSA and DMSC POS transactions to ensure that the values are valid, accurate, descriptive, and consistent between authorization and transactions.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 41 contains 11111111. This value is used only for step-up authentication; it is not used in token authorization requests.

5.25.4 Field edits

Field 41 is required in any ATM transaction 01xx or 04xx message from an Acquirer and must contain a non-zero value. Its presence in POS authorization requests is required only when the electronic POS terminal, rather than the acquiring institution or card acceptor, generates the retrieval reference number (field 37).

In voice authorizations, if it is returned in response messages, the value must be that from the request message.

5.25.5 Reject codes

Data field 41 reject codes:

0289 = Field missing

5.25.6 File maintenance error codes

Data field 41 file maintenance error codes:

0802 = Invalid use of this field in 0300 request message (both fields 41 and 42 are present)

0806 = Non-numeric value in 0300 request message

5.26 Data field 42 - Card Acceptor Identification Code

5.26.1 Attributes

fixed length

15 ANS; 15 bytes

5.26.2 Description

Data field 42 contains an alphanumeric code that identifies the card acceptor operating the point-of-sale or point-of-service (POS) terminal or ATM in both local and 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.

The values in field 42 and field 32 - Acquiring Institution Identification Code, uniquely identify the Merchant. The values in fields 42, 32, and if necessary 41 - Card Acceptor Terminal Identification, identify the authorization terminal. If the ID code is less than 15 positions, it must be left-justified and space-filled.

5.26.3 Usage

POS and ATM: Field 42 is required in all 01xx and 04xx POS transactions except those for voice authorizations. If present in the request message, it must contain a non-zero value. The value must be returned unchanged in the response message so the response and request messages can be matched. If a match cannot be made, VEAS responds using Assured Transaction Response (ATR) rules.

Issuers must not remove this field from response messages even if Acquirers submit it in request messages as space-filled.

Note Fields 41 and 43 with non-zero values are also required in all ATM transactions.

In voice authorizations, if it is returned in response, the value must be that from the request message. If the field was present in the original request message, include it in any subsequent reversal.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

VSDC PIN change/unblock requests: This field must be present with a non-zero value per ATM submission requirements.

STIP and switch advices: Field 42 is present in 0120 or 0420 advice messages and must be returned unchanged in their response messages.

Authorization Gateway transactions - MasterCard: This field is required in all 0100 POS transactions submitted with a field 3 transaction type of 00. If field 3 contains a value of 00 and field 42 is missing, the 0110 message will contain a field 39 response code of 96 (system malfunction or certain field error conditions). Field 42 is required in a 0400 reversal if it was present in the 0110 response.

When the Acquirer includes field 42 in a POS request message, the Authorization Gateway transfers the content to DE 42 in the Banknet-format request message to the MasterCard endpoint. In response messages, VEAS uses the field 42 value from the request message, regardless of what MasterCard returns in DE 42 of its response message.

Data Quality Improvement Compliance Program: Visa monitors priority data fields submitted in DMSA and DMSC POS transactions to ensure that the values are valid, accurate, descriptive, and consistent between authorization and clearing transactions.

This priority field is mandatory in authorization transactions (except voice authorizations) and in clearing transactions. The value must be the same in both the authorization and clearing transaction, unless two different entities provided the information.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 42 contains 11111111111111. This value is used only for step-up authentication; it is not used in token authorization requests.

5.26.4 Field edits

If present, field 42 must contain a non-zero value.

ATM: Field 42 is required in any message related to a Cardholder transaction. Otherwise, the transaction will be rejected with code 0311.

Authorization Gateway transactions - American Express: If field 42 is present, it must comply with the American Express check-digit routine. If it is not present, VEAS assigns a default value.

Authorization Gateway transactions - Discover: If field 42 is present, VEAS performs the Discover check-digit routine. If a Discover request message fails the check digit edit, it is rejected with reject code 0096.

5.26.5 Reject codes

Data field 42 reject codes:

0096 = Invalid value (Discover)

0311 = Field missing

5.26.6 File maintenance error codes

Data field 42 error codes:

0589 = Field missing

0802 = Invalid use of this data field in 0300 request message (fields 41 and 42 are present)

0806 = Non-numeric value in 0300 request message

5.27 Data field 43 - Card Acceptor Name/Location

5.27.1 Attributes

fixed length

40 ANS; 40 bytes

5.27.2 Description

Data field 43 contains the name and location of the card acceptor (such as Merchant or ATM), including the city name and country code. The field has three data elements.

Positions:		
1-25	26-38	39-40
Card acceptor name / ATM location	City name	Country code
Bytes 1-25	Bytes 26-38	Bytes 39-40

Field 43 identifies the Merchant or ATM location. Field 19 identifies the Acquirer location. Field 43 and field 19 are required in 02xx and 04xx messages even if the card acceptor / ATM location and Acquirer are in the same country

Positions 1-25, Card acceptor name or ATM location:

- POS: Merchant name as known to the Cardholder
- ATM: the location, branch number, or street address only (institution name is in field 42)
- Visa Token Service: for a Visa activation code in authorization transaction, contains the activation code and wallet descriptor
- Money transfer OCT: contains the sender's name. The sender name is replaced with "Visa Money Transfer" in downstream databases such as Visa Resolve Online (VROL)
- For transactions from US military bases, embassies, and consulates located outside the 50 US states and District of Columbia, must contain words such as Base Exchange, BX, US Embassy, US Consulate, or a similar description. If a military base, the name of the base is included.

Positions 26-38, City name:

- POS: city where the Cardholder transaction occurs
- ATM: city where the ATM is located. The institution name is in field 42
- Money transfer OCT: contains "Visa Direct"
- All card-present transactions (both domestic and cross-border) acquired in Italy must contain a two-letter province code in bytes 37 and 38. See *Valid values*. This requirement does not apply to card-absent transactions.

Positions 39-40, Country code:

- POS and ATM: the 2-character alpha code in upper case format for the country where the Cardholder transaction occurs or the ATM is located. These codes are listed in the *Country and currency codes* appendix.
- For US military bases, embassies and consulates, and overseas travelling Merchants, the country code must be US; field 19 must be 840; field 59, positions 1-2, must be 99.

5.27.3 Usage

POS: Field 43 is required in 0100 and 0400 request messages (including voice authorizations) to identify the point-of-service country. Except for voice authorizations, this rule applies even when the point-of-service (or card acceptor) is in the same country as the Acquirer. Field 19 also identifies the Acquirer location when both Merchant and Acquirer are in the same country.

If present in 0100 or 400 request messages, field 43 is included in 0120 and 0420 advice messages. It is not included in response messages. If the field was present in a voice authorization request, it is included in any subsequent reversal.

ATM: Field 43 is required with a non-zero value in all 01xx and 04xx ATM transactions including balance inquiries. The Merchant name and location cannot contain binary zeros. The country code must be valid and cannot be missing, or contain blanks or zeros.

For ATM transactions, fields 19 and 43 must both be present even if the Acquirer and Merchant are in the same country. It is included in 0120 and 0420 advice messages. It is not included in response messages.

Note Fields 41 and 42 with non-zero values are also required in all ATM transactions.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

VSDC PIN change/unblock requests: This field must be present with a non-zero value per ATM submission requirements.

EIRF non-CPS transactions: The ticket number must be in positions 13-25.

Plus: Field 43 is required in all 0100 and 0400 request messages acquired outside the US.

STIP and switch advices: Field 43 is present in 0120 or 0420 advice messages if it was in the request message.

Data Quality Improvement Compliance Program: Visa monitors priority data fields submitted in DMSA and DMSC POS transactions to ensure that the values are valid, accurate, descriptive, and consistent between authorization and clearing transactions.

This priority field is mandatory in authorization and clearing transactions. The value must be the same in both the authorization and clearing transaction, unless two different entities provided the information.

Money transfer OCTs: Will contain the following:

- Positions 1-25, for all cross-border participants, must contain the sender's name
- Positions 1-25, for domestic transactions, may include the sender's name, client's name, name of a third-party agent (if applicable), or a generic identifier such as "Visa Money Transfer". If the sender's name is greater than 25 characters, the first 25 characters will be used.

Additional requirements are specified in the descriptions for data fields 18 and 104, Usage 2.

Enhanced money transfer OCTs: Must meet the following requirements:

- Positions 1-25, for all cross-border participants, must contain the sender's name
- Positions 1-25, for domestic transactions in countries with a Visa NNSS (National Net Settlement Service), may include the sender's name, client's name, name of a third-party agent (if applicable), or a generic identifier such as "Visa Money Transfer". In countries that do not have a Visa NNSS, positions 1-25 must contain the sender's name. If the sender's name is greater than 25 characters, the first 25 characters only must be used
- Positions 26-38 must contain the value "Visa Direct"
- Positions 39-40 must contain a 2-character alpha country code that matches the 3-digit numeric value of the acquiring institution country code in field 19

Enhanced prepaid load OCTs (non-US): The following applies:

- Positions 1-25 of this field must contain the name of the load partner or bank providing the reload service.
- Positions 26-38 must contain the value of "Visa Direct"
- Positions 39-40 must contain a 2-character alpha country code that matches the 3-digit numeric value of the acquiring institution country code in field 19

Prepaid transactions: For the activation and loading of Prepaid Cards, the jurisdiction of the Merchant, Acquirer BIN and Issuer BIN must be domestic, except for Visa Europe, where Acquirer, Merchant and Issuer countries can be different but must be within the Visa Europe Territory. Otherwise, the transaction is declined with response code 57.

Authorization Gateway transactions - MasterCard: If this field is present in the Visa request message, VEAS transfers the data to DE 43 and also uses the data to build DE 61.13 - POS Country Code.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard AFD: In 0100 status checks and 0120 confirmations, this field must contain the Merchant name, city, and country.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - American Express: In 0100 authorizations, Acquirers with Merchants defined as payment service providers (PSPs) must send the following details in the Merchant name section of field 43, in the following order:

- The last 10 characters of the PSP-assigned seller account ID
- An equals sign (=), used as a delimiter
- The seller business name (no spaces)

The elements provided in this subfield should be spelt out fully. To meet the length requirements for this subfield, Acquirers must truncate the information instead of using abbreviations.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Visa Token Service - activation code in authorization transaction: When a 0100 authorization request message is being used to perform step-up authentication for a Cardholder requesting a token as part of the Visa activation code in authorization transaction process, field 43 contains the activation code and wallet descriptor.

Positions 1-25 will contain: CODE nnnnnn XXXXXXXXXXXXXXX

- positions 1-4: CODE = standard prefix
- position 5: space
- positions 6-11: nnnnnn = Visa-generated, 6-digit numeric activation code
- position 12: space
- positions 13-25: XXXXXXXXXXXXXXX = up to 13-character, wallet descriptor, left justified.
This is the digital wallet that initiated the authentication request

Positions 26-38 will contain: 6505551212

Positions 39-40 will contain: US

5.27.4 Field edits

If present, the field data must be correct and valid for the transaction. When this field is present, the card acceptor name or ATM location (positions 1-25) and city name (positions 26-38) cannot be all zeros or spaces. Otherwise, it will be rejected.

Field 43 is required in ATM cash disbursement messages. The ATM location in position 1-25 and the city name in position 26-38 must both be left-justified. The country code must be valid and in upper case.

5.27.5 Reject codes

Data field 43 reject codes:

0169 = Invalid value

0312 = Field missing

5.27.6 File maintenance error codes

Data field 43 error codes:

0312 = Field 43, positions 1-25 must not be all blanks

0589 = Field missing

5.27.7 Valid values

The following table lists Italy province codes.

Table 29: Data field 43, positions 37-38, Italy province codes

Italy province codes		
Province	Code	Region
Agrigento	AG	Sicilia
Alessandria	AL	Piemonte
Ancona	AN	Marche
Aosta	AO	Valle d'aosta
Arezzo	AR	Toscana
Ascoli Piceno	AP	Marche
Asti	AT	Piemonte
Avellino	AV	Campania
Bari	BA	Puglia
Belluno	BL	Veneto
Benevento	BN	Campania
Bergamo	BG	Lombardia
Biella	BI	Piemonte
Bologna	BO	Emilia romagna
Bolzano	BZ	Trentino alto adige
Brescia	BS	Lombardia
Brindisi	BR	Puglia
Cagliari	CA	Sardegna
Caltanissetta	CL	Sicilia

Table 29: Data field 43, positions 37-38, Italy province codes (continued)

Italy province codes		
Province	Code	Region
Campobasso	CB	Molise
Caserta	CE	Campania
Catania	CT	Sicilia
Catanzaro	CZ	Calabria
Chieti	CH	Abruzzo
Como	CO	Lombardia
Cosenza	CS	Calabria
Cremona	CR	Lombardia
Crotone	KR	Calabria
Cuneo	CN	Piemonte
Enna	EN	Sicilia
Ferrara	FE	Emilia Romagna
Firenze	FI	Toscana
Foggia	FG	Puglia
Forli-Cesena	FC	Emilia Romagna
Frosinone	FR	Lazio
Genova	GE	Liguria
Gorizia	GO	Friuli
Grosseto	GR	Toscana
Imperia	IM	Liguria
Isernia	IS	Molise
La Spezia	SP	Liguria
L'Aquila	AQ	Abruzzo
Latina	LT	Lazio
Lecce	LE	Puglia
Lecco	LC	Lombardia
Livorno	LI	Toscana
Lodi	LO	Lombardia
Lucca	LU	Toscana
Macerata	MC	Marche
Mantova	MN	Lombardia
Massa	MS	Toscana
Matera	MT	Basilicata

Table 29: Data field 43, positions 37-38, Italy province codes (continued)

Italy province codes		
Province	Code	Region
Messina	ME	Sicilia
Milano	MI	Lombardia
Modena	MO	Emilia romagna
Napoli	NA	Campania
Novara	NO	Piemonte
Nuoro	NU	Sardegna
Oristano	OR	Sardegna
Padova	PD	Veneto
Palermo	PA	Sicilia
Parma	PR	Emilia romagna
Pavia	PV	Lombardia
Perugia	PG	Umbria
Pesaro	PS	Marche
Pesaro	PU	Marche
Pescara	PE	Abruzzo
Piacenza	PC	Emilia romagna
Pisa	PI	Toscana
Pistoia	PT	Toscana
Pordenone	PN	Friuli
Potenza	PZ	Basilicata
Prato	PO	Toscana
Ragusa	RG	Sicilia
Ravenna	RA	Emilia romagna
Reggio Calabria	RC	Calabria
Reggio Emilia	RE	Emilia romagna
Rieti	RI	Lazio
Rimini	RN	Emilia romagna
Roma	RM	Lazio
Rovigo	RO	Veneto
Salerno	SA	Campania
San Marino	SM	Emilia romagna
Sassari	SS	Sardegna
Savona	SV	Liguria

Table 29: Data field 43, positions 37-38, Italy province codes (continued)

Italy province codes		
Province	Code	Region
Siena	SI	Toscana
Siracusa	SR	Sicilia
Sondrio	SO	Lombardia
Taranto	TA	Puglia
Teramo	TE	Abruzzo
Terni	TR	Umbria
Torino	TO	Piemonte
Trapani	TP	Sicilia
Trento	TN	Trentino alto adige
Treviso	TV	Veneto
Trieste	TS	Friuli
Udine	UD	Friuli
Varese	VA	Lombardia
Venezia	VE	Veneto
Verbania	VB	Piemonte
Vercelli	VC	Piemonte
Verona	VR	Veneto
Vibo Valentia	VV	Calabria
Vicenza	VI	Veneto
Viterbo	VT	Lazio

5.28 Data field 44 - Additional Response Data

5.28.1 Attributes

variable length

1 byte, binary +

up to 25 ANS; maximum 26 bytes

5.28.2 Description

This field contains miscellaneous data needed in a response message.

Positions:				
0	1	2	3	4
	Field 44.1	Field 44.2	Field 44.3	Field 44.4
length	Response Source / Reason Code	Address Verification Result Code	Reserved	Reserved
Byte 1	Byte 2	Byte 3	Byte 4	Byte 5
5	6-7	8	9	10
Field 44.5	Field 44.6	Field 44.7	Field 44.8	Field 44.9
CVV/iCVV Results Code	PACM Diversion Level Code	PACM Diversion Reason Code	Card Authentication Results Code	Reserved
May be used in request or advice messages from Visa Europe Issuers	Not applicable Not supported in Visa Europe	Not applicable Not supported in Visa Europe		
Byte 6	Bytes 7-8	Byte 9	Byte 10	Byte 11
11	12-13	14	15	16-19
Field 44.10	Field 44.11	Field 44.12	Field 44.13	Field 44.14
CVV2 Result Code	Original Response Code	Check Settlement Code	CAVV Results Code	Response Reason Code
	SMS only	US, SMS only Not supported in Visa Europe		
Byte 12	Bytes 13-14	Byte 15	Byte 16	Bytes 17-20

20-23	24
Field 44.15	Field 44.16
Primary Account Number, Last Four Digits for Receipt	CVM Requirement for PIN-less
	Not applicable Not supported in Visa Europe
Bytes 21-24	Byte 25

length subfield: The number of bytes following the length subfield.

Unused subfields between subfield 44.1, and the first value-filled subfield must be spaces and passed with the message. All unused subfields following the last value-filled subfield, including all trailing spaces, are omitted.

5.28.3 Usage

Acquirers receive field 44 in all 0110 authorization responses. Issuers include this field in the 0110 message only when they need to supply field 44 subfields. Otherwise, field 44 is omitted until the response reaches the VIC, where VEAS supplies at least field 44.1 - Response Source/Reason Code. The individual subfield descriptions explain when the VIC adds this field to request messages and response messages.

STIP and switch advices: Usage varies by subfield. See the individual field 44 descriptions that follow.

5.28.4 Field edits

Data field 44 must be present in a response to a 0100 request message containing field 123 - Verification Data.

The value in the length subfield must not exceed 25.

5.28.5 Reject codes

Data field 44 reject codes:

0071 = Invalid length

0379 = Field missing

5.29 Data field 44.1 - Response Source/Reason Code

5.29.1 Attributes

fixed length

1 ANS; 1 byte

5.29.2 Description

Data field 44.1 is used only by Visa and contains a code that identifies the origin of the field 39 response decision. For example, if field 39 includes a response code of 00 issued by STIP, this would be shown in field 44.1 as '1'.

5.29.3 Usage

VEAS adds this field to all 0110 and 0410 response messages before they are sent to the Acquirer. The value placed in field 44.1 by the Issuer is removed when the response message reaches the VIC.

Verification services: Field 44.1 is set to '2' when STIP provides the response message to an account verification request.

Authorization Gateway transactions - MasterCard: VEAS inserts '5' in the Visa response to the Acquirer.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

0120 Acquirer confirmation advices: Field 44.1 is present and contains 'A' for AFD transactions acquired in the Visa Europe Territory.

0120 file update advices: Field 44.1 is present and contains '0' for an Exception File update.

0322 file update advices: Field 44.1 is not present.

STIP and switch advices: Field 44.1 is present in 0120 or 0420 advice messages.

5.29.4 Field edits

Data field 44.1 has no field edits.

5.29.5 Reject codes

Data field 44.1 has no reject codes.

5.29.6 Valid values

The following table provides the valid values for field 44.1.

Note These codes are also used in clearing. For more information, see *Authorization Source Code* in the *Data Codes* appendix of the *Visa Europe Dual Message System Clearing (DMSC) Technical Specifications* manual.

Table 30: Data field 44.1, response source/reason codes

Field 44.1, response source/reason codes		
Code	Definition	Processing
0	Advice of Exception File maintenance initiated by the Global Customer Assistance Service (GCAS) or Automatic Cardholder Database Update Service (Auto-CDB).	DMSA and SMS
1	Response provided by STIP because the request timed out: Issuer did not respond within the Assured Transaction Response (ATR) time.	DMSA and SMS
2	Response provided by STIP because the Transaction Amount is below the Issuer limit (PCAS processing), or in response to a verification request.	DMSA and SMS
3	Response provided by STIP because the Issuer is in Suppress Inquiry (SI) mode.	DMSA
4	<p>Response provided by STIP for one or more of the following reasons:</p> <ul style="list-style-type: none"> ■ Issuer was not available for processing - station in signed-off status ■ CVV or iCVV invalid and Visa has acted on the negative results ■ PIN Verification Value (PVV) invalid and Visa has acted on the negative results <p>Code 4 is the default code when no other code applies.</p>	DMSA and SMS
5	Response provided by Issuer or alternative Processor.	DMSA and SMS
7	Reversal message matched the original authorization request.	DMSA and SMS
8	<p>No matching original authorization request found.</p> <p>VEAS attempts to match reversals with originals where possible. However, a value of 8 does not guarantee that an original was not received.</p>	DMSA and SMS
A	For AFD transactions only. Acquirer confirmation advice. An Acquirer must set this field to 'A'.	DMSA
B	<p>Response provided by STIP because transaction met Visa Transaction Advisor Service criteria.</p> <p>Note Relevant only to AFD transactions acquired in the US region.</p> <p>Note This value is not received by Visa Europe Issuers in STIP advices. However, it may appear in SMS raw data and reports.</p>	DMSA and SMS

5.30 Data field 44.2 - Address Verification Result Code

5.30.1 Attributes

fixed length

1 AN; 1 byte

5.30.2 Description

Data field 44.2 contains a Visa-defined code that describes the results of a Visa address verification. The Address Verification Service (AVS) can be used for all Merchants that include field 123 - Verification Data in their authorization or financial request messages. It can also be used for MasterCard, American Express, Discover, and in the US, proprietary and private label transactions. Refer to data field 123 for a summary of address verification processing.

Depending on Issuer participation options and transaction characteristics, some transactions can be routed to the Issuer for authorization. Issuers can choose whether field 123 address data is included in these forwarded authorization request messages. Issuers can also request that VEAS include the result code in advice messages sent to Issuers.

5.30.3 Usage

Field 44.2 is used in response messages to original card-present and card-not-present request messages that include address verification data in field 123. The result code is provided by the party verifying the address: a DMSA or SMS Issuer, or a MasterCard issuer through the Banknet gateway. It is not used in 0410 reversal response messages.

It does not apply to incremental authorizations.

VEAS may convert result codes generated by the Issuer depending on transaction jurisdiction and Acquirer capabilities.

If participating US domestic issuers direct Visa to verify the address but have the authorization routed to them under Issuer available conditions for the final decision, Issuers can choose whether field 123 address data is included in these forwarded Authorization Requests. Issuers can also request that V.I.P. also include the result code in advice messages sent to Issuers.

If the Issuer ordinarily performs its own address verification but is unavailable, the VIC inserts an 'R' (retry) in the response message. If VEAS performs address verification on the Issuer's behalf but the account is not on file, VEAS inserts code U (address not verified for domestic transaction) or code G (address not verified for International transaction) in the response.

If a US issuer receives all zeros for the postal code, the result code should be A or N. If all zeros are received for the street address, the code should be Z or N.

US acquirers submit the postal code or the street address (or both).

If STIP provides the authorization decision after the Issuer provides the address verification response, the Acquirer receives the code 2 in field 44.1. (The authorization source takes precedence over the address verification source.)

If an Issuer needs to return other information in a response message, it can use data field 48 for the response text.

Refer to the field 123 field description and *Address Verification Service in Visa Europe Technical Service Descriptions* for further information about address data requirements and compression algorithms.

If an Acquirer requests the Address Verification Service without providing any address data in data field 123 of the request message, VEAS will respond with AVS result code 'N' (not qualified).

Transactions that involve AVS in CPS qualification will receive an Authorization Characteristics Indicator of 'N' (not qualified). This processing ensures that Acquirers are not afforded a better CPS rate and Chargeback protection when requesting address verification without supplying address data for the Issuer to verify.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Authorization Gateway transactions - American Express: For information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard: VEAS changes MasterCard response code X to Y before forwarding the Visa response to the Acquirer.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard Digital Secure Remote Payment: Field 44.2 must be present in 0110 authorization response messages.

Authorization Gateway transactions - Cirrus: VEAS changes response code X to Y before forwarding the Visa response to the Acquirer.

STIP and switch advices: Field 44.2 is present in 0120 advices.

5.30.4 Field edits

If the Issuer receives field 123 in the request message, it must include one of the codes listed in the *Valid values* section in this field in the response message; otherwise, VEAS inserts a 'U' before the response message is forwarded to the Acquirer.

If a request message containing address data is bound for a non-participating Issuer, the request message is accepted but field 123 is dropped before the message is passed to the non-participating Issuer. When the response message is received at the VIC, the result code is added for the Acquirer.

5.30.5 Reject codes

Data field 44.2 reject codes:

0127 = Invalid value

0379 = Field missing

5.30.6 Valid values

The following table provides the valid values for data field 44.2.

Table 31: Data field 44.2, address verification results codes

Address verification result codes			
Code	Result / Description	Domestic	Global
A	Street addresses match Postal/ZIP codes mismatch The street addresses match. The postal/ZIP codes do not match; or postal/ZIP code is missing.	Y	Y
B	Street addresses match Postal/ZIP code not verified The street addresses match. The postal/ZIP code is not verified due to incompatible formats. Acquirer sent both street address and postal/ZIP code.	Y	Y
C	Street address not verified Postal/ZIP code not verified The street address and postal/ZIP code are not verified due to incompatible formats. Acquirer sent both street address and postal code.	Y	Y
D	Street addresses match Postal/ZIP codes match Street address matches. Postal/ZIP code matches.		Y
F	Street addresses match Postal codes match UK only Street address matches. Postal code matches.	Y	Y

Table 31: Data field 44.2, address verification results codes (continued)

Address verification result codes			
Code	Result / Description	Domestic	Global
G	Address not verified (International Transaction) Address information for an International Transaction is not verified. Issuer is not an AVS participant, or AVS data was present in the request but the Issuer did not return an AVS result. This code is the equivalent to U for a Domestic Transaction.		Y
I	Address not verified Address information not verified.		Y
M	Street addresses match Postal/ZIP codes match Street address matches. Postal code matches.		Y
N	No match Either the postal/ZIP code or the street address, or both, do not match. Acquirer sent postal/ZIP code only; street address only; or postal/ZIP code and street address.	Y	Y
P	Street address not verified Postal/ZIP code match Street address not verified because of incompatible formats. Postal code matches. Acquirer sent both street address and postal code.	Y	Y
R	Retry Issuer unavailable or request timed out. VEAS uses code R when Issuers are unavailable. Issuers should refrain from using this code.	Y	
U	Address not verified (Domestic Transaction) Address information for a Domestic Transaction is not verified. Issuer is not an AVS participant, or AVS data was present in the request but the Issuer did not return an AVS result. This code is the equivalent to G for an International Transaction.	Y	
Y	Street addresses match Postal /ZIP codes match Street address matches. Postal/ZIP code matches.	Y	
Z	Street addresses mismatch Postal/ZIP codes match The postal/ZIP code matches. The street address does not match; or street address not included in the request.	Y	Y

Note Issuers can send codes S, W, and X, but they are converted at the VIC to G, U, Z, and Y as appropriate before the message is forwarded to the Acquirer.

5.30.7 Result code conversion based on jurisdiction and representment rights

Depending on transaction jurisdiction and Member participation options, VEAS converts the Issuer's AVS result code to reflect the transaction's correct representment rights status. The following table shows the conversion codes.

Table 32: AVS result code conversions based on jurisdiction and representment rights

AVS result code conversions based on jurisdiction and representment rights			
Issuer or VEAS result code	Converted result code to Acquirer		
	Domestic Transaction	International Transaction	
		Representment rights	No representment rights
Y	F (UK)	M	D
M ¹	Y (US) F (UK)		D
D ¹	Y (US) F (UK)	M	
U		I	G
I ²	U		G
G ²	U	I	

Footnotes:

1 - Only VEAS should use these codes. Issuers should use Y (F in UK).

2 - Only VEAS should use these codes. Issuers should use 'U'.

5.30.8 Result code conversion based on Acquirer participation (UK and US only)

If an Acquirer cannot receive the International AVS result codes (B, P, C, D, I, M, or G), VEAS converts them as indicated in the following table before forwarding the response to the Acquirer. If the Acquirer cannot receive the first replacement code from VEAS or from the Issuer, VEAS uses the second, or default, replacement code.

Table 33: AVS result code conversion based on Acquirer participation

AVS result code conversion based on Acquirer participation		
Issuer or VEAS result code	First replacement code	Second replacement code
B	A	
C	G	U
D	Y	
I	U	
M	Y F (UK)	
P	Z	

5.31 Data field 44.5 - CVV/iCVV Results Code

5.31.1 Attributes

fixed length

1 ANSI; 1 byte

5.31.2 Description

Data field 44.5 contains a Visa-defined code indicating Card Verification Value (CVV), integrated Card Verification Value (iCVV), or dynamic Card Verification Value (dCVV) verification results. When acquired as a contactless transaction, the field may contain the Card Authentication Method (CAM) results. The system assumes that the data used for authentication is from the chip and not the magnetic stripe if field 22 is 05, 07, or 95.

5.31.3 Usage

Requests: Field 44.5 is used in 0100 authorization and account verification request messages; 0100 cash disbursement and balance inquiry messages; and 0120 advice messages.

If Visa validates the CVV, iCVV, or dCVV on the Issuers behalf, VEAS forwards the positive or negative results to the Issuer in this field, if the Issuer elects to receive them here rather than in field 39.

Issuers must be certified to receive verification results in this field.

Responses: Field 44.5 is used in 0110 authorization responses and 0210 full financial responses by the Issuer to communicate its verification results to the Acquirer through Visa. If the Issuer does not perform the validation and Visa does, VEAS inserts the result in this field and forwards it in the response message to the Acquirer.

Acquirers must be certified to receive verification results in this field.

If Visa performs authentication on the Issuer's behalf under Issuer unavailable conditions, VEAS inserts the results of the verification in the response message to the Acquirer.

Contactless chip: If field 22 = 07, and Visa performs CAM on the Issuer's behalf, VEAS forwards the positive or negative results to the Issuer in this field if the Issuer is not a VSDC full data option participant and elects to receive the result in this field rather than in field 39.

Contactless magnetic stripe: If field 22 = 91, and Visa performs CAM on the Issuer's behalf, VEAS forwards the positive or negative results to the Issuer in this field, if the Issuer elects to receive the results in this field rather than in field 39.

Authorization Gateway transactions - MasterCard: This field is not used in CVC1 Visa response messages to the acquirer. VEAS transfers CVC1 result code Y (invalid CVC1) to Visa field 62.3 in the Visa response message. Positive CVC1 validation results are implied in a positive field 39 response code.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

STIP and switch advices: Field 44.5 is present in 0120 advice messages if CVV, iCVV, dCVV, or online CAM authentication was performed.

VSDC PIN change/unblock requests: This field can be present in 0100 request messages and may be present in reversals.

Visa Token Service: Depending on the processing options configured by an Issuer and on the type of transaction taking place, an Issuer will receive different results codes:

- For NFC transactions: either field 44.5 together with field 44.8 - Card Authentication Results Code, or field 44.8 on its own
- For application-based e-commerce transactions: field 44.13 - CAVV Results Code on its own

5.31.4 Field edits

Data field 44.5 has no field edits.

5.31.5 Reject codes

Data field 44.5 has no reject codes.

5.31.6 Valid values

The following table provides the valid values for data field 44.5.

Table 34: Data field 44.5, CVV verification results codes

Field 44.5, CVV verification results codes	
Code	Definition
(Blank) or not present	CVV, iCVV, or dCVV was not verified.
1	CVV, iCVV, dCVV, or online CAM failed verification, or Offline PIN authentication was interrupted.
2	CVV, iCVV, dCVV, or online CAM passed verification.

5.32 Data field 44.8 - Card Authentication Results Code

5.32.1 Attributes

fixed length

1 ANSI; 1 byte

5.32.2 Description

Data field 44.8 is a VSDC field that contains a Visa-defined code to indicate card authentication results. The code is set either by the Issuer or by Visa acting in STIP.

5.32.3 Usage

VSDC: For full VSDC transactions, VEAS uses this field in the following messages to the Issuer to communicate card authentication results when VEAS has performed card authentication on the Issuer's behalf:

- 0100 authorization and account verification requests
- 0100 cash disbursements and balance inquiries
- 0120 stand-in advices
- 0420 switch advices

This field is used in 0110 authorization responses when the Issuer or VEAS has performed online CAM. It is passed to Acquirers that have elected to receive online CAM results.

VSDC PIN change/unblock requests: This field can be present in 0100 request messages and may be present in reversals.

Visa Token Service: VEAS always performs CAM validation on chip transactions and populates the result in this field. In the case of a failure, VEAS will decline a transaction and send an advice message to the Issuer.

5.32.4 Field edits

Data field 44.8 has no field edits.

5.32.5 Reject codes

Data field 44.8 has no reject codes.

5.32.6 Valid values

The following table provides valid values for data field 44.8

Table 35: Data field 44.8, Card authentication results code

Field 44.8, card authentication results code	
Code	Definition
(Blank) or not present	Card authentication was not performed, or some other situation or problem prevented verification. For example, Issuer is not participating in the Card authentication service, or a system or cryptographic error occurred.
1	The Authorization Request Cryptogram (ARQC) was checked but failed verification.
2	The ARQC was checked and passed verification.

5.33 Data field 44.10 - CVV2 Result Code

5.33.1 Attributes

fixed length

1 ANSI; 1 byte

5.33.2 Description

Data field 44.10 contains a Card Verification Value 2 (CVV2) verification result for card-not-present transactions, and card-present CVV2 verification-only requests.

CVV2 participation is optional. Participating Merchants must manually enter the CVV2 values. All CVV2 participating Issuers, Acquirers, and Merchants must be prepared to send and receive CVV2 data. Participating Issuers may choose to have Visa perform or bypass CVV2 validation.

5.33.3 Usage

Field 44.10 is used in card-not-present 0100 authorization requests, 0110 authorization responses, and in 0120 advice messages. It is also used in card-present CVV2 verification-only response messages.

This subfield depends on the content of field 126.10 - CVV2 Authorization Request Data.

Request and response processing rules: The following rules apply to processing request messages (0100 authorization and 0200 full financial) and their responses:

- If the Issuer has provided Visa with its CVV2 encryption keys, Visa validates the CVV2 value and passes the CVV2 result in the request message to the Issuer for the approval or decline decision. An M in field 44.10 indicates a match. An N indicates no match. For the response message, the Issuer can override the VEAS-assigned result code with a different code (M, N, P, or S); VEAS forwards field 44.10 to the Acquirer as it was received from the Issuer. Otherwise, VEAS returns the VEAS-assigned code in the response message to the Acquirer.
- If a participating Issuer selected the CVV2 None service option, VEAS inserts a P (not processed) in field 44.10 and forwards the request message to the Issuer for the approval or decline decision. For the response message, the Issuer can override the VEAS-assigned result code with a different code (M, N, P, or S); VEAS forwards field 44.10 to the Acquirer as it was received from the Issuer. Otherwise, VEAS returns the P in field 44.10 in the response message to the Acquirer.
- If the Issuer is unavailable, VEAS forwards the request message to STIP, which returns the P in field 44.10 in the response message to the Acquirer.

- If an Issuer is not a CVV2 service participant, or a participating Issuer has selected the All option but has not provided Visa with its CVV2 encryption keys, VEAS inserts a U in field 44.10 in the Authorization Request and passes the message to the Issuer for the approval or decline decision. For the Authorization Response, the Issuer may override the VEAS-assigned result code U with a different code (M, N, P, or S). However, VEAS restores the value of U in the CVV2 Result Code field when forwarding the message to the Acquirer.

The Acquirer can receive field 44.10 = U under the following conditions:

- STIP has responded to an Issuer-unavailable request message
- The Issuer is not a CVV2 participant
- The Issuer has not provided Visa with its encryption keys

Because the field 14 expiry date determines which key to use, field 14 is required for CVV2 validation. When a certified Acquirer submits an Authorization Request and the expiry date is not present, VEAS edits the transaction.

If the transaction passes all tests, VEAS inserts a value of P or U in field 44.10 and forwards the request message to the Issuer for further processing.

When the expiry date is missing, VEAS uses code P if the Issuer is certified and has provided Visa with keys, and it uses code U if the Issuer is not certified or did not provide Visa with keys.

The Merchant has the option of receiving the CVV2 result in the Authorization Response. If the Merchant has indicated that the CVV2 result is not to be returned (response type = 0 in position 2 of field 126.10), Visa removes the CVV2 result from the request response message. Visa does not return field 126.10 in response messages.

Note A full reversal is required if the Merchant receives an approval response with a field 44.10 CVV2 value of N and does not wish to conclude the transaction with the Cardholder.

CVV2 verification-only: Issuer 0110 response messages must contain a valid CVV2 results value in this field, a Transaction Amount of zero in field 4, and a response code of 85.

If VEAS performs CVV2 validation on behalf of the Issuer, VEAS will check the CVV2 in all eligible request messages and provide results data in response messages.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Authorization Gateway transactions - American Express: VEAS inserts code U (not checked) in this field if data field 126.10 position 2 in the 0100 Visa request message was 1 (include field 44.10 result code in response).

For more information about data field mapping between Visa and American Express, including CID processing details, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - Discover: VEAS includes this field in a response message to the Acquirer if data field 126.10 position 2 was set to 1 in the request message.

The gateway does not convert Discover request messages from the VisaNet format; they are forwarded as Visa 0100 authorization requests to their Discover issuers, and returned as 0110 response messages.

Authorization Gateway transactions - JCB: The gateway does not convert JCB request messages from the VisaNet format; they are forwarded as Visa 0100 authorization requests to their JCB issuers, and returned as 0110 response messages. The CAV (Card Authentication Value) is optional in all JCB 0100 authorization requests.

JCB performs its own validation and returns field 44.10 in the 0110 response with one of the following Visa-defined values:

- M (CVV2 match),
- N (CVV2 no match),
- P (not processed), or
- S (CVV2 should be on the Card but the Merchant indicates it is not)

If field 126.10 was not present in the request message, acquirers may receive field 39 response code N7 (decline for CVV2, no match) in addition to field 44.10 = N, P, or S.

Authorization Gateway transactions - MasterCard: This field contains MasterCard's CVC2 validation result code. Certified Acquirers receive this field if the MasterCard response code is:

- M (valid CVC2),
- N (invalid CVC2, non-match),
- P (cannot process), or
- U (unregistered Issuer)

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard - Digital Secure Remote Payment: Field 44.10 must be present in 0100/0110 authorization request and response messages.

STIP and switch advices: Field 44.10 contains the result determined by STIP.

STIP default-setting bypass for CVV2 processing: Qualified transactions that generate no-match (field 44.10 = N) responses in STIP will be processed according to the Issuer's CVV2 default response code settings for field 39.

However, CVV2-qualified transactions that generate match (field 44.10 = M) responses in STIP will be processed normally, bypassing the default settings, and may be approved or declined, based on all other conditions of the transaction.

Visa Token Service: For cloud-based payment transactions with Magnetic Secure Transmission (MST); Issuers must not send field 44.10 in responses that contain CVV2 data.

5.33.4 Field edits

If the Issuer put an invalid CVV2 result value in a response message, Visa rejects the response message and sends it back to the Issuer and also returns the Visa CVV2 result to the Acquirer.

5.33.5 Reject codes

Data field 44.10 reject codes:

0149 = Invalid value

5.33.6 Valid values

The following table provides valid values for data field 44.10.

Table 36: Data field 44.10, CVV2 result codes

Field 44.10, CVV2 result codes		
Code	Definition	Usage
M	CVV2 Match	Indicates that Visa or the Issuer was able to verify the CVV2 value provided by the Merchant.
N	CVV2 No match	Indicates that Visa or the Issuer was not able to verify the CVV2 value provided by the Merchant.
P	Not processed	Indicates that Visa or the Issuer was unable to verify the CVV2 value provided by the Merchant because their verification system was not functioning or not all the information needed to verify the CVV2 value (such as the expiry date) was included in the request message.
S	CVV2 should be on the card	Indicates that Visa or the Issuer was unable to perform CVV2 verification, and notifies the Merchant that the Card should contain a CVV2 value.
U	Issuer does not participate in CVV2 service or participates but has not provided Visa with encryption keys, or both	Indicates that the Issuer is not participating in the CVV2 service, or has not provided Visa with encryption keys needed to perform verification, or that STIP has responded to an Issuer unavailable response.

5.34 Data field 44.13 - CAVV Results Code

5.34.1 Attributes

fixed length

1 ANSI; 1 byte

5.34.2 Description

Data field 44.13 contains the Cardholder Authentication Verification Value (CAVV) results code that identifies the outcome of CAVV validation.

The value in field 44.13 also indicates who performed the authentication, either Visa or the Issuer, and the classification of the transaction. The transaction will be classified as:

- Non-secure: Both the Acquirer and Issuer do not participate in Verified by Visa
- Attempt: Issuer or Cardholder does not participate in Verified by Visa
- Authentication: The Cardholder, Acquirer, and Issuer all participate in Verified by Visa

The CAVV is a tool used to authenticate the Cardholder in e-commerce transactions. Liability for a transaction can shift depending on Member participation and the outcome of the validation.

Verified by Visa participation requirements are determined by each region. Regardless of the region, CAVV Verification Service participation is mandatory if the Issuer is participating in Verified by Visa.

All participating Issuers, Acquirers, and Merchants must be prepared to send and receive the new information. Participating Issuers may choose to have Visa perform or bypass CAVV validation.

5.34.3 Usage

Field 44.13 is used in 0100 and 0110 authorization messages and in 0120 advice messages.

Fields related to Verified by Visa are:

- Field 60.8 - contains the Electronic Commerce Indicator (ECI)
- Field 126.9 - 3-D Secure CAVV, Usage 2 or 3 - contains the CAVV data

VEAS processes e-commerce transactions according to the processing option selected by participating Issuers for authentication or attempt transactions. Options are defined for both normal and stand-in processing.

The following table summarises the normal VEAS processing performed on e-commerce transactions, based on the Issuer-selected options. For more information, see *Card Verification Service in Visa Europe Technical Service Descriptions*.

Table 37: Issuer authentication and attempt options for normal processing of e-commerce transactions

Issuer authentication and attempt options for normal processing of e-commerce transactions	
Option type	VEAS processing
Authentications	
Authentication option 1: (Standard service)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAVV DES key(s). ■ VEAS will perform all CAVV validation on the Issuer's behalf, decline transactions when CAVV validation fails, and forward the status results on transactions that were not declined to the Issuer. ■ A value 2 in this field indicates a match; a value 0 indicates no match. ■ The Issuer is not required to include field 44.13 in the response message.
Authentication option 2: (All results to Issuer)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAVV DES key(s). ■ VEAS will validate the CAVV value and forward all results to the Issuer regardless of outcome. ■ The Issuer is not required to include field 44.13 in the response message.
Authentication option 3: (Issuer supports own validation)	<ul style="list-style-type: none"> ■ VEAS will forward the transaction to the Issuer without validating the CAVV value. ■ The Issuer is required to include the results in field 44.13 in the response message.
Attempts	
Attempt option 1: (Standard service)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAAV DES key(s). ■ VEAS will perform all CAVV validation on the Issuer's behalf, decline transactions when CAVV validation fails, and forward the status results on transactions that were not declined to the Issuer. ■ A value 3, 8, or A in this field indicates a match; a value 0, 4, 7, or 9 indicates no match. ■ The Issuer is not required to include field 44.13 in the response message.
Attempt option 2: (All results to Issuer)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAAV DES key(s). ■ VEAS will validate the CAVV value and pass all results to the Issuer regardless of outcome. ■ The Issuer is not required to include field 44.13 in the response message.
Attempt option 3: (Issuer supports own validation)	<ul style="list-style-type: none"> ■ VEAS will forward the transaction to the Issuer without validating the CAVV value. ■ The Issuer is required to include the results in field 44.13 in the response message.

The following table summarises STIP processing VEAS performs on e-commerce transactions, based on the Issuer selected options for authentication and attempt transactions.

Table 38: Issuer authentication and attempt options for STIP processing of e-commerce transactions

Issuer authentication and attempt options for STIP processing of e-commerce transactions	
Option type	VEAS processing
Authentications	
STIP authentication option 1 and 2: (Standard service)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAVV DES key(s). ■ VEAS will validate the CAVV value and process the transaction according to the existing Issuer STIP parameters. ■ VEAS will forward the CAVV result for all transactions to the Issuer in the advice message.
Authentication option 3: (Issuer supports own validation)	<ul style="list-style-type: none"> ■ The Issuer has not provided Visa with its CAVV DES key(s). ■ CAVV validation will not occur. ■ VEAS will process the transaction according to the existing Issuer STIP parameters and either decline all transactions that contain a CAVV or ignore the presence or content of field 126.9
Attempts	
STIP attempt option 1 and 2: (Standard service)	<ul style="list-style-type: none"> ■ The participating Issuer has provided Visa with its CAVV DES key(s). ■ VEAS will validate the CAVV value and process the transaction according to the existing Issuer STIP parameters. ■ VEAS will forward the CAVV result for all transactions to the Issuer in the advice message. ■ A value 0, 4, 7, or 9 in this data field indicates no match.
STIP attempt option 3: (Issuer supports own validation)	<ul style="list-style-type: none"> ■ The Issuer has not provided Visa with its CAVV DES key(s). ■ CAVV validation will not occur. ■ VEAS will process the transaction according to the existing Issuer STIP parameters and either decline all transactions that contain a CAVV or to ignore the presence or content of field 126.9

For VEAS, if the CAVV Attempt/Authentication option is F or V, VEAS forwards the field 44.13 CAVV result code in the request message to the Issuer.

If the Issuer responds with a code other than the one it received, VEAS sends to the Acquirer the code VEAS selected in the request message rather than the code from the Issuer.

Note If field 44.13 does not apply but subsequent subfields do, this subfield is space-filled. If no other subfields are involved, all trailing spaces are truncated.

STIP and switch advices: Field 44.13 will contain the result determined by STIP.

Authorization Gateway transactions - MasterCard: VEAS uses this field for the result code in the Visa response if MasterCard returns it.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Service Cross-Reference Guide*.

Visa Token Service: For application-based e-commerce transactions, VEAS performs CAVV validation and populates the result in this field. In the case of a failure, VEAS will decline the transaction and send an advice message to the Issuer. The value in this field will indicate the results of token authentication for chip-based token transactions.

5.34.4 Field edits

Field 44.13 is edited for valid result codes from the Issuer. If the Issuer puts an invalid CAVV result value in a response message, Visa rejects the response message with reject code 0193 (invalid CAVV result value).

5.34.5 Reject codes

Data field 44.13 reject codes:

0193 = Invalid CAVV results code value

5.34.6 Valid values

The following table provides the valid values for field 44.13

Table 39: Data field 44.13, CAVV results codes

Field 44.13, CAVV results codes	
Code	Definition
Blank or not present	CAVV not present.
0	CAVV authentication results invalid.
1	CAVV failed validation-authentication.
2	CAVV passed validation-authentication.
3	CAVV passed validation-attempt. A Verified by Visa authentication value of 7 from the Issuer's ACS indicates that authentication was attempted. (Determined that the Issuer ACS generated this value from the use of the Issuer's CAVV key[s].)
4	CAVV failed validation-attempt. A Verified by Visa authentication value of 7 from the Issuer's ACS indicates authentication was attempted. (Determined that the Issuer's ACS generated this value from the use of the Issuer's CAVV key[s].)
5	Not used (reserved for future use).
6	CAVV not validated, Issuer not participating in CAVV validation (for Visa use only).

Table 39: Data field 44.13, CAVV results codes (continued)

Field 44.13, CAVV results codes	
Code	Definition
7 ¹	CAVV failed validation-attempt (US-issued Cards only). A Verified by Visa authentication value of 7 from Visa's ACS indicates that an authentication attempt was performed. (Determined that Visa generated this value from the use of Visa CAVV key[s].)
8 ¹	CAVV passed validation-attempt (US-issued Cards only). A Verified by Visa authentication value of 8 from Visa's ACS indicates that an authentication attempt was performed. (Determined that Visa generated this value from the use of Visa CAVV key[s].)
9 ¹	CAVV failed validation-attempt (US-issued Cards only). A Verified by Visa authentication value of 9 from Visa's ACS indicates that an authentication attempt was performed when the Issuer's ACS was not available. (Determined that Visa generated this value from the use of Visa CAVV key[s].)
A ¹	CAVV passed validation-attempt (US-issued cards only). A Verified by Visa authentication value of 8 from Visa's ACS indicates that an authentication attempt was performed when the Issuer's ACS was not available. (Determined that Visa generated this value from the use of Visa CAVV key[s].)
B	CAVV passed validation-information only, no liability shift. Only Visa generates this code, Issuers do not.
C ²	CAVV was not validated-attempt (for Visa use only). If field 126.9 (position 1) = 07 or 08; and the Issuer did not return a CAVV results code in the authorization response, or field 44.13 = 0 in the response message and the CAVV encryption keys do not exist in VEAS, then VEAS will set the value to C in data field 44.13.
D ²	CAVV was not validated-authentication (for Visa use only). If field 126.9 (position 1) = 00; and the Issuer did not return a CAVV results code in the authorization response message, or data field 44.13 = 0 in the response message and the CAVV encryption keys do not exist in VEAS, then VEAS will set the value to D in data field 44.13.
Footnotes:	
1 - Non-US acquired transactions that occur on cards issued in the US region can receive a CAVV results code value of 7, 8, 9, or A	
2 - VEAS will reject a transaction with reject reason code 0193 (invalid value) when an Issuer returns the response message with the value C or D in data field 44.13	

5.35 Data field 44.14 - Response Reason Code

5.35.1 Attributes

fixed length

4 bytes, AN

5.35.2 Description

Data field 44.14 contains the Merchant advice code value received from a MasterCard authorization response.

5.35.3 Usage

Visa Acquirers that submit MasterCard transactions must be able to receive this field in response messages. For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note This field applies only to response messages received from MasterCard. If field 44.14 is submitted in a Visa transaction, VEAS drops the field from the authorization response.

5.35.4 Field edits

Data field 44.14 has no field edits.

5.35.5 Reject codes

Data field 44.14 has no reject codes.

5.35.6 Valid values

The following table lists the MasterCard response codes. The valid values correspond to MasterCard's definition of DE 48.84 - Merchant Advice Code.

Table 40: Data field 44.14, response codes

Field 44.14, response codes		
Code ¹	MasterCard code	Description
M001	01	New account information available
M002	02	Try again later
M003	03	Do not try again for recurring transaction
M004	04	Token requirements not fulfilled for this token type
M021	21	Recurring payment cancellation

Footnote:

1 - The first two bytes indicate that the code is a MasterCard transaction value.

5.36 Data field 44.15 - Primary Account Number, Last Four Digits for Receipt

5.36.1 Attributes

4 ANS, EBCDIC

4 bytes

5.36.2 Description

This field contains the last four digits of the Cardholder primary account number (PAN).

5.36.3 Usage

Visa Token Service: Field 44.15 contains the last four digits of the PAN.

This field is populated by VEAS in the following messages:

- 0110/0130 authorization and advice responses
- 0210/0230 full financial and Acquirer advice responses
- 0230 adjustment response
- 0230 preauthorization completion and advice responses
- 0282 representment status advice
- 0410/0430 reversal, partial reversal, and reversal advice responses
- 0410/0430 financial reversal and Acquirer advice responses
- 0422 chargeback and chargeback reversals

5.36.4 Field edits

Data field 44.15 has no field edits.

5.36.5 Reject codes

Data field 44.15 has no reject codes.

5.37 Data field 45 - Track 1 Data

5.37.1 Attributes

variable length

1 byte, binary +

up to 76 ANS; maximum 77 bytes

5.37.2 Description

Data field 45 contains the information encoded on Track 1 of the magnetic stripe, including field separators but excluding beginning and ending sentinels and Longitudinal Redundancy Check (LRC) characters.

Note The Track 1 delimiter/separator character (^) must be encoded as X'5F' or '¬' in EBCDIC.

The length specifies the number of Track 1 data characters (including separators). See the *Payment Technology Standards Manual* or ISO 7813 for more information about Track 1 card location and content.

5.37.3 Usage

Field 45 is used in authorization requests but not authorization responses, advice responses, or reversals. Its presence depends on the card product, and it is present only when Track 1 data has been read at the terminal; otherwise, it must be omitted.

If both Track 1 and Track 2 are present in a message, Track 2 takes precedence.

Non-Visa Card: Track 1 is used in magnetic stripe-based request messages. If present, field 45 must contain Track 1 data in its entirety even if it does not comply with ISO 7813.

Field 45 is not included in the request message if field 35 contains Track 2 data. For ATM including Plus, field 45 does not apply. For POS, field 45 should be present. Field 45 or 35 track data must be present in the message if field 22 = 90.

Visa: May be used for magnetic stripe-based POS transactions, and should always contain the entire stripe content. For all Visa Card-present transactions, if field 22 = 90, field 45 or field 35 must contain the entire stripe.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

CVV2: If both field 45 and field 126.10 (CVV2 data) are present in the request, field 126.10 is removed.

Authorization Gateway transactions - MasterCard: Field 45 is present only when Track 1 instead of Track 2 is read at the terminal.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

VSDC: If field 22 is 05 or 95, this field must contain the track data from the chip image, not from the magnetic stripe. If both track 1 and track 2 are present in a message, VEAS gives preference to track 2.

Visa Token Service: This field is **not** present in messages containing token data.

Token Issuers - this field will be removed from 0100/0120 messages.

5.37.4 Field edits

If field 45 is present, the value in the length subfield must not exceed 76.

If field 22 = 90 or 91, and field 45 is present in the message rather than in field 35, field 45 must contain the entire, unaltered Track 1 data from the magnetic stripe or chip including any trailing blanks or spaces.

If neither field 35 nor field 45 is present when field 22 = 90 or 91, the request message will be rejected. If the track data is present and meets system requirements but the Issuer is not a CVV or iCVV participant or is not certified for code 90 or 05 in field 22, code 90 or 05 is changed to code 02 or 95, respectively.

The Service Code must be a valid code for Visa Cards, as specified in the *Payment Technology Standards Manual*.

If field 14 is omitted, field 45 cannot be present.

ATM transactions are submitted with Track 2 in field 35. If ATM transactions are submitted with Track 1 data in field 45, they will be rejected with reject code 0291 (field 35 missing).

5.37.5 Reject codes

Data field 45 reject codes:

0102 = Invalid length

0106 = Invalid value

0142 = Magnetic stripe data missing when field 22 = 90

5.38 Data field 48 - Additional Data - Private

5.38.1 Attributes

variable length

1 byte, binary +

up to 255 bytes, variable by usage; maximum 256 bytes

5.38.2 Description

Data field 48 is a private-use field for miscellaneous information. Visa has defined multiple uses and field formats for different types of transactions and messages. These are listed in the table below, and detailed, where applicable, in subsequent field descriptions.

Table 41: Data field 48, supported uses

Field 48, supported uses						
Usage	Name	Comment	DMSA	SMS ATM	SMS POS	V.I.P.
Usage 1a	CVV Error Codes for Emergency Card Replacement	Not supported in Visa Europe				Y
Usage 1b	DMSA - Error Codes in 0310/0312 Responses and 0322 Advices SMS ATM - Error Codes in 0312 Responses SMS POS - Error Codes in 0310/0312 Responses and 0322 Advices		Y	Y	Y	Y
Usage 1c	Cardholder Maintenance File Reject Codes	Not supported in Visa Europe				Y
Usage 2	Unformatted Text in Authorization/Reversal		Y	Y	Y	Y
Usage 3	Error Reason Text in Check Acceptance Responses	Not supported in Visa Europe				Y
Usage 4	Visa Airline Transactions				Y	Y
Usage 5	Visa Fee Collections/Funds Disbursements			Y	Y	Y
Usage 6b	VSS Funds Transfer Totals (0620)			Y	Y	Y

Table 41: Data field 48, supported uses (continued)

Field 48, supported uses						
Usage	Name	Comment	DMSA	SMS ATM	SMS POS	V.I.P.
Usage 7a	SMS ATM - Adjustments, Chargebacks and Representments SMS POS - Visa Chargebacks / Representments, and Accepted Status advices for Chargebacks / Chargeback Reversals, and Representments			Y	Y	Y
Usage 7b	Returned Visa Chargebacks/Representments (CRS)				Y	Y
Usage 8a	Visa Copy Request (CRS), Accepted Copy Request Status Advices, Non-CRS Copy Request Processing	Not supported in Visa Europe				Y
Usage 8b	Returned Visa Copy Requests (CRS)	Not supported in Visa Europe				Y
Usage 8c	VisaNet Copy Request and Fulfillment Service (VCRFS), Request for Copy (CRS/Non-CRS), Accepted Copy Request Status Advice	Not supported in Visa Europe				Y
Usage 8d	VisaNet Copy Request and Fulfillment Service (VCRFS), Returned Visa Copy Requests (CRS)	Not supported in Visa Europe				Y
Usage 9a	Text Messages		Y	Y	Y	Y
Usage 9b	Text Message for Stop Recurring Payment	Not supported in Visa Europe				Y
Usage 12	Acquirer-Supplied Merchandise or Transaction Description Information				Y	Y
Usage 14	Dynamic Key Exchange Working Key Check Value			Y	Y	Y
Usage 15	Billing/Reporting/Other Data for Visa Use	Not supported in Visa Europe				Y
Usage 16	Reserved for Visa					

Table 41: Data field 48, supported uses (continued)

Field 48, supported uses						
Usage	Name	Comment	DMSA	SMS ATM	SMS POS	V.I.P.
Usage 17	Reserved for Visa					
Usage 18	Reserved for Visa					
Usage 24	VisaNet Copy Request and Fulfillment Service (VCRFS), Non-fulfillment Message	Not supported in Visa Europe				Y
Usage 25	Reserved for Visa					
Usage 26	MasterCard Corporate Fleet Card Data	Not supported in Visa Europe US only				Y
Usage 27	Commercial Card Type Request		Y		Y	Y
Usage 29	Reserved for Visa					
Usage 31	FRS-Supplied Error and Warning Data			Y	Y	Y
Usage 32	Integrated EBT Food and Consumer Service ID	Not supported in Visa Europe US only				Y
Usage 33	Integrated EBT Voucher Serial Number and Food and Consumer Service ID	Not supported in Visa Europe US only				Y
Usage 35	POS Check Service	Not supported in Visa Europe				Y
Usage 36	Purchasing Card Data		Y		Y	Y
Usage 37	Original Credit Transaction (OCT)		Y		Y	Y
Usage 38	Additional Data for mVisa OCTs	Not supported in Visa Europe				Y

Authorization Gateway transactions - American Express: If the American Express Extended Payment Indicator is present in the Visa request message, VEAS transfers the six-position value to American Express data field 43 in the American Express request message. American Express does not return data field 43 in response messages.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard: For response messages, MasterCard uses DE 48 data to build Visa data field 44 after MasterCard transfers any existing DE 44 data to data field 48.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.38.3 Usage

Refer to specific usage descriptions for this data field.

5.38.4 Field edits

Refer to specific usage descriptions for this data field.

5.38.5 Reject codes

Refer to specific usage descriptions for this data field.

5.39 Data field 48, Usage 1b - Error Codes in 0310/0312 Responses and 0322 Advices

5.39.1 Attributes

variable length

1 byte, binary +

4 N, 4-bit BCD (unsigned packed); maximum 3 bytes

5.39.2 Description

Data field 48, Usage 1b, describes the first error that the VIC found in a 0300 or 0302 file maintenance request message. It occurs when the field 39 response code in a 0310 or 0312 response is 06 (error). The field has one subfield following the length subfield.

Positions:	
0	1-4
length	error code
Byte 1	Bytes 2-3

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-4, error code: These positions comprise a 4-digit code indicating the specific error in a 0300 or 0302 request, or 0110 authorization response message. For possible error codes, see the *File maintenance error codes* appendix.

5.39.3 Usage

Field 48, Usage 1b is always present in a 0310 or 0312 response messages (including Auto-CDB responses) and 0322 advices generated by the VIC file management function.

5.39.4 Field edits

Data field 48, Usage 1b has no edits.

5.39.5 Reject codes

Data field 48, Usage 1b has no reject codes.

5.40 Data field 48, Usage 2 - Unformatted Text in Authorization/Reversal

5.40.1 Attributes

variable length

1 byte, binary +

up to 255 ANS; maximum 256 bytes

5.40.2 Description

Data field 48, Usage 2 can be used by endpoints to send and receive comments. This field has two subfields following the length subfield.

Positions:		
0	1	2-255
length	Field identifier: *	Unformatted text
Byte 1	Byte 2	Bytes 3-256

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1, Field identifier: This is a 1-position code of (*), asterisk, which indicates that this field contains unformatted, user-determined text for the destination Acquirer or Issuer.

Positions 2-255, Unformatted text: In authorization or reversal request messages, the input consists of Acquirer comments for the Issuer. In authorization or reversal request response messages, the input consists of Issuer comments for the Acquirer.

Note STIP ignores text comments when making authorization decisions.

5.40.3 Usage

This usage applies to 0100/0110 and 0400/0410 messages only.

Endpoints can optionally send this usage in POS and ATM messages. VEAS passes the text value in this field from the sender to the receiver.

Note Visa recommends not using the percentage sign (%) anywhere in the text: there are conditions when the VIC truncates text following this character.

For responses, the Issuer can optionally include new text in this field.

MCC 6012 - additional authorization data (domestic transactions in the Europe region):

Authorization messages for MCC 6012 (Financial Institutions - Merchandise and Services) are populated with additional information which is required for all original transactions including point-of-sale, account funding, and debt repayments made with debit cards.

This additional information relates to the recipient to whom the funds will be transferred, and is retained for a minimum of two years from the date the transaction was requested.

The additional data in original 0100 and 0200 transactions is not required in subsequent reversals or chargeback transactions.

To include this information, the following convention is applied to positions 2-255.

MCC 6012 - positions 2-255					
Identifier: FIP	Date of birth	PAN or account number	Partial postal code	Family name	Unformatted text
Bytes 3-5	Bytes 6-13	Bytes 14-23	Bytes 24-29	Bytes 30-35	Bytes 36-256

- **Bytes 3-5, Identifier:** FIP (Financial Institution Payment). Indicates the inclusion of additional data in fixed length format.
- **Bytes 6-13, Date of birth:** The date of birth of the primary recipient. Entered as YYYYMMDD (year month day).
- **Bytes 14-23, PAN or account number:** Recipient's masked PAN or account number:
 - Card to card payments: first 6 and last 4 characters of recipient PAN (no spaces).
 - Card to non-card payments: up to 10 characters of recipient account number details. If the account number is under 10 characters, the remaining field locations are populated with an asterisk (*).
- **Bytes 24-29, Partial postal code:** Partial postal code of the primary recipient account. Comprises the first part of the postal code (district) which Acquirers are required to populate. For example, in the UK post code KA27 8AA this would be KA27 only. If the first part of the post code is only 2 characters, the remaining field locations must be left blank.
- **Bytes 30-35, Family name:** Family name of the primary recipient. Only alphabetic characters can be used. If the surname is shorter than 6 characters, the remaining field locations must be populated with an asterisk (*).
- **Bytes 36-256, Unformatted text:** Unformatted text for comments. In authorization or reversal requests, the input holds Acquirer comments for the Issuer. In authorization or reversal request responses, the input contains comments for the Acquirer.

Visa Token Service: This field is used in 0620 Issuer token notification advice messages for message reason code 3715 (Replenishment confirmation of limited use keys) to supply new key data.

To include this data, the following is entered in positions 2-255.

YhhhhCC

For the first 0620 for a token transaction.

YhhhhCCYhhhhCC

Where the first set of YhhhhCC is the account parameter index for the new limited use key (LUK) that is being replenished on the device; and the second set of YhhhhCC is for the previous LUK on the device.

Key

Y = Year, least significant digit. For example, for 2015, Y=5

hhh = Number of hours from midnight, January 1, of the current year (for example, the first hour of January 1 = 0001; the maximum value is 8784)

CC = LUK count in the hour (00-99)

This field is also included in 0302 token maintenance file messages, and 0620 request messages for reason codes 3701, 3702, 3703, 3712, 3713 and 3714, to convey the reason for the update.

STIP and switch advices: This field is included in 0120 authorization advices and 0420 reversal advices if present in corresponding 0100 original and 0400 reversals.

Authorization Gateway transactions - MasterCard: When MasterCard declines certain transactions such as Fleet Card request messages, it can include additional codes for further explanation. VEAS uses Visa field 48 for these explanatory codes.

For example, if MasterCard declines a Fleet request (DE 39 = 12), Visa field 48 can contain 01 (incorrect ID number), 02 (incorrect driver number), or 03 (incorrect vehicle number). If MasterCard declines an e-commerce/UCAF request (DE 39 =30), Visa field 48 will contain code 61.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.40.4 Field edits

If this field is present, the length subfield value must not exceed 255. When this field is generated by an Acquirer or an Issuer, position 1 must be an asterisk (*).

5.40.5 Reject codes

Field 48, Usage 2 reject codes:

0061 = Invalid value in position 1

0063 = Invalid length

5.41 Data field 48, Usage 9a - Text Messages

5.41.1 Attributes

variable length

1 byte, binary +

up to 255 ANS, EBCDIC; maximum 256 bytes

5.41.2 Description

Data field 48, Usage 9a is used in 01xx and 04xx messages to convey unformatted general information. Two subfields are defined after the length subfield.

Positions:		
0	1	2-255
length	Field identifier: #	Unformatted text
Byte 1	Byte 2	Bytes 3-256

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1, Field identifier: This is a 1-position code of (#), hash/number, which indicates the type of information in this field. It also signifies that the content is passed to the destination centre.

Positions 2-255, Unformatted text: This subfield contains the information the sender wants to convey to the recipient. This may be a Member or the Visa Europe System.

5.41.3 Usage

Endpoints can optionally send this usage in POS and ATM messages. VEAS passes the text value in this field from the sender to the receiver.

For responses, the Issuer can optionally include new text in this field.

5.41.4 Field edits

If this field is present, the value in the length subfield must not exceed 255. The field identifier must be the number/hash sign (#).

5.41.5 Reject codes

Data field 48, Usage 9a reject codes are:

0061 = Invalid value or field missing

0063 = Invalid length

5.42 Data field 48, Usage 26 - MasterCard Corporate Fleet Card Data

5.42.1 Attributes

variable length

1 byte, binary +

up to 34 ANS, EDCDIC, maximum 35 bytes

5.42.2 Description

Data field 48, Usage 26 is used by Acquirers to include MasterCard Corporate Fleet Card data in 0100 Authorization Requests. There are two subfields after the length subfield.

Positions:		
0	1	2-34
length	Field identifier: \$	MasterCard Corporate Fleet Card data
Byte 1	Byte 2	Bytes 3-35

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1, Field identifier: This is a 1-position code of (\$), dollar, which indicates that the field contains MasterCard Corporate Fleet Card data.

Positions 2-34, MasterCard Corporate Fleet card data: A maximum of two subfields may be included, each preceded by a dollar sign (\$). For example:

length	Field identifier	MasterCard Corporate Fleet Card data		
		subfield 1		subfield 2
0	1	2-17	18	19-34
	\$	16-numeric maximum bank ID or driver number	\$	16-numeric maximum vehicle number
Byte 1	Byte 2	Bytes 3-35		

Positions 2-17, = subfield 1, contains a 16-numeric maximum bank ID or driver number.

Position 18, = separator.

Positions 19-34, = subfield 2, contains a 16-numeric maximum vehicle number.

Subfield 1 may be empty, in which case the second dollar sign immediately follows the first, that is, \$\$.

5.42.3 Usage

Usage 26 applies only to 0100 Authorization Requests destined for MasterCard. These requests are acquired by Visa and contain certain authorization data entered at the Point-of-Transaction, which is not necessary for other MasterCard Card products.

If MasterCard declines the transaction (reason code 12 in response DE 39/field 39), because of incorrect data, the incorrect data is identified in response message DE 44/field 48, Usage 2.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.42.4 Field edits

The data must be numeric and be must be preceded by a dollar sign (\$). If two subfields occur, only the first may be empty.

5.42.5 Reject codes

Field 48, Usage 26 reject codes:

0061 = Invalid value

5.43 Data field 48, Usage 27 - Commercial Card Type Request

5.43.1 Attributes

fixed length

1 byte, binary +

4-19 ANS; maximum 20 bytes

5.43.2 Description

Data field 48, Usage 27 is an indicator requesting the type of Visa commercial card being used at the point-of-transaction. In a response message, this field contains a value indicating whether the card is business, corporate, or purchasing. The field has two subfields after the length subfield.

Positions:		
0	1-3	4-19
length	Field identifier: !01	Commercial card type request/response
Byte 1	Byte 2-4	Bytes 5-20

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1-3, Field identifier: This is a 3-position code of **!01**, which indicates a request for the type of commercial card being used at the point-of-transaction. It is also present in authorization responses.

Position 4, Commercial card type request/response: Acquirers enter a value of **0** in authorization requests. In authorization responses for commercial cards, the zero is replaced with **B, R, S, L, or E** where:

B = Business card

R = Corporate card

S = Purchasing card

L = Card eligible for B2B settlement matching, clearing amount must be less than or equal to authorization amount

E = Card eligible for B2B settlement matching, clearing amount must equal authorization amount

5.43.3 Usage

This field is used by Merchants and Acquirers and is optional in 0100 authorization requests. VEAS does not pass it to the Issuer. If the card is a commercial card, VEAS replaces zero in position 4 with **B**, **R**, **S**, **L**, or **E** in the 0110 response. If the card is not a commercial card, VEAS returns the zero in position 4 from the authorization request.

Acquirers can send authorization requests and receive the valid commercial card type in the response; even when the transaction is declined.

This field usage cannot be used in full financial transactions or deferred clearing messages.

Business-to-Business (B2B) settlement matching (Visa Europe): B2B settlement matching is only available for card-not-present, key-entered purchase transactions made with Visa Europe Corporate or Purchasing cards that have been designated B2B accounts. The service is open to:

- Visa Europe issued, Visa Purchasing cards: domestic, Visa Europe, and International acquired transactions
- Visa Europe issued, Visa Corporate cards: domestic and Visa Europe acquired transactions

In such transactions, the Settlement Amount in the clearing transaction may be less than or equal to the Transaction Amount in the corresponding authorization message. The transactions must be associated with an eligible Merchant Category Code (MCC).

5.43.4 Field edits

There are no field edits for field 48, Usage 27.

Note Although there are no field edits for this usage, if the B2B value of **L** or **E** is received in a 0110 authorization response, Visa will apply a settlement match edit to the subsequent clearing transaction (draft data, TC 05 and TC 25). Transactions that fail the edit are returned.

5.43.5 Reject codes

There are no reject codes for field 48, Usage 27.

5.44 Data field 48, Usage 36 - Purchasing Card Data

5.44.1 Attributes

variable length

1 byte, binary +

up to 19 ANS; maximum 20 bytes

5.44.2 Description

Data field 48, Usage 36 is a supplemental data field used in requests from Acquirers participating in the Purchasing Card, Visa Fleet Service.

The required data is prompted from the Cardholder at keypad-equipped, point-of-transaction when the service enhancement indicator in the Card's magnetic stripe is 1 (Fleet) or 2 (Fleet/fuel-only restriction). The field has two subfields after the length subfield.

Positions:		
0	1-2	3-19
length	Field identifier: \$\$	Visa Fleet Service - enhanced authorization data
Byte 1	Bytes 2-3	Bytes 4-20

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1-3, Field identifier: This is a 2-position code of (\$\$), dollar signs, which indicates that this field contains driver or vehicle identification information for the Issuer.

Position 3-19, Visa Fleet Service - enhanced authorization data: This field must contain the driver or vehicle identification.

5.44.3 Usage

When Visa Cardholders are prompted at the point-of-sale to provide additional data, such as driver ID, vehicle ID, or odometer reading, the Acquirer must provide the data in this field.

Due to current point-of-sale keypad limitations, Issuers should use only numeric characters for driver or vehicle identification schemes. For example, 9\$\$4545454 would be the field's representation of driver ID 4545454.

Positions:		
0	1-2	3-9
length	Field identifier	Visa Fleet Service - enhanced authorization data
9	\$\$	4545454

This field applies only to Visa Fleet, 0100 Authorization Requests.

5.44.4 Field edits

If present, the data must be numeric and be preceded by a field identifier of **\$\$**. If only one dollar sign (\$) is included, VEAS will drop any additional data that might be present.

5.44.5 Reject codes

Field 48, Usage 36 reject codes:

0061 = Invalid value

5.45 Data field 48, Usage 37 - Original Credit Transaction (OCT)

5.45.1 Attributes

variable length

1 byte, binary +

up to 18 ANS, EBCDIC; maximum 19 bytes

5.45.2 Description

Data field 48, Usage 37 may be included in domestic, Visa Europe, and International money transfer and non-money transfer, enhanced original credit transactions. The field may include the results of watch list scoring; and/or velocity limit checking; and/or a sender's date of birth. The file comprises five subfields.

Positions:					
0	1-3	4-7	8-10	11	12-19
length	Field identifier: OCT	Reserved	Watch List Management (WLM) results code	OCT activity check results	Sender date of birth
Byte 1	Byte 2-4	Bytes 5-8	Bytes 9-11	Byte 12	Bytes 13-20
			Not supported in Visa Europe	Not supported in Visa Europe	

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Acquirers and originators that include the sender date of birth should populate this subfield with a value of binary 19.

Positions 1-3, Field identifier: This is a 3-position code of **(OCT)**.

Positions 4-7, Reserved: This field is not supported and is always set to spaces.

Positions 8-10, Watch List Management (WLM) results code: Acquirers and originators should populate this subfield with all spaces. When watch list scoring is successfully performed, Visa populates this subfield with a value from 000 (zeros) through 100.

Position 11, OCT activity check results: Acquirers and originators should populate this subfield with a space. This subfield is present only when velocity limit checking has been performed. When only watch list scoring has been performed, the subfield is dropped.

Positions 12-19, Sender date of birth: Optionally, contains the sender's date of birth in the format: MMDDYYYY.

5.45.3 Usage

Field 48, Usage 37 is only applicable to 0200 full financial messages sent by Acquirers and originators, and 0100 authorization requests and 0200 full financial requests received by recipient Issuers. The field should not be included in response messages, reversals, or any exception items.

Visa Europe Acquirers and originators can optionally send field 48, Usage 37 if they choose to include the sender's date of birth in a domestic, Visa Europe, or International enhanced OCT. Recipient Issuers that do not participate in Watch List Scoring or Velocity Limits may therefore receive field 48, Usage 37.

Recipient Issuers must be prepared to receive this field in any enhanced OCT initiated by a Visa Inc. originator.

5.45.4 Field edits

Data field 48, Usage 2 has no field edits.

5.45.5 Reject codes

Data field 48, Usage 2 has no reject codes.

5.46 Data field 49 - Currency Code, Transaction

5.46.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.46.2 Description

Data field 49 contains a code that identifies the currency of the following amount fields:

- Field 4 - Amount, Transaction
- Field 54 - Additional Amounts
- Field 61.1 - Other Amount, Transaction
- Field 95.1 - Actual Amount, Transaction

VEAS uses the 3-digit, ISO numeric currency code in field 49 to determine the number of decimal places in the above fields. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, and is not part of the currency code.

The code in this field must always reflect the currency in field 4. The currency in field 4 is not always the Transaction Currency. Transaction Amounts from Plus System and sub-licensee entities are in US dollars.

5.46.3 Usage

Field 49 is used in any message related to a Cardholder transaction that contains amount data fields, even when the amount is zero (as in a verification-only request).

This field is required in the following messages:

- 0100/0110 authorization request and response
- 0100/0110 balance inquiry and response
- 0120/0130 completion advice message and response
- 0400/0410 reversal request and response
- 0400/0410 partial reversal request and response
- 0400/0410/0420 preauthorization reversals, responses, and advices

If this field is not included in a response message, VEAS will reject the message with reject code 0315.

Currencies with 3 decimal places: For currencies with three decimal places, the last digit of the amount in fields 4, 28, 61.1, and 95.1, must be zero; that is, the amount must be rounded to two decimal places with a trailing zero.

Note This rounding maintains compatibility with DMSC clearing messages, which do not support amounts with 3 decimal places.

ATM and POS balance inquiries: This field is required even if field 4 is not present.

Multicurrency: The originator can use any code listed in the Country and currency code appendix. For multicurrency processing, the currency code and country code might not match.

Authorization Gateway transactions - MasterCard: The value in this field is handled differently in multicurrency and non-multicurrency transactions.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Commercial Card large-ticket transactions (Visa Inc. only): The currency code must be 840.

STIP and switch advices: Field 49 is present in 0120 or 0420 advices if it was in the request. It is not used in STIP/switch responses.

VSDC PIN change/unblock and PIN unblock reversal: A value of 70 or 72 in field 4 is removed and if present this field is forwarded. The POS and ATM 0430 reversal response does not include field 4 or 49.

5.46.4 Field edits

This code must be 840 (USD) if the message originator does not participate in multicurrency processing. Any other value must be one of the 3-digit, ISO numeric currency codes listed in the *Country and currency codes* appendix.

For ATM transactions only, the currency code must match the currency dispensed (field 4 - Amount, Transaction). For non-ATM transactions, the Acquirer may submit the authorization in US dollars (field 49 = 840).

5.46.5 Reject codes

Field 49 reject codes:

0037 = Invalid value

0315 = Field missing

5.47 Data field 51 - Currency Code, Cardholder Billing

5.47.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.47.2 Description

Data field 51 is a multicurrency field and contains the 3-digit, ISO numeric currency code (see *Country and currency codes* appendix) identifying the currency used by the Issuer to bill the Cardholder's account. The field also identifies the currency for the following amount fields:

- Field 6 - Amount, Cardholder Billing
- Field 61.2 - Other Amount, Cardholder Billing
- Field 61.3 - Other Amount, Replacement Billing

VEAS uses this code to determine the number of decimal places in fields 6, 61.2 and 61.3. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, and is not part of the currency code.

If this field is present, the following fields are also required:

- Field 6 - Amount, Cardholder Billing
- Field 10 - Conversion Rate, Cardholder Billing

5.47.3 Usage

Multicurrency: Acquirers do not provide this field. VEAS adds it and sends it to the Issuer. Except as noted, Issuers should not return this field in response messages.

Note Normally, this field is not required in response messages. However, the Issuer must return it for partial approvals when field 6 is included.

STIP and switch advices: Field 51 is present in 0120 or 0420 advices if it was in the request message. It is not present in advice responses.

5.47.4 Field edits

There are no field edits for data field 51.

5.47.5 Reject codes

There are no reject codes for data field 51.

5.48 Data field 52 - Personal Identification Number (PIN) Data

5.48.1 Attributes

fixed length

64 N, bit string; 8 bytes

5.48.2 Description

Data field 52 contains a PIN or password, encrypted and formatted as a block of 16 hexadecimal digits. A PIN or password is a number assigned to a Cardholder for unique identification at the point-of-transaction or ATM.

In an Acquirer-initiated request message, this field format must conform to the PIN block format code in field 53 - Security-Related Control Information.

In a request or advice message received by the Issuer, the format conforms to the PIN block format of the Issuer, as specified to Visa.

A Cardholder PIN or password is never logged, not even in an encrypted form.

The PIN Data Type subfield within field 53 indicates whether this field contains a PIN or a password.

5.48.3 Usage

Field 52 is required in 0100 request messages when the Cardholder enters a PIN at the point-of-transaction or ATM. It is always required in ATM cash disbursements and balance inquiries.

If the VIC successfully verifies the PIN, fields 52 and 53 are dropped from the request message before it is forwarded to the Issuer. Field 52 is not used in reversal request or advice messages, or in any response messages.

If this field is present, field 53 - Security-Related Control Information must also be present. Field 52 is never allowed when the Cardholder is not present; for example, for MOTO transactions.

Note VEAS forwards fields 52 and 53 to the Issuer if VEAS only translates (but does not verify) the PIN. If the PIN Verification Service (PVS) successfully verifies a PIN, then VEAS drops these fields from the message.

VSDC PIN change/unblock requests: This field and field 53 must be present with the current PIN information in PIN change and unblock request messages. Field 152 contains the new PIN for PIN change requests.

Authorization Gateway transactions - American Express: Visa supports the use of this field for online PIN verification in 0100 POS authorization requests destined for American Express.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note Visa does not authenticate the PIN; PIN authentication is managed by American Express.

Authorization Gateway transactions - MasterCard: Visa supports the use of this field in 0100 POS authorization requests destined for MasterCard. PIN support applies to MasterCard.

For more information, see *PIN Routing Service* and *Visa Shortest Online Path Service* in *Visa Europe Technical Service Descriptions*.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note Visa does not authenticate the PIN; PIN authentication is managed by MasterCard.

5.48.4 Field edits

Data field 52 is required if field 18 is 6011 (cash disbursement).

The VIC security module edits data field content during PIN translation and PIN verification. If there is an error (typically, an Acquirer key problem), the request message is not rejected; instead, the response code in data field 39 of the 0110 response is set to 81.

If this field is present in an advice, reversal or response, VEAS rejects the message with reject code 0752.

Visa Electron: This field must not be present if field 22 = 01 (manual entry).

5.48.5 Reject codes

Data field 52 reject codes:

0295 = Field missing

0592 = Field present when not allowed

0752 = Consistency error, field 52 not allowed on this transaction type

5.49 Data field 53 - Security-Related Control Information

5.49.1 Attributes

fixed length

16 N, 4-bit BCD (unsigned packed); 8 bytes

5.49.2 Description

Data field 53 provides data needed by the Issuer or the VIC security module to process PINs entered at the point-of-transaction. This is a fixed-length field with six subfields.

Positions:					
1-2	3-4	5-6	7-8	9-10	11-16
Field 53.1	Field 53.2	Field 53.3	Field 53.4	Field 53.5	Field 53.6
Security Format Code	PIN Encryption Algorithm Identifier	PIN Block Format Code	Zone Key Index	PIN Data Type	Reserved
				(not applicable)	(not applicable)
Byte 1	Byte 2	Byte 3	Byte 4	Byte 5	Bytes 6-8

Positions 1-2, Security Format Code: This code defines the security technique used. This subfield code must be 20 (zone encryption) for PIN-based POS or ATM transactions.

Positions 3-4, PIN Encryption Algorithm Identifier: This code defines the encryption technique used.

Positions 5-6, PIN Block Format Code: This code defines the field 52 format. In Acquirer-to-VIC request messages, it describes the Acquirer's PIN block format. In VIC-to-Issuer request messages, it describes the Issuer's PIN block format.

Positions 7-8, Zone Key Index: This value indicates the key used to encrypt the PIN. In Acquirer-to-VIC request messages, the index points to the Acquirer key used to encrypt the PIN block. In VIC-to-Issuer request messages, it points to the zone key the VIC used to encrypt the PIN block before it was forwarded.

Positions 9-10, PIN Data Type: Not applicable, reserved. Positions 9-10 are zero-filled if DMSA uses positions 11-16.

Positions 11-16, Visa reserved: This subfield is used by the DMSA switch.

Note Acquirers that want to submit double-length DES keys must contact Visa Europe Customer Support.

5.49.3 Usage

Field 53 is required in any message containing a PIN (field 52); otherwise, it is not used. The Acquirer must place zeros in positions 9-16. The Issuer receives values set by the VIC.

VEAS forwards field 52 and field 53 to the Issuer if VEAS only translates (but does not verify) the PIN. If the PIN Verification Service (PVS) successfully verifies a PIN, VEAS drops these data fields from the message.

VSDC PIN change/unblock requests: This field and field 52 must be present with the current PIN information in PIN change and unlock request messages. Field 152 contains the new PIN for PIN change request messages.

Authorization Gateway transactions - American Express: Visa supports this field for online PIN verification in 0100 POS authorization requests destined for American Express.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note PIN authentication is managed by American Express, not Visa.

Authorization Gateway transactions - MasterCard: Visa supports the use of this field in 0100 POS authorization requests destined for MasterCard.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Note Visa does not authenticate the PIN; PIN authentication is managed by MasterCard.

STIP and switch advices: If STIP authorizes a request with a PIN, data field 53 is omitted from the 0120 advice message.

5.49.4 Field edits

Field 53 is required if field 52 is present. Field 53 must contain the following subfield values:

Positions 1-2 must be 02 or 20

Positions 3-4 are not edited

Positions 5-6 must be 01, 02, 03, or 04

Positions 7-8 must be 01 or 02

Positions 9-16 must be zeros in outgoing requests

VisaNet, Plus, MasterCard and Cirrus: Positions 5-6 must be 01, 02, or 03.

Other edits: Visa will reject a message with reject code 0753 if:

- An original request is submitted with field 53 but there is no PIN data in field 52
- Field 53 is present in an advice, a reversal, or a response message

5.49.5 Reject codes

Data field 53 reject codes:

0088 = Invalid value

0384 = Field missing

0753 = Consistency error: invalid use of field 53

5.49.6 Valid values

The following table provides the valid values for data field 53.

Table 42: Data field 53, security control code

Field 53, security control code	
Code	Definition
Positions 1-2, Security Format Code	
02	Issuer Key - Plus ISO
20	Zone encryption
Positions 3-4, PIN Encryption Algorithm Identifier	
01	ANSI DES
Positions 5-6, PIN Block Format Code	
00	Not applicable
01	Format is based on the PIN, the PIN length, and selected rightmost digits of the account number; it is also based on the pad characters 0 and F - combined through an exclusive OR operation. Conforms to ISO Format 0
02	Format is based on the PIN, the PIN length, and a user-specified numeric pad character (Docutel)
03	Format is based on the PIN and the F pad character (Diebold-IBM)
04	PIN Block Format (Plus transactions) Note VEAS does not support PIN block format code 04.
Positions 7-8, PIN Zone Key Index	
00	Not applicable
01	Working key 1 is to be changed or used
02	Working key 2 is to be changed or used
Positions 9-10, PIN Data Type (not applicable)	
00	PIN is present in data field 52
01	Password is present in data field 52
Positions 11-16, reserved (must be zero-filled by the Acquirer)	

5.50 Data field 54 - Additional Amounts

5.50.1 Attributes

variable length

1 byte, binary +

20 ANS; 21 bytes total

or 40 ANS; 41 bytes total

or 60 ANS; 61 bytes total

or 80 ANS; 81 bytes total

or 100 ANS; 101 bytes total

or 120 ANS; 121 bytes total

maximum: 121 bytes

5.50.2 Description

Data field 54 contains account balance information for POS or ATM balance inquiries, or ATM cash disbursements. Acquirers can display balances at the terminal, print them on the receipt, or both.

Field 54 is used in several transaction types including balance inquiries, prepaid authorizations, and partial authorizations, each requiring one or more unique codes in this field. See *Valid values*.

Field 54 comprises sets of account balance information. A set is 20 bytes long, not including the length subfield.

Positions:					
0	1-2	3-4	5-7	8	9-20
	Field 54.1	Field 54.2	Field 54.3	Field 54.4	Field 54.5
length	Account type	Amount type	Currency code	Amount, sign	Amount
Byte 1	Bytes 2-3	Bytes 4-5	Bytes 6-8	Byte 9	Bytes 10-21

Position 0, length: A 1-byte subfield that contains the number of bytes in the field, following the length subfield.

Positions 1-2, Account type: 2-digit code, identifies the account type affected by the balance inquiry. See *Valid values*.

Positions 3-4, Amount type: 2-digit code, describes the use of the amount indicated in positions 9-20. See *Valid values*.

Positions 5-7, Currency code: 3-digit code, indicates the currency used in positions 9-20. See *Country and currency codes* appendix.

For balance inquiries or returns, if an Issuer sends spaces or zeros in this subfield in the response message, Visa will assume the value of field 51 - Currency Code, Cardholder Billing, if present.

Position 8, Amount, sign: 1-digit code, defines the value of the amount as either positive or negative, where:

C = Positive (credit) amount

D = Negative (debit) amount

Positions 9-20, Amount: This 12-character amount is right-justified and contains leading zeros. The amount also includes an implied decimal relative to the currency code specified in positions 5-7.

Currency processing for ATM balance inquiry: The Issuer or financial institution responding to an ATM balance inquiry can provide either one or two balance information sets. The following table describes how ATM balances are populated in field 54. This structured format does not apply to the POS balance inquiry and POS balance return (refer to subsequent subsection).

If the field in the Issuer response contains:		Then the field in the response contains - along with account type, amount type, currency code, and positive/negative amount code:			
Number of balances supplied by Issuer	Currency conversion required?	Set 1, positions 1-20 (54A)	Set 2, positions 21-40 (54B)	Set 3, positions 41-60 (54C)	Set 4, positions 61-80 (54D)
One	No	Balance A amount in Cardholder Billing Currency	Not returned	Not returned	Not returned
One	Yes	Balance A amount in Cardholder Billing Currency	Zero-filled	Balance A amount in Acquirer Transaction Currency	Not returned
Two	No	Balance A amount in Cardholder Billing Currency	Balance B amount in Cardholder Billing Currency	Not returned	Not returned

If the field in the Issuer response contains:		Then the field in the response contains - along with account type, amount type, currency code, and positive/negative amount code:			
Number of balances supplied by Issuer	Currency conversion required?	Set 1, positions 1-20 (54A)	Set 2, positions 21-40 (54B)	Set 3, positions 41-60 (54C)	Set 4, positions 61-80 (54D)
Two	Yes	Balance A amount in Cardholder Billing Currency	Balance B amount in Cardholder Billing Currency	Balance A amount in Acquirer Transaction Currency	Balance B amount in Acquirer Transaction Currency

Currency processing for POS balance inquiry and POS balance return: The following table describes how POS balance inquiries and POS balance returns are populated in field 54.

If the field in the Issuer response contains:		Then the field in the response contains - along with account type, amount type, currency code, and positive/negative amount code:	
Number of balances supplied by Issuer	Currency conversion required?	Subfield n (no restriction on exact subfield as long as there are no preceding blank subfields).	Subfield n (no restriction on exact subfield as long as there are no preceding blank subfields).
One	Does not matter	Issuer provides balance A amount in Cardholder Billing Currency. VEAS ensures Acquirer receives balance A amount in Transaction Currency.	Not populated with balance return information.
Two	Does not matter	Issuer provides balance A amount in Cardholder Billing Currency. VEAS ensures Acquirer receives balance A amount in Transaction Currency.	Issuer provides balance B amount in Cardholder Billing Currency. VEAS ensures Acquirer receives balance B amount in Transaction Currency.

Multicurrency: Visa converts Cardholder Billing Currency amounts provided by the Issuer or customer financial institution to their appropriate Transaction Currency amounts before the response message is forwarded to the Acquirer or service provider.

- For ATM balance inquiry and ATM withdrawal with balance return
- When currency conversion is required (because the Transaction Currency and Cardholder Billing Currency are different), the response message that Visa Europe forwards to the Acquirer contains balances expressed in both currencies.
- For POS balance inquiry and POS balance return

- The Acquirer receives balances expressed in Transaction Currency, irrespective of whether the Transaction Currency is the same as the Issuer-provided currency code.

Overflow amount: If the field 54 converted amount in Transaction Currency overflows 12-character Amount field in converted Set, then the converted amount will be shown as 999999999999.

5.50.3 Usage

This field is used in approved ATM or POS balance inquiries. POS balance inquiries can be standalone (balance inquiry) or part of a purchase Authorization Request (balance return).

Acquirers submitting request messages containing an account type of 10 or 20 will receive the value 40 from Issuers in countries that do not support account selection.

- Account type coding: If the Issuer provides two amounts in a balance inquiry or card transaction response message, they must have the same account type.
- If the account type (field 3, positions 3-4) in a request message is 00, the account type for the responses message may be 00 or it can be changed to the proper code for the amount being provided. The account type subfield code of every data set in this field must be the account type code in field 3 of the response message.
- If the account type in a request message is specific (not 00), that code must be used in the response message both in field 3 and in all field 54 data sets.

For balance inquiries, if only one balance is included, it is recommended that it be the current account ledger balance. For Credit Card accounts, the current account ledger balance refers to the amount of credit remaining to the customer.

Because Issuers can return negative balances, Acquirers must be able to receive positive or negative balances.

VEAS drops this field from the Issuer's response message if the field 39 response code indicates a lost or stolen Card (response code 41 or 43) or requests that the Card be picked up (04 or 07).

CPS/ATM: Field 54 is used in approved ATM balance inquiry and cash disbursement response messages.

VSDC transactions: Field 54 is used in balance inquiry response messages.

STIP and switch advices: Field 54 does not apply to STIP advice messages.

Prepaid transactions: This field is optional in all response messages for all activation and load transactions. For valid values in prepaid transactions, refer to the *Valid values* section.

For more information about the field content of prepaid transactions, refer to field 3 and 4 field descriptions.

Partial authorization: This field contains original amounts in 0110 responses. When an Issuer receives a 0100 message that contains the purchase amount in field 4 and a value of 1 in field 60.10, position 12, the Issuer may process the request message and respond with an approved partial amount (indicated by a response code of 10 in field 39).

Field 54 always contains the field 4 original amount from the request message and field 49 currency code. If the original Transaction Amount is not present in field 54 for partial approval, VEAS will insert the original amount in field 54 before forwarding the response to the Acquirer.

Issuers return the approved partial amount in field 6 in the Cardholder's Billing Currency (data field 51).

For applicable field 54 edits, refer to the Field edits section. Also see related edits in the descriptions for fields 4, 6, and 39.

Acquirers that need to reverse a partial approval transaction must send a 0400 reversal message with the partial approval amount and not the original amount from the 0100 request message.

For field 54 valid values in Partial Authorizations, refer to the *Valid values* section.

Using multiple sets: Up to six field 54 sets can be present in a single transaction. When an Issuer populates a set for a POS transaction, the first available set must be used; otherwise, the transaction is rejected back to the Issuer. Rejected transactions can then be authorized under Issuer-specified STIP processing rules.

There is no guaranteed order of field 54 sets in POS response messages. When an Acquirer receives a field 54 set in a POS transaction, the account type, amount type, and currency code subfields must be interrogated to determine the use of the set.

ATM access fee data: For Issuers that choose to receive this field, VEAS will populate it with an amount set containing access fee data from field 28, in the Billing Currency of the Cardholder.

Issuers will receive field 54 in the following Visa and Plus ATM domestic and international messages:

- 0100 authorizations and 0120 authorization advice messages
- 0400 and 0420 full reversals
- 0420 ATM partial reversals

Note Acquirers will not receive this field 54 amount set in any message.

Authorization Gateway transactions - American Express: If the response from American Express contains balance return information, Visa will forward it to the Acquirer, provided the Acquirer is set up to receive balance return information in this field.

More than one American Express field can map to data field 54. If an original amount and an available balance are included in the Issuer response, Visa will build a data field 54 set for each.

For more information about data field mapping between Visa and America Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - Discover: If the response from Discover contains balance information in this field, Visa will forward the information to the Acquirer, provided the Acquirer has elected to receive it.

This field is also forwarded to the Acquirer in 0110 Partial Authorization response messages from Discover. In this instance, the field contains the original amount from the Authorization Request, along with an account type of 57. Field 4 contains the partial approval amount.

Multiple occurrences, or sets, of field 54 data may be present in a single transaction. For information on how to interpret them, see *Using multiple sets* earlier in this field description.

Authorization Gateway transactions - MasterCard balance information: If the response message from MasterCard contains balance return information, Visa will forward it to the Acquirer, provided the Acquirer is set up to receive balance return information in this data field. Acquirers in the US region must support field 54 for all MasterCard transactions.

More than one occurrence, or set, of field 54 data may be present in a response message from MasterCard. Hence, Acquirers must be prepared to support multiple sets. For information on how to interpret them, see *Using multiple sets* earlier in this field description.

Note Acquirers that are not set up to receive balance return information are not compliant with the MasterCard mandate for this data field.

MasterCard transactions processed through the Authorization Gateway (that is, credit POS and signature debit transactions) may contain balance information for approved or declined partial authorizations.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard healthcare requests: In 0100 request messages destined for MasterCard, positions 3-4 of this field may contain 4S (healthcare). In addition to 4S, the amount type of 4U (Prescription/Rx only) will be available for use in real-time substantiation transactions. The amount in 4S can include: an OTC amount only; or OTC amount Plus the amount contained within 4U. The amount in 4U must be equal to or less than the total amount in 4S.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Account Funding Transaction (AFT) foreign exchange fee: Visa supports an amount type for field 54 to carry optional AFT foreign exchange fees in 0100 authorization requests and 0400 reversals.

When field 54 is present in an AFT request message, Acquirers and originators include its value in field 4. If the Issuer has chosen not to receive field 54 in AFTs, the Issuer will be unable to determine what portion of field 4 is for an AFT foreign exchange fee.

Issuers should not return field 54 in AFT 0110 authorization responses or 0410 reversal responses.

If field 54 is present in the request message and the Currency code subfield is not the same value as in field 49, VEAS will decline the request message with a value of 12 (invalid transaction) in field 39.

Surcharge amounts in US POS transactions: For Issuers that receive POS surcharge information in requests (from International Airline Program (IAP) Merchants with a Visa Europe Acquirer only), VEAS calculates the surcharge amount in the Cardholder's billing currency and includes it in this field. This processing applies to authorizations, completion advices, reversals (including partial reversals), and STIP advices.

Manual cash disbursement: For Issuers that choose to receive access fee information, VEAS calculates the access fee amount in the Cardholder's Billing Currency and includes the calculated amount in field 54. Field 54 is included in the following manual cash disbursement messages:

- 0100 Authorization Requests and 0120 STIP advices
- 0400 reversals and 0420 STIP advices

5.50.4 Field edits

The values for a given service or capability must reflect those specified in the applicable table in the *Valid values* section. Specific edits are described below.

Field 54 is required in all responses to approved 0110 balance inquiries. The length subfield value must be 20, 40, 60, 80, 100, or 120. It should not be present when a balance inquiry is declined, but its presence does not cause a reject.

In response messages, every account type code in this field must match field 3 positions 3-4.

The values in the account type and amount type subfields must be one from the tables in the *Valid values* section.

The value in the Currency code subfield must be one listed in the *Country and currency codes* appendix.

The amount sign must be C or D.

ATM balance inquiries: If the Issuer supplies only one set (Set A), then the Acquirer will receive only two sets, not four (only one set if the currencies are equal). VEAS does not zero-fill sets.

Partial authorization: The following edits apply to 0110 partial authorization response messages (field 39 = 10):

- If field 54 does not include a set containing the original Transaction Amount (amount type = 57), VEAS will reject the response message back to the Issuer with reject code 0150 (invalid value).
- If field 54 is not present, VEAS will reject the response message back to the Issuer with reject code 0250 (field missing).

If a response message is rejected for either of these reasons, STIP will accept or decline the total Transaction Amount based on Issuer-specified parameters.

If the Acquirer does not elect to receive POS balance returns, neither data field 54 balances nor original Transaction Amounts will be returned to the Acquirer. VEAS will drop these amounts from the response message.

Also, see *Partial authorization* in the *Field edits* subsections of the following field descriptions: 4, 6, and 39.

Empty set between populated sets: If an empty field 54 set exists between two populated sets, VEAS will reject the transaction back to the Issuer with reject code 0150.

Account Funding Transaction (AFT) foreign exchange fee: If this field is present in an original request message and the value in the Amount subfield is not correctly formatted, the message will be rejected with reject code 0150.

5.50.5 Reject codes

Data field 54 reject codes:

0150 = Invalid value

0250 = Field is missing

0517 = Value for account type does not match value in field 3 account type. For prepaid transactions only, the value for account type is not consistent with field 3 transaction type.

0518 = Incorrect field usage (Member is not certified)

5.50.6 Valid values

The following tables show the codes for a range of transactions.

Table 43: Data field 54, ATM/POS balance inquiry and POS balance return

Field 54, ATM/POS balance inquiry and POS balance return		
Position	Field name	Value
1-2	Account Type	00 = Not applicable or not specified 10 = Savings account 20 = Checking/current account 30 = Credit card account 40 = Universal account
3-4	Amount Type	01 = Deposit accounts: current ledger (posted) balance 01 = Credit card accounts: credit amount remaining for Cardholder (open to buy) 02 = Deposit accounts: current available balance (typically, ledger balance less outstanding authorizations. Some depository institutions also include pending deposits and the credit or overdraft line associated with the account) 02 = Credit card accounts: Cardholder's credit limit. 43 = Amount, Issuer-assessed surcharge (Turkey domestic) 56 = Member-provided fee

Table 44: Data field 54, prepaid transaction

Field 54, prepaid transaction		
Position	Field name	Value
1-2	Account Type	28 = Prepaid load transaction 72 = Prepaid activation transaction
3-4	Amount Type	00 = Only valid code for payment transactions
5-7	Currency Code	Currency code of the transaction
8	Amount, Sign	C = Positive balance
9-20	Amount	Card balance

Table 45: Data field 54, partial authorization

Field 54, partial authorization		
Position	Field name	Value
1-2	Account Type	00 = Not applicable or not specified
3-4	Amount Type	57 = Original amount
5-7	Currency Code	Currency code of the transaction from field 49 of the request message
8	Amount, Sign	C = Positive balance
9-20	Amount	Original Transaction Amount in the Transaction Currency from field 4 of the request message

Table 46: Data field 54, ATM access fee

Field 54, ATM access fee		
Position	Field name	Value
1-2	Account type	00 = Not applicable
3-4	Amount type	42 = Amount surcharge
5-7	Currency code	Currency code for the Billing Currency of the Cardholder
8	Amount, sign	D = Negative amount, debit Cardholder account C = Positive amount, credit Cardholder account (for example, reversal)
9-20	Amount	Access fee amount. The amount includes an implied decimal relative to the currency code specified in positions 5-7 Right-justified leading zeros (0).

Table 47: Data field 54, AFT foreign exchange fee

Field 54, AFT foreign exchange fee		
Position	Field name	Value
1-2	Account Type	00 = Not applicable or not specified
3-4	Amount Type	95 = Visa Money Transfer (VMT)
5-7	Currency Code	Currency code value as in field 49
8	Amount, Sign	D = Debit Cardholder account
9-20	Amount	Optional AFT foreign exchange fee. This subfield must be right-justified, with leading zeros, and include an implied decimal relative to the currency code specified in field 49

Table 48: Data field 54, POS surcharge

Field 54, POS surcharge		
Position	Field name	Value
1-2	Account Type	Can contain any current valid value
3-4	Amount Type	42 = Amount surcharge
5-7	Currency Code	Currency code for the Billing Currency of the Cardholder
8	Amount Sign	D = Debit Cardholder account
9-20	Amount	Surcharge amount in the Cardholder's billing currency

Table 49: Data field 54, total cumulative authorized amount

Position	Field name	Value
1-2	Account Type	Can contain any current valid value
3-4	Amount Type	43 = Total cumulative amount
5-7	Currency Code	Currency code value as in field 49

Table 49: Data field 54, total cumulative authorized amount (continued)

Position	Field name	Value
8	Amount Sign	C = Positive balance D = Negative balance
9-20	Amount	Total cumulative authorized amount for a series of incremental authorization transactions

Note If Amount Type = 43 is submitted in field 54 in a request message for a transaction type other than incremental, VEAS will remove field 54 before processing the request and forwarding it to the Issuer and the response to the Acquirer.

5.51 Data field 55 - Integrated Circuit Card (ICC)-Related Data

5.51.1 Attributes

variable length

1 byte, binary +

up to 255 bytes, variable by usage; maximum 256 bytes

5.51.2 Description

Data field 55 contains Integrated Circuit Card (ICC)-related data that is transmitted from the ICC to the card Issuer and from the card Issuer to the ICC. The format of the field is a special form of a composite data element that uses three subfields after the length subfield.

5.51.3 Usage

Data field 55 usages and formats are described in the field descriptions:

- Usage 1 - VSDC Chip Data
- Usage 2 - Chip Card Data

5.51.4 Field edits

Field edits vary depending on the usage and the tag.

5.51.5 Reject codes

The reject codes vary depending on the usage and the tag.

5.52 Data field 55, Usage 1 - VSDC Chip Data

5.52.1 Attributes

variable length

1 byte, binary +

up to 255 bytes (510 hex digits), variable by usage; maximum 256 bytes

5.52.2 Description

Data field 55, Usage 1 is carried in VSDC and contactless magnetic stripe transactions and supports ICC data in TLV format. Depending on the tag, some of the data elements are used for processing the transaction and other data elements contain Issuer proprietary information.

Data elements that are used by the Visa System have a corresponding data field in the third bitmap.

Tags for data elements that contain Issuer proprietary information cannot be mapped into the third bitmap and are handled by the Visa System as supplemental data that can be included in the message depending on Member options.

Acquirers must use field 55. Issuers that use the third bitmap can also use field 55 for supplemental data to send and receive Issuer proprietary information.

Non-VSDC full data Acquirers and Issuers that want to support chip data in contactless transactions must use field 55.

Acquirers and Issuers that use field 55 to exchange chip data should be aware that the usage rules for the equivalent third bitmap fields also apply to the TLV data elements in field 55. That is, if field 55 is being used to transport the VSDC data, the equivalent of all mandatory third bitmap fields must be in field 55.

Positions:					
0	1	2-3	4-255		
length	dataset ID	dataset length	chip card TLV data elements		
			Tag	Length	Value
			TLV ₁		TLV _N
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256		

Position 0, length: A 1-byte binary subfield that contains the number of bytes in the field after the length subfield.

Position 1, dataset ID: A 1-byte binary identifier given to each dataset. The identifier is hexadecimal **01**.

Positions 2-3, dataset length: A 2-byte binary subfield that contains the total length of all the TLV elements that follow.

Positions 4-255, chip card TLV data elements: This is a 252-maximum byte (504 hexadecimal digits) subfield that contains chip data elements in TLV format:

- Tag
Can be one or two bytes: the number of bytes used for the tag is determined by the last five bits (bits 4-8) of the first byte of the tag position. If these five bits are all set to 1, the next byte is part of the tag. If all five bits are not set to 1, the tag is only 1 byte long.
- Length
Can be one or two bytes: the number of bytes used to specify the length is determined by the first bit of the first byte of the length position. If the first bit of the length position is zero (0), the length is carried in the next seven bits of the first byte and the length position is only one byte long. The length of the data element is in the range 1-127.
If the first bit of the length position is 1, the next seven bits contain the number of subsequent bytes used for the length. Data element length is in the range 1-255.
- Value
This is the actual chip card data in hexadecimal format.

The following tables show the tags that are recognised by the Visa Europe System and can be mapped into third bitmap fields. For more information, refer to the equivalent third bitmap field descriptions.

Table 50: Data field 55 tags, and third bitmap field mapping - summary (field order)

Field 55 tags / third bitmap field mapping - summary (field order)			
Tag	value	Field	name
9F33	Terminal Capabilities	130	Terminal Capability Profile
95	Terminal Verification Results	131	Terminal Verification Results (TVR)
9F37	Unpredictable Number	132	Unpredictable Number
9F1E	<reserved for future use>	133	Terminal Serial Number
9F10	Issuer Application Data	134	Visa Discretionary Data, or and 135 Issuer Discretionary Data
9F26	Application Cryptogram	136	Cryptogram
9F36	Application Transaction Counter	137	Application Transaction Counter
82	Application Interchange Profile	138	Application Interchange Profile

Table 50: Data field 55 tags, and third bitmap field mapping - summary (field order) (continued)

Field 55 tags / third bitmap field mapping - summary (field order)			
Tag	value	Field	name
91	Issuer Authentication Data	139 140	ARPC Response Cryptogram and Code, or Issuer Authentication Data
71	Issuer Script Template 1	142	Issuer Script
72	Issuer Script Template 2	142	Issuer Script
9F5B	Issuer Script Results	143	Issuer Script Results
9C	Transaction Type	144	Cryptogram Transaction Type
9F1A	Terminal Country Code	145	Terminal Country Code
9A	Transaction Date	146	Terminal Transaction Date
9F02	Amount, Authorized	147	Cryptogram Amount
5F2A	Transaction Currency Code	148	Cryptogram Currency Code
9F03	Amount, Other	149	Cryptogram Cashback Amount
C0	Secondary PIN Block	152	Secondary PIN Block
Supplemental data			There are no equivalent data fields defined in the third bitmap for these tags
9F34	Cardholder Verification Method Results		Important Visa Europe Acquirers must include this tag in all chip-read transactions. It should not be included in contactless read transactions. Issuers must be prepared to receive it. Third bitmap Issuers are recommended to move to field 55 to make use of this data.
9F6E	Form Factor Indicator		
9F7C	Customer Exclusive Data		

Table 51: Data field 55 tags, and third bitmap field mapping - detail (tag order)

Field 55 tags / third bitmap field mapping - detail (tag order)					
Tag	value	length	Field	name	description
71	Issuer Script Template 1	variable	142	Issuer Script	<p>Originates from the Issuer - contains any Issuer script commands the Issuer is sending to the Card in the response to be applied to the Card before the final GENERATE AC command.</p> <p>Acquirers and devices must support both tag 71 and tag 72.</p> <p>Issuers can send either tag 71 or tag 72 but not both.</p>
72	Issuer Script Template 2	variable	142	Issuer Script	<p>Originates from the Issuer - contains any Issuer script commands the Issuer is sending to the Card in the response to be applied to the Card after the final GENERATE AC command.</p> <p>Issuers send either tag 71 or tag 72 but not both.</p>
82	Application Interchange Profile	fixed 2 bytes	138	Application Interchange Profile	Originates from the Card - personalised on the Card. Provides a series of indicators that reflect the specific functions supported by the Chip Card account.
91	Issuer Authentication Data				<p>Originates from the Issuer or VEAS for Issuers participating in the VisaNet Issuer Authentication Service.</p> <p>Contains the Issuer Authentication Data sent by the Issuer to the Card in the authorization response and used by the Card to perform Issuer authentication.</p>
		fixed 10 bytes	139	ARPC Response Cryptogram and Code, or	Equivalent to field 139 for third bitmap Issuers. Field 139 is not applicable to expanded third bitmap Acquirers.
		variable	140	Issuer Authentication Data	Equivalent to field 140 for expanded third bitmap Acquirers.

Table 51: Data field 55 tags, and third bitmap field mapping - detail (tag order) (continued)

Field 55 tags / third bitmap field mapping - detail (tag order)					
Tag	value	length	Field	name	description
95	Terminal Verification Results	5 bytes	131	Terminal Verification Results (TVR)	Originates from the device – generated during Card/device transaction processing. Contains the results of risk management performed by the device.
9A	Transaction Date	3 bytes	146	Terminal Transaction Date	Originates from the device contains the local date on which the transaction was authorized.
9C	Transaction Type	1 byte	144	Cryptogram Transaction Type	Originates from the device indicates the type of financial transaction as represented by the first two digits of the processing code (field 3).
C0	Secondary PIN Block	8 bytes	152	Secondary PIN Block	For Acquirers and Issuers participating in the PIN Management Service. Contains a new PIN to replace an existing PIN. It is encrypted and formatted as a block of sixteen hexadecimal digits.
5F2A	Transaction Currency Code	2 bytes	148	Cryptogram Currency Code	Originates from the device - contains the currency code used for the transaction.
9F02	Amount, Authorized	6 bytes	147	Cryptogram Amount	Originates from the device - contains the amount of the transaction (cryptogram amount) used by the Card to generate the cryptogram.
9F03	Amount, Other	6 bytes	149	Cryptogram Cashback Amount	Originates from the device – contains the cash back amount used by the Chip when calculating the cryptogram. Only applicable on cash back transactions. If the transaction is not cash back, field should not be present or zero filled.

Table 51: Data field 55 tags, and third bitmap field mapping - detail (tag order) (continued)

Field 55 tags / third bitmap field mapping - detail (tag order)					
Tag	value	length	Field	name	description
9F10	Issuer Application Data	variable up to 32 bytes data			Originates from the Card - contains Card related data dependent on the type of Card used for the transaction, which is transmitted from to the Issuer.
				134	Visa Discretionary Data, or and
				135	Issuer Discretionary Data
9F1A	Terminal Country Code	2 bytes	145	Terminal Country Code	Originates from the device - identifies the country where the Merchant device is located.
9F26	Application Cryptogram	8 bytes	136	Cryptogram	Originates from the Card - contains the online card authentication cryptogram generated by the Card during the transaction. This cryptogram is validated by the Issuer or VEAS to authenticate the Card and help to ensure that the Card is not counterfeit.
9F33	Terminal Capabilities	3 bytes	130	Terminal Capability Profile	Originates from the device - indicates the Card data input, the Cardholder Verification Method (CVM) and the security capabilities supported by the VSDC device.
9F36	Application Transaction Counter	2 bytes	137	Application Transaction Counter	Originates from the Card - contains a counter from the Card that is incremented for each transaction. It is important because it can help identify possible fraud.
9F37	Unpredictable Number	4 bytes	132	Unpredictable Number	Originates from the device - contains a random number generated by the device to add additional variability to the cryptogram. The device passes this random number to the card and the Card uses it to generate the cryptogram along with the other cryptographic data elements.

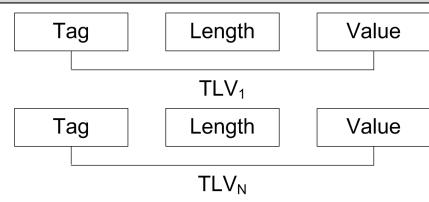
Table 51: Data field 55 tags, and third bitmap field mapping - detail (tag order) (continued)

Field 55 tags / third bitmap field mapping - detail (tag order)					
Tag	value	length	Field	name	description
9F5B	Issuer Script Results	variable	143	Issuer Script Results	Originates from the device contains a length indicator followed by 5 bytes of data to indicate the results of script processing. Only applicable to reversals.
					Supplemental data There are no equivalent data fields.
9F34	Cardholder Verification Method Results	3 bytes			<p>Detailed information about this tag is included in the VSDC programme documentation.</p> <p>This tag contains details of the last Cardholder Verification Method carried out as part of the transaction. The tag could be present in any contact Chip read transaction and is treated as supplemental data by VEAS.</p> <p>Important Visa Europe Acquirers must include this tag in all chip-read transactions. It should not be included in contactless read transactions. Issuers must be prepared to receive it. Third bitmap Issuers are recommended to move to field 55 to make use of this data.</p>
9F6E	Form Factor Indicator	4 bytes			<p>Detailed information about this tag is included in the VSDC programme documentation.</p> <p>This tag is personalised on the Card or device and carries additional information about the contactless device, its security features, and the technology used to acquire the transaction. The tag could be present in any Chip or contactless transaction.</p>

Table 51: Data field 55 tags, and third bitmap field mapping - detail (tag order) (continued)

Field 55 tags / third bitmap field mapping - detail (tag order)					
Tag	value	length	Field	name	description
9F7C	Customer Exclusive Data	variable			Detailed information about this tag is included in the Visa Contactless Payment Specification (VCPS) programme documentation. This tag is carried in contactless transactions and contains Issuer proprietary information in TLV format. The tag is personalised on the Card or device.

Table 52: Data field 55, format of tags 71 and 72

Field 55 tags 71 and 72 format		
Tag	Length	Value: Issuer script data elements (bytes 5-256)
71 or 72	L (Σ data, including Tag for Script ID, followed by the Issuer Script TLV data elements)	
Byte 1 ¹	Bytes 2-x The byte number used in this table is reflective only on the positioning of data for tags 71 and 72. It does not reflect the position of this data within the context of field 55.	Bytes x-256

Footnote:

1 - The byte number used in this table is reflective only on the positioning of data for tags 71 and 72. It does not reflect the position of this data within the context of data field 55

Table 53: Data field 55, example of Issuer script

Field 55, example of Issuer script																						
Length	Positions:																					
	1	2-3	4-44		45	46	47-83															
	T	L	Various chip card TLV data elements			T	V															
	01	nnn	Tag	Length	Value	72	25	Tag	Length	Value	TLV ₁	Tag	Length	Value	TLV _N	TLV ₁	Tag	Length	Value	TLV _N		
Byte 1	Byte 2	Bytes 3-4	Bytes 5-45			Byte 46	Byte 47	Bytes 48-84														

5.52.3 Exclusion of sensitive Cardholder information

Although Visa allows non-Visa, non-EMV tags to be sent in field 55, there are tags that must not be sent in this field because they include sensitive Cardholder information that may be inadvertently logged by systems that do not expect field 55 to contain sensitive Cardholder information. Specifically, Acquirers and Issuers must not include the following tags in field 55.

Table 54: Data field 55, excluded data

Field 55, excluded data		
Tag	Chip data	Equivalent data sent in
56 ¹	Track 1 equivalent data	Not sent in chip transactions
57	Track 2 equivalent data	Field 35 - Track 2 Data
5A	Application PAN	Field 2 - Primary Account Number
5F20	Cardholder name	Not sent in chip transactions
5F24	Application expiry date	Field 14 - Date, Expiration
99	Transaction PIN	Field 52 - Personal Identification Number (PIN) Data
9F0B	Cardholder name – extended	Not sent in chip transactions
9F1F	Track 1 discretionary data	Not sent in chip transactions
9F20 ²	Track 2 discretionary data	Field 35 - Track 2 Data

Footnotes:

1 - This is an ISO tag (not an EMV tag) and is not personalised on Visa Card applications. It is included in the above list for completeness.

2 - This is an EMV tag, and it is not personalised on Visa Card applications. It is included in the above list for completeness.

5.52.4 Usage

VSDC full transactions: For Acquirers and Issuers that use field 55 to carry Full-Chip Data, this field is required in the following:

- 0100 authorization messages and account verification request messages
- 0100 cash disbursements and ATM balance inquiries
- 0120 STIP advice messages
- If Issuer authentication failed, 0400 reversal request messages and 0420 reversal advice messages

Refer to the latest version of the VSDC System Technical Manual for further information.

Contactless magnetic stripe transactions: This field is required in the following:

- 0100/0110 request messages and response messages
- 0120 completion advice messages
- 0120 STIP advice messages
- 0400/0410 reversal request messages and response messages
- 0420 reversal advice messages

Unexpected tags: This field may contain tags that the receiving Issuer or Acquirer does not recognise or does not expect. The receiver must ignore such tags and continue parsing the next tag in field 55.

Authorization Gateway transactions - Diners Club: For Acquirers that process Diners Club chip card transactions, the following tag values should be included in field 55 of Authorization Requests:

- 9F27 = Cryptogram information data
- 9F35 = Terminal type

Visa Token Service: Acquirers must submit this field when token data is present.

Token Issuers - this field will be removed from 0100/0120 messages.

Visa payWave transactions: Visa Europe Acquirers must submit this field.

5.52.5 Field edits

Field edits vary depending on the usage and the tag. For information about the respective edits, refer to the corresponding third bitmap field.

5.52.6 Reject codes

The reject codes vary depending on the usage and the tag. For additional information about the reject codes, refer to the corresponding third bitmap field.

5.53 Data field 55, Usage 2 - Chip Card Data

5.53.1 Attributes

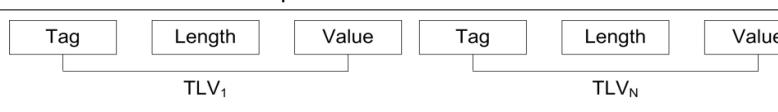
variable length

1 byte, binary +

up to 255 bytes (510 hex digits), variable by usage; maximum 256 bytes

5.53.2 Description

Data field 55, Usage 2 supports chip card data in ISO-based TLV format. This field contains three subfields after the length subfield.

Positions:					
0	1	2-3	4-255		
length	dataset ID	dataset length	Chip Card TLV data elements		
					
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256		

Position 0, length: This is a 1-byte binary subfield that contains the number of bytes in this field after the length subfield.

Position 1, dataset ID: This is a 1-byte binary identifier given to each dataset. The identifier is hexadecimal '00'.

Positions 2-3, dataset length: This is a 2-byte binary subfield that contains the total length of the subsequent chip datasets.

Positions 4-255, Chip Card TLV data elements: This is a 252-maximum byte (504 hexadecimal digits) subfield that contains chip datasets. It comprises three data elements:

- Tag
This 1-byte binary value should be **01**.
- Length
This is a 1-byte binary value that indicates how many bytes of data constitute the value; for example, a TLV format length of 05 means that 5 bytes of data reside in the TLV format's value field.
- Value
This is the actual chip card data in hexadecimal form.

5.53.3 Usage

Acquirers and Issuers must be certified to use this field in the following:

- 0100 authorization and account verification request messages, 0100 cash disbursements, ATM balance inquiries, and account transfers, and in 0120 STIP advice messages
- 0400 reversal request messages and 0420 reversal advice messages if Issuer authentication failed

Authorization Gateway transactions - American Express: For transactions initiated with American Express EMV chip cards, Visa recommends that full-chip data Acquirers use field 55 to process chip card data.

Authorization Gateway transactions - MasterCard: If this field is present with chip data in the VisaNet format request message, VEAS transfers it to DE 55 in the Banknet format request. Only field 55 is valid for MasterCard chip data. For Acquirers using the third bitmap fields, VEAS transfers the data to field 55 before the VisaNet format message being converted to Banknet format and DE 55 being built.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Visa Token Service: Acquirers must submit this field when token data is present.

Token Issuers - this field is removed from 0100/0120 messages.

5.53.4 Field edits

Data field 55 has no field edits. If the field length exceeds the maximum, VEAS drops the field from the message.

5.53.5 Reject codes

Data field 55 has no reject codes.

5.54 Data field 59 - National Point-of-Service Geographic Data

5.54.1 Attributes

variable length

1 byte, binary +

up to 14 ANS; maximum 15 bytes

5.54.2 Description

Data field 59 is a national-use field that identifies an intra-country geographical location. Visa uses this field to describe the location of a Cardholder transaction within the country of the card acceptor. The card acceptor country is identified in field 19 - Acquiring Institution Country Code or field 43 - Card Acceptor Name Location. Field 59 contains the following data:

- US card acceptors: a numeric state code and a numeric ZIP code
- Canadian card acceptors: a numeric province code and an alphanumeric postal code
- Card acceptors outside the US or Canada: when this field is sent, the value must be a 1-14 position alphanumeric postal code

For US overseas military bases, embassies and consulates, and travelling merchants, the code in positions 1-2 is '99'. If '99' is used, field 19 must be '840'. And if present, field 43, positions 39-40, must be US. This subfield does not apply to Canadian transactions. It must be zero-filled by Canadian card acceptors that are providing a postal code.

Note The V.I.P. numeric state code 99 corresponds to its BASE II counterpart, XX.

When the card acceptor is located in the US or in Canada, (field 19 is 840 or 124, respectively), or the country in field 43 is US or CA respectively (CA is the Visa-internal code for Canada: elsewhere, the abbreviation used for Canada is CAN), this field conforms to the ANSI X9A2 definition of US and Canadian geographic data.

This field has three subfields after the length subfield, as defined below.

Positions:			
0	1-2	3-5	6-10, -11, or -14
length	Card acceptor state or province code	Card acceptor county code	Card acceptor ZIP or postal code
Byte 1	Bytes 2-3	Bytes 4-6	Bytes 7-15

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-2, Card acceptor state or province code: This subfield contains:

- Zeros when not applicable
- US card acceptors: a 2-digit numeric state code
- Canadian card acceptors: a 2-digit numeric province code

For state and province codes, see the tables in the *Valid values* section.

Positions 3-5, US card acceptor county code: This optional subfield (county not country code) is omitted when it is not applicable and no ZIP code is present. If present, it contains:

- Zeros when not applicable and a ZIP or postal code is present.
- County code when applicable and a ZIP code is present
- US card acceptors: a 3-digit numeric county code

This subfield does not apply to Canadian transactions. It must be zero-filled by Canadian card acceptors that are providing a postal code.

Positions 6-10, 6-11, or 6-14, US card acceptor ZIP or Canadian postal code: This subfield is omitted if not applicable.

When present in a US transaction, it contains the 5-digit or 9-digit ZIP code (5-digit ZIP code plus 4-digit extension) for the location of this Cardholder transaction.

When present in a Canadian transaction, this subfield contains the 6- or 9-character alphanumeric postal code (the 9-character alphanumeric Canadian postal code is the 6-character alphanumeric postal code followed by three zeros). Typical data field uses are as follows.

State/province code only	Length = 2	State/province code = NN		
State code and 5-digit ZIP code:	Length = 10	State code = NN	000	ZIP code = NNNNN
State code and 9-digit ZIP code:	Length = 14	State code = NN	000	ZIP code = NNNNNNNNNN
5-digit ZIP code only:	Length = 10	00	000	ZIP code = NNNNN
9-digit ZIP code only:	Length = 14	00	000	ZIP code = NNNNNNNNNN
Province code and 6-digit postal code:	Length = 11	Province code = NN	000	ZIP code = NNNNNNN
Province code and 9-digit postal code:	Length = 14	Province code = NN	000	ZIP code = NNNNNNN000

5.54.3 Usage

Data field 59 is required in 0100 Authorization Requests when field 43 is also present, and contains a United States or Canada country code.

Note Positions 3-5 are used for a **county** code, not a **country** code, that is, country code 840 is not valid in these positions.

The ZIP code may be 5 or 9 digits, that is, the total data field length must be 10 or 14. The first five ZIP code subfield positions must not be all spaces or all zeros, and may not have embedded spaces. The ZIP code extension can be 0000.

The Canadian postal code may be 6 or 9 alphanumeric characters, that is, the total data field length must be 11 or 14. The 9-character alphanumeric version is the 6-character alphanumeric code followed by three zeros. In either case, the county code subfield (positions 3-5) should be zero-filled.

Plus: If field 59 is present in requests from Plus Acquirers with 00 in the first two positions, and if field 43.3 (positions 39-40) is not US or CA, VEAS replaces the zeros with spaces.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Authorization Gateway transactions - MasterCard: This field is required in 0100 Authorization Requests.

Authorization Gateway transactions - MasterCard AFD: In 0100 status check messages, this field must contain a valid US state code or Canadian province code.

5.54.4 Field edits

Field 59 must be present when the message includes field 43 and the country value in that field is US or CA (CA is the V.I.P. internal code for Canada, elsewhere, the abbreviating used for Canada is CAN), but only the state or province code subfield needs to be supplied. Whether or not field 43 is present, if field 59 is present, its content is edited.

The length subfield value must be 2, 5, 10, 11, or 14.

The US state code and Canadian province code must be one of the codes in the following tables. If field 59 is 99, indicating the US military bases and embassies and travelling Merchants (for example, non-storefront Merchants doing business inside a military base), field 19 must be 840 and field 43, positions 39-40, must be a valid country code.

5.54.5 Reject codes

Data field 59 reject codes:

0028 = Invalid length

0643 = Invalid national POS geographic code

0644 = Invalid national POS ZIP code

5.54.6 Valid values

The following tables detail the US state codes and Canadian province codes. The ANSI codes for US territories such as Puerto Rico, Guam, the Virgin Islands, and others, are not used in data field 59. These entities are coded as countries in field 19 or field 43 or in both.

Table 55: Data field 59, US state codes

US state codes			
State	Code	State	Code
Alabama	01	Montana	30
Alaska	02	Nebraska	31
Arizona	04	Nevada	32
Arkansas	05	New Hampshire	33
California	06	New Jersey	34
Colorado	08	New Mexico	35
Connecticut	09	New York	36
Delaware	10	North Carolina	37
District of Columbia	11	North Dakota	38
Florida	12	Ohio	39
Georgia	13	Oklahoma	40
Hawaii	15	Oregon	41
Idaho	16	Pennsylvania	42
Illinois	17	Rhode Island	44
Indiana	18	South Carolina	45
Iowa	19	South Dakota	46
Kansas	20	Tennessee	47
Kentucky	21	Texas	48
Louisiana	22	Utah	49
Maine	23	Vermont	50
Maryland	24	Virginia	51
Massachusetts	25	Washington	53
Michigan	26	West Virginia	54
Minnesota	27	Wisconsin	55
Mississippi	28	Wyoming	56
Missouri	29	US military base, embassies, travelling Merchants	99

Table 56: Data field 59, Canada province codes

Canada province codes			
Province	Code	Province	Code
Alberta	60	Ontario	67
British Columbia	61	Prince Edward Island	68
Manitoba	62	Quebec	69
New Brunswick	63	Saskatchewan	70
Newfoundland and Labrador	64	Yukon	71
Northwest Territories	65	Nunavut	72
Nova Scotia	66		

5.55 Data field 60 - Additional POS Information

5.55.1 Attributes

variable length

1 byte, binary +

up to 12 N, 4-bit BCD (unsigned packed), up to 7 bytes total

5.55.2 Description

Data field 60 is a private-use field defined by Visa to provide additional information about the point-of-transaction. The field comprises a length subfield, and 10 information subfields.

Positions:					
0	1	2	3	4	5-6
	Field 60.1	Field 60.2	Field 60.3	Field 60.4	Field 60.5
length	Terminal Type	Terminal Entry Capability	Chip Condition Code	Special Condition Indicator - Existing Debt	Merchant Group Indicator (not applicable)
Byte 1	Byte 2		Byte 3		
7	8	9-10		11	12
Field 60.6	Field 60.7	Field 60.8		Field 60.9	Field 60.10
Chip Transaction Indicator	Chip Card Authentication Reliability Indicator	Mail/Phone/Electronic Commerce and Payment Indicator		Cardholder ID Method Indicator	Additional Authorization Indicator
Byte 5		Byte 6		Byte 7	

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1, Terminal Type: This 1-digit code identifies the terminal type.

Position 2, Terminal Entry Capability: This 1-digit code identifies the capability of the terminal to electronically read account numbers and expiry dates from cards.

Position 3, Chip Condition Code: This 1-digit code provides information about fallback transactions, which are initiated from the magnetic-stripe of VSDC cards at VSDC terminals.

Although a value of '0' in the field indicates that the transaction is not a fallback transaction, it may be excluded from VSDC transactions where the chip is read.

Position 4, Special Condition Indicator - Existing Debt: This 1-digit code is used to indicate a payment being made against an existing debt.

Positions 5-6, Merchant Group Indicator: Not applicable.

Position 7, Chip Transaction Indicator: This 1-digit code is set by full VSDC data Acquirers when they receive a message from the terminal that indicates a chip-based transaction.

Position 8, Chip Card Authentication Reliability Indicator: This 1-digit code can be set by full VSDC data Acquirers or VEAS when the Acquirer or Issuer is inactive for card authentication.

Position 9-10, Mail/Phone/Electronic Commerce and Payment Indicator: This is a 2-digit code.

For MOTO transactions (field 25 = 08), it identifies the type of mail or telephone order.

For e-commerce transactions (field 25 = 59), it identifies the level of security used in a transaction over an open network.

Acquirers supply indicator values, which VEAS forwards in request messages and advices to Issuers certified to receive them. The subfield is dropped if Issuers are not certified or choose not to receive it.

Position 11, Cardholder ID Method Indicator: This 1-digit code identifies the Cardholder identification method used for a transaction. Issuers can optionally receive this field in all 0100 authorization and 0120 advice messages.

Position 12, Additional Authorization Indicator: This 1-digit code identifies partial authorization and/or estimated amount transactions.

5.55.3 Usage

Field 60 is used in POS and ATM 0100 and 0400 request messages. It is not present in responses. It is present in 0120 and 0420 advices if it was in the request message or was added to the request message at the VIC. It is not used in advice responses.

Unused field 60 subfields that precede ones that are used are zero-filled; otherwise, field 60 is truncated to the last valid field. Issuers should not edit these data fields or use them for purposes not sanctioned by Visa.

- POS - Field presence requirements in a request message are described below
- ATM - Field is required in 0100 ATM cash disbursements and balance inquiries and 0400 reversals. It is not required in voice authorization request messages. If sent by an Acquirer, VEAS drops the field before the message is forwarded to the Issuer

Data Quality Improvement Compliance Program: This is a priority field. When this field is submitted in VEAS and VECSS POS transactions, Visa monitors positions 1, 2, and 9-10 to ensure that the values are valid, accurate, and consistent between authorization and clearing transactions.

5.55.4 Field 60.1 - Terminal Type

This field is required in POS 0100 authorization requests if an electronic terminal was used; otherwise, the field is optional for requests involving other terminal types. If field 60.1 was present in the authorization request, it must be present in the 0400 reversal.

Note The USD 150 requirement (STIP approves or declines qualifying transactions) applies only when fields 60.1 and 60.2 both contain a value other than zero. This requirement is mandatory only for US issuers. Refer to data field 39 for more information.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Authorization Gateway transactions - MasterCard AFD: In 0100 status checks and 0120 confirmations, the value in field 60.1 must be 3 to indicate that the terminal is a Cardholder-activated terminal.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard mPOS: Acquirers must submit a value of 9 (mPOS acceptance device) in field 60.1 to identify when a transaction originated from a merchant's mobile device in authorization, partial reversal, and reversal messages. The value will also be included in the responses of these messages. SMS Acquirers can only submit 0100 messages for this transaction type. 02xx messages are not supported and, if submitted, will not process as expected.

Unattended Cardholder-Activated Transaction (UCAT): To identify UCATs, Acquirers should submit a value of 3 in field 60.1. The value can be present in authorizations, reversals, and related advices.

5.55.5 Field 60.2 - Terminal Entry Capability

This field is required in POS 0100 authorization requests if an electronic terminal was used; otherwise, the field is optional for requests involving other terminal types. If field 60.2 was present in the authorization request, it must be present in the 0400 reversal.

Note The USD 150 requirement (STIP approves or declines qualifying transactions) applies only when fields 60.1 and 60.2 both contain a value other than zero. This requirement is mandatory only for US issuers. Refer to data field 39 for more information.

VSDC: Field 60.2 is required in 0100 authorization request and account verification request messages, 0100 cash disbursements and balance inquiries, 0120 stand-in advice messages, 0400 reversal request messages, and 0420 reversal advice messages.

The terminal should reflect the highest level of capability. For example, if the terminal is both chip and magnetic stripe read capable, it should be identified as a chip-capable terminal.

Code 5 indicates that the terminal has been enabled to read a chip card. For all chip transactions processed by chip-capable devices, Acquirers must send the value of 5, along with other necessary chip data, in request messages. The VIC will not add field 60.2 with a value of 5, if not present, or convert any of the values to 5 in field 60.2 when field 22 contains a value of 05 or 95.

Note Acquirers must use the value of 5 only if the device is capable of reading, processing and sending chip data on a VSDC card.

EIRF non-CPS submission: Field 60.2 in 0100 requests must be 0 through 5, or 9.

Authorization Gateway transactions - MasterCard AFD: In 0100 status checks, the value in field 60.2 must be 2, 5, or 8 to indicate that the terminal is capable of reading magnetic stripe, chip, or contactless chip cards.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.55.6 Field 60.3 - Chip Condition Code

VSDC: Field 60.3 applies to magnetic stripe read transactions where both the card and terminal are chip capable. It is provided by the Acquirer, and is optional in 0100 authorization request and account verification request messages, 0100 cash disbursements and balance inquiries, and 0120 stand-in advice messages. The field does not apply to VSDC transactions where the chip is read.

- When the transaction is initiated from the magnetic stripe of a VSDC card, the value is either 1 or 2, depending upon whether it was preceded by a chip read failure
- When the transaction is not initiated from the magnetic stripe of a VSDC card, the value in this field, if present, should be 0. This is the case when the transaction contains chip data from a VSDC card or when the transaction was initiated from a magnetic-stripe-only card
- If this field is present and the value is invalid, or if the Issuer does not participate in the VSDC service, VEAS converts it to zero to fill the position if field 60.4 is present, or drops the field if no other subsequent field 60 fields are present.

Note This field is included in a magnetic stripe-based request message that originates from a VSDC card at a VSDC terminal. This field is not included in the tables found in the *Message formats* chapter. Refer to the *Visa Smart Debit/Visa Smart Credit System Technical Manual* for more information

5.55.7 Field 60.4 - Special Condition Indicator - Existing Debt

Debt repayment indicator (existing debt): Acquirers must use code **9** to indicate that the Cardholder is making a payment on an existing debt. It is used in 0100 authorization and 0400 authorization reversal request messages. The default value is **0** (zero).

Debt repayment transactions can only be made by debit card, payments from credit cards are not permissible. This facility can be used to process Acquirer sourced domestic transactions from any Visa Europe Acquirer. Debt repayment transactions must also include additional authorization data in field 48, Usage 2 - Unformatted Text in Authorization/Reversal.

Transactions sourced from Visa Inc. regions are not permissible. Similarly, transactions sourced from within the Visa Europe Territory cannot be sent to Visa Inc. Customers.

If the Issuer is unavailable, STIP processes a 0100 existing debt authorization request as a quasi-cash Merchant Category Group (MCG) under PCAS rules.

If the Issuer does not support field 60.4, VEAS drops it from the request message before forwarding.

5.55.8 Field 60.6 - Chip Transaction Indicator

VSDC: For full VSDC transactions, this field is required in the following messages:

- 0100 authorization requests
- 0100 account verification requests
- 0100 cash disbursements and balance inquiries
- 0120 STIP advices

The value that Acquirers place in field 60.6 must be consistent with the format used to carry the chip data.

- 1 = Indicates the Acquirer used either the standard format of the third bitmap or field 55 to submit the chip data.
- 2 = Indicates the Acquirer submitted the chip data using the expanded third bitmap format.

If the chip card type is CCD or Generic EMV Transport and the Acquirer is using the standard third bitmap format to submit chip data, VEAS changes the value to 3 in transactions sent to Issuers. VEAS rejects the transaction if the Acquirer populated field 60.6 with the value 3.

Visa Token Service: Issuers must be prepared to receive a value of 4 (Token based transaction), set by VEAS and not the Acquirer.

Authorization Gateway transactions - MasterCard Digital Secure Remote Payment: Field 60.6 is required with a value of 4 in requests containing token data.

5.55.9 Field 60.7 - Chip Card Authentication Reliability Indicator

VSDC: For full VSDC transactions, this field is required in the following messages:

- 0100 authorization requests
- 0100 account verification requests
- 0100 cash disbursements and balance inquiries
- 0120 STIP advices.

5.55.10 Field 60.8 - Mail/Phone/Electronic Commerce and Payment Indicator

If none of the field 60 subfields before subfield 60.8 are used in a request message, positions 1 through 8 must be zero-filled.

MOTO indicator: (Field 25 = 08). This field is optional in 0100 authorization request and related 04xx reversal request messages.

- 01 = Mail Order/Telephone Order
- 04 = Unknown classification/other mail order

Electronic commerce indicator (ECI): (Field 25 = 59). If an Issuer is not certified to receive a POS condition code of 59 in field 25, the code is changed from 59 to 08, and field 60.8 is not sent to the Issuer.

- 05 = Fully authenticated CAVV verification submission
- 06 = Non-authenticated security transaction at a 3-D Secure-capable Merchant. The Merchant attempted to authenticate the Cardholder using 3-D Secure
- 07 = Non-authenticated security submission

Visa Token Service - e-commerce transaction classification: Visa will analyse the token-based authorization request submitted by an Acquirer, and reclassify an incorrect value prior to forwarding to the Issuer.

VEAS will populate the authorization response from the Issuer to the Acquirer as follows:

- If reclassification was performed, the value in the response will be the same value forwarded to the Issuer
- If reclassification was not performed, the value in the response will be the same value provided by the Acquirer

Visa Token Service - e-commerce with TAVV: The Visa Token Service supports the issuance of payment tokens that can be used for application-based e-commerce, browser-based e-commerce and card-on-file transactions.

Depending on token requestor implementation, transactions performed with such tokens may be protected with a Token Authentication Verification Value (TAVV). The TAVV is provided by the Merchant instead of a 3D-Secure CAVV.

Acquirers must not reject transactions provided by Merchants where the ECI is 07 and a TAVV is provided. The Acquirer must submit the ECI provided by the Merchant in field 60.8, and any TAVV provided in field 126.9 - Usage 3: 3-D Secure CAVV, Revised Format, in their authorization request. Failure to do so may lead to the transaction being declined.

Payment indicator - recurring transactions: Acquirers in the Visa Europe Territory must use field 126.13 - POS Environment with a value of **R** to identify a recurring transaction, and must not send a value of 02 in field 60.8 to attempt to identify the transaction as a recurring payment.

A value of 02 in field 60.8 is mandatory for recurring transactions acquired in the US region. If field 60.8 is not present in an International recurring transaction (field 126.13 = R) destined for a US issuer, V.I.P. will insert it with a value of 02.

Payment indicator - instalment transactions: Acquirers in the Visa Europe Territory must use field 126 - POS Environment with a value of **I** to identify an instalment transaction, and must not send a value of 03 in field 60.8 to attempt to identify the transaction as an instalment payment.

A value of 03 in field 60.8 is mandatory for instalment transactions acquired in the US region.

Optionally, Acquirers can include additional instalment payment data in field 104, Usage 2 - Transaction-Specific Data, dataset ID hex 5D - Instalment Payment Data.

Authorization Gateway transactions - MasterCard: Field 60.8 is a key data field in MasterCard telephone orders.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.55.11 Field 60.9 - Cardholder ID Method Indicator

This field contains a value of **2** when a PIN was used in the original transaction.

Acquirers must not submit a value of **5** in any transaction.

Visa Token Service: Issuers should be prepared to receive a value of 5 in field 60.9 for transactions with token data where Cardholder device verification was performed. This value will be populated by Visa and must not be submitted by Acquirers.

5.55.12 Field 60.10 - Additional Authorization Indicator

Note This field is optional for Acquirers. Only Acquirers that participate in partial authorization may submit the values of '1' and '3' in this field. This field is sent only to participating Issuers.

Partial authorization indicator: Participating Acquirers must submit a 0100 authorization request with a value of **1** in field 60.10 for terminals that have been programmed to accept partial responses.

When the sale amount exceeds the available balance in the account, Issuers that support partial authorizations can respond with field 39 = 10 (partial approval) to indicate that partial amount approval was provided.

Issuers provide the partial amount in field 6 - Amount, Cardholder Billing. The Acquirer always receives the partial approved amount in field 4 - Amount, Transaction. The original amount is in field 54 - Additional Amounts.

If an Acquirer submits an authorization request that does not contain a value of **1** in field 60.10, and the Issuer returns a partial authorization response (field 39 = 10), VEAS will reject the message back to the Issuer with reject code 0733 (Acquirer does not support partial authorization). STIP will process the transaction full amount using Issuer unavailable parameters.

Participating Acquirers must support partial approval amounts and response code 10 from Issuers, as well as the submission of a **1** in field 60.10.

Estimated authorization indicator: An indicator may be used by Acquirers to advise Issuers that an authorization request contains an authorization amount that is only an estimate of the final transaction amount. The indicator is supported in 0100 authorization, 0120 advice, 0400 reversal, and 0420 reversal advice messages.

Note Currently, these indicators are only supported for transactions acquired outside of the Visa Europe Territory.

Authorization Gateway transactions - Discover: Acquirers that send 0100 partial authorization request messages to Discover must include a value of **1** in field 60.10. For more information, refer to the descriptions of fields 4 and 54.

Authorization Gateway transactions - MasterCard: Partial authorizations are supported and require a value of **1** in the Authorization Request. This field is converted to MasterCard DE 48.61.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard AFD: In 0100 status check messages, the value must be **1**. Acquirers must be able to support partial authorizations.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

5.55.12.1 Field edits

The value in the length subfield may not exceed 6.

VSDC: If an Acquirer uses a value of 3 in field 60.6, VEAS will reject the transaction with reject code 0105.

E-commerce: If field 25 contains 59 and subfield 60.8 is missing or invalid in a 01xx or 04xx request message, the message is rejected with reject code 0360 or 0185 respectively. The value in field 60.8 must be 05, 06, 07, 08, or 09 for e-commerce authorization transactions.

Partial authorization: If the Acquirer does not participate in partial authorization, response messages from Issuers that contain a partial authorization value (field 39 = 10) are rejected back to the Issuer with reject code 0733.

5.55.12.2 Reject codes

Data field 60 reject codes:

0072 = Invalid length

0105 = Invalid value

0185 = Invalid values in positions 9-10 for e-commerce transactions

0360 = Field missing

0488 = ECI (positions 9-10) is missing

0518 = Field not allowed in message

0614 = Invalid or missing indicator with bill payment processing code

0733 = Acquirer does not support partial authorization

5.55.12.3 Valid values

The following table provides the valid values for data field 60.

Table 57: Data field 60, additional POS information position values

Field 60, additional POS information		
Code	Definition	Usage
Field 60.1 - Terminal Type		
0	Unspecified	Use to indicate that the type of point-of-transaction terminal is not specified.
1	Unattended Cardholder-Activated Terminal (UCAT), no authorization	Should not be used in an authorization.
2	UCAT, chip and PIN capable - used by Visa Europe only, authorized transaction	Used to identify a POS terminal or an ATM with chip and PIN capability in online authorizations.

Table 57: Data field 60, additional POS information position values (continued)

Field 60, additional POS information		
Code	Definition	Usage
3	UCAT, authorized transaction	<p>Use to indicate that the transaction has all the following characteristics:</p> <ul style="list-style-type: none"> ■ Occurs in an unattended Cardholder-activated environment ■ Is authorized online or approved offline <p>For example:</p> <ul style="list-style-type: none"> ■ Movie and game rentals ■ Automated retail
4	Electronic cash register	Use to indicate that a cash register is capable of reading the magnetic-stripe or chip on the card.
5	Home terminals, which include personal computers, personal digital assistants, interactive televisions, and telephones	Use to identify a device that is owned by the cardholder.
7	Telephone device (including Visa dial terminals)	<p>Use to identify a standalone dial-up terminal used by a Merchant to obtain the card data that is subsequently transmitted to the Acquirer, Issuer, or Visa via a telephone line.</p> <p>This value applies only to card-present environment transactions, and does not indicate a telephone operated by the cardholder.</p>
8	Reserved	Do not use. Not a valid value.
9	Mobile acceptance solution (mPOS)	Used to identify that an mPOS device was used to originate a transaction on an open network.
Field 60.2 - Terminal Entry Capability		
0	Unknown	Use to indicate that the terminal capability 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.

Table 57: Data field 60, additional POS information position values (continued)

Field 60, additional POS information		
Code	Definition	Usage
5	Chip-capable terminal	Contact chip, magnetic stripe or proximity-capable terminal, indicating that the terminal can read the chip and the magnetic stripe on the card. If contact chip is supported, a 5 should be used regardless of whether Visa payWave is also supported.
8	Proximity-read-capable terminal	Proximity-read-capable, indicating that the terminal can read a proximity chip using a Visa 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	Indicates that the terminal does not have the capability to read the chip or magnetic stripe on the card.
Field 60.3 - Chip Condition Codes		
0	Not applicable; subsequent field 60 fields are present	Not applicable to fallback transactions. For VSDC transactions, data field 60.3 must contain a 0 or be excluded from the message.
1	Transaction was initiated from a magnetic stripe with a service code beginning with 2 or 6 and the last read at VSDC terminal was a successful chip read or was not a chip transaction	This value applies to fallback transactions.
2	Transaction was initiated at a Chip-capable terminal from a magnetic stripe that contains Service Code 2 or 6, and the previous transaction initiated by that terminal was an unsuccessful Chip read.	This value applies to fallback transactions.
Field 60.4 - Special Condition Indicator		
0	Default value	
9	Existing debt indicator	Indicates a domestic debt repayment transaction using a debit card.

Table 57: Data field 60, additional POS information position values (continued)

Field 60, additional POS information		
Code	Definition	Usage
Field 60.5 - Merchant Group Indicator - not applicable		
Field 60.6 - Chip Transaction Indicator		
0	Not applicable; subsequent field 60 fields are present	When an early data Acquirer, or a full-chip data Acquirer, submits early data, field 60.6 must contain zero (0) or be excluded from the message.
1	Standard third bitmap or field 55 used to submit chip data	This value is sent by Acquirers using either field 55 or the standard third bitmap for their chip data. (Acquirer does not support the expanded third bitmap).
2	Expanded third bitmap used to submit chip data	This value is sent by Acquirers using the expanded third bitmap for their chip data. The value 2 applies only to Acquirers; VEAS changes it to 1 before the request message is forwarded to the Issuer.
3	VEAS dropped chip data due to invalid format for chip card type	VEAS (not the Acquirer) inserts this code and also downgrades the transaction by dropping chip data as explained in <i>Usage</i> .
4	Token based transaction	VEAS (not the Acquirer) inserts this code based on the presence of a Visa-issued token.
Field 60.7 - Chip Card Authentication Reliability Indicator		
0	Fill for field 60.7 present, or subsequent field 60 subfields that are present	
1	Acquirer indicates that card authentication may not be reliable	
2	VEAS indicates Acquirer inactive for card authentication	
3	VEAS indicates Issuer inactive for card authentication	
Field 60.8 - Mail/Phone/Electronic Commerce and Payment Indicator		
00	Not applicable	Indicates that the MOTO, Electronic Commerce, Payment Type indicator is not relevant for the transaction.
01	Mail Order/Telephone Order	MOTO indicator, indicates that the transaction is a MOTO transaction.

Table 57: Data field 60, additional POS information position values (continued)

Field 60, additional POS information		
Code	Definition	Usage
02	Recurring transaction	Payment indicator, indicates a recurring transaction that originates from an Acquirer in the US region only. Transactions that originate from Acquirers in the Visa Europe Territory and other non-Visa US regions must use field 126.13 - POS Environment, with a value of R (Recurring Transaction).
03	Instalment transaction	Payment indicator, indicates an instalment transaction that originates from an Acquirer in the US region only. Transactions that originate from Acquirers in the Visa Europe Territory and other non-Visa US regions must use data field 126.13 with a value of I (Instalment Transaction).
04	Unknown classification/other mail order	MOTO indicator, indicates that the type of MOTO order is unknown.
05	Secure electronic commerce transaction	Electronic commerce indicator, indicates an e-commerce transaction has been authenticated using a Visa-approved protocol, such as 3-D Secure.
06	Non-authenticated security transaction at a 3-D Secure-capable Merchant, and Merchant attempted to authenticate the Cardholder using 3-D Secure	Electronic commerce indicator, indicates an e-commerce transaction where the Merchant attempted to authenticate the Cardholder using 3-D Secure, but was unable to complete the authentication because the Issuer or Cardholder does not participate in the 3-D Secure programme.
07	Non-authenticated security transaction	Electronic commerce indicator, indicates an e-commerce transaction that uses data encryption for security. However, Cardholder authentication was not performed using a Visa approved protocol, such as 3-D Secure.
08	Non-secure transaction	Electronic commerce indicator, indicates an e-commerce transaction that has no data protection. Not valid in Visa Europe.
09	Reserved	Not valid in Visa Europe.

Field 60.9 - Cardholder ID Method Indicator

0	Unspecified or none	
1	Signature	
2	Online PIN	Used to identify an original transaction with PIN.
3	Unattended terminal, no PIN pad	

Table 57: Data field 60, additional POS information position values (continued)

Field 60, additional POS information		
Code	Definition	Usage
4	Mail/Telephone/Electronic Commerce	
5	Cardholder device verification	Must not be submitted by Acquirers. When required, will be inserted by VEAS in transactions where Cardholder device verification was performed before a 0100 is routed to the Issuer.
Field 60.10 - Additional Authorization Indicator		
0	Not applicable	<p>Terminal does not process partial authorization response messages.</p> <p>Issuers that do not usually receive field 60.10 must be aware that they may receive the value 0 (zero) in this field when field 60.9 is present in the request message.</p>
1	Terminal accepts partial authorization responses	<p>The terminal supports partial authorization responses. The authorization amount is not an estimate.</p>
2	Estimated amount	<p>The terminal does not support partial authorization responses. The authorization amount is an estimate.</p> <p>Note Not currently valid for use with Visa Europe acquired transactions.</p>
3	Estimated amount and terminal accepts partial authorization responses	<p>The terminal supports partial authorization responses. The authorization amount is an estimate.</p> <p>Note Not currently valid for use with Visa Europe acquired transactions.</p>

5.56 Data field 61 - Other Amounts

5.56.1 Attributes

variable length

1 byte, binary +

12 N, 4-bit BCD (unsigned packed), 7 bytes total

or 24 N, 4-bit BCD (unsigned packed), 13 bytes total

or 36 N, 4-bit BCD (unsigned packed), 19 bytes total

5.56.2 Description

Data field 61 is defined by Visa for private use to contain one or more amounts related to a Cardholder transaction. This data field has one length subfield followed by three subfields.

Positions:			
0	1-12	13-24	25-36
length	Field 61.1	Field 61.2	Field 61.3
	Other Amount, Transaction	Other Amount, Cardholder Billing	Other Amount, Replacement Billing
Byte 1	Bytes 2-7	Bytes 8-13	Bytes 14-19

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-12, Other Amount, Transaction: Field 61.1 in authorization requests contains the cash back amount for Visa cash back participants, or the amount of cash actually dispensed in a partial dispense ATM transaction.

The currency of the amount shown is identified in field 49 - Currency Code, Transaction. The position of the implied decimal point in this value depends on the currency (see *Country and currency codes* appendix).

Positions 13-24, Other Amount, Cardholder Billing: Field 61.2 is for multicurrency only and is added by VEAS in 0100 messages only if currency conversion is required. Otherwise, the field is not used.

If present, field 61.2 contains the field 61.1 amount expressed in the Cardholder's Billing Currency. The amount includes the appropriate proportional amount of the Optional Issuer Fee. The currency code is identified in field 51 - Currency Code, Cardholder Billing. The position of the implied decimal point in this value depends on the currency.

Positions 25-35, Other Amount, Replacement Billing: Field 61.3 is for multicurrency only and is added by VEAS in 0400 reversals only if currency conversion is required. Otherwise, the field is not used. If present, field 61.3 includes:

- A field 95.1 amount in the Billing Currency of the Cardholder
- An Optional Issuer Fee (OIF).

The currency code is identified in field 51 - Currency Code, Cardholder Billing. The position of the implied decimal point in this value depends on the currency.

5.56.3 Usage

This field is used in 0100 authorization requests and 0400 reversals including partial reversals. It is not returned in response messages except unless otherwise noted. Each amount is right-justified with lead zero-fill within its own subfield.

Issuers: Subfields 61.1, 61.2, and 61.3 are used.

Acquirers: Only subfield 61.1 is used.

Field 61.1 - Other Amount, Transaction: For POS transactions, this field is used in 0100 authorization requests and 0120 advice messages only if cash back is involved, in which case it is required. The amount included must be less than the amount in field 4.

It is present in POS 0400/0420 reversals if present in the original and the value must be from the original.

Note Balances received with ATM withdrawal response messages are in data field 54.

Field 61.2 - Other Amount, Cardholder Billing: The amount is added at the VIC for participating Issuers only when field 61.1 is present.

Note This amount also applies to Visa cash back transactions, including those in the domestic US.

Field 61.3 - Other Amount, Replacement Billing: The value is added at the VIC for participating Issuers only when field 95.1 is present in reversals and currency conversion is involved. If field 61.3 must be added, but fields 61.1 and 61.2 are absent, positions 1-12 and 13-24 are zero-filled.

For partial reversals, the field 61.3 - Cardholder Billing Currency value is derived from the amount in field 95.1, even if both currencies are the same.

STIP and switch advices: Field 61 is present in 0120 or 0420 advice messages if it was present in the request message.

5.56.4 Field edits

If data field 61 is present in the message, both the length and the amounts must be numeric.

When the Acquirer includes field 61.1, the value in the length subfield must be 6. (If field 61.2 is added by itself, the length is 12. If field 61.3 is added, the length is 18.)

5.56.5 Reject codes

Data field 61 reject codes:

0026 = Invalid length

0106 = Invalid amount (non-numeric)

5.57 Data field 62 - Custom Payment Service Fields (bitmap format)

5.57.1 Attributes

1 byte, binary +

variable by subfield

maximum: 255 bytes

5.57.2 Description

Data field 62 is defined by Visa for private use.

Table 58: Data field 62, list of subfields

Field 62 subfields						
Field	Name	Length	Attributes	DMSA	SMS ATM	SMS POS
	length subfield	1	Binary	Y	Y	Y
62.0	Field 62 Bitmap	8	64-bit string	Y	Y	Y
62.1	Authorization Characteristics Indicator	1	1 AN	Y	Y	Y
62.2	Transaction Identifier	8	15 BCD	Y	Y	Y
62.3	Validation Code	4	4 AN	Y		Y
62.4	Market-Specific Data Identifier	1	1 AN	Y		Y
62.5	Duration	1	2 BCD	Y		Y
62.6	Prestigious Property Indicator	1	1 AN	Y		Y
62.7	Purchase Identifier	26	26 AN			Y
62.8	Auto Rental Check-Out Date, Lodging Check-In Date	3	6 BCD			Y
62.9	No Show Indicator	1	1 AN			Y
62.10	Extra Charges	3	6 BCD			Y
62.11	Multiple Clearing Sequence Number	1	2 BCD		Y	Y
62.12	Multiple Clearing Sequence Count	1	2 BCD			Y
62.13	Restricted Ticket Indicator	1	1 AN			Y
62.14	Total Amount Authorized	6	12 BCD			Y
62.15	Requested Payment Service	1	1 AN			Y
62.16	Chargeback Rights Indicator	2	2 AN			Y
62.17	Gateway Transaction Identifier	15	15 EBCDIC	Y		Y
62.18	Excluded Transaction Identifier Reason Code	1	1 AN			Y

Table 58: Data field 62, list of subfields (continued)

Field 62 subfields						
Field	Name	Length	Attributes	DMSA	SMS ATM	SMS POS
62.19	Electronic Commerce Goods Indicator	2	2 AN			Y
62.20	Merchant Verification Value	5	10 N, 4-bit BCD	Y		Y
62.21	Online Risk Assessment Risk Score and Reason Codes Not supported in Visa Europe	4	4 AN			
62.22	Online Risk Assessment Condition Codes Not supported in Visa Europe	6	6 AN			
62.23	Product ID	2	2AN	Y	Y	Y
62.24	Program Identifier	6	6 AN	Y	Y	Y
62.25	Spend Qualified Indicator	1	1 AN	Y	Y	Y
62.26	Account Status	1	1 AN	Y		Y

5.57.3 Usage

Although field 62 subfields are used extensively in CPS processing, a number of subfields are used in non-CPS processing, as noted in the descriptions of individual subfields.

CPS/POS Authorization Requests and reversals use subfields 62.0 through 62.6. CPS/ATM authorization requests use subfields 62.0 through 62.2.

Authorization gateway transactions - all programs: Visa Acquirers that process non-Visa transactions must be prepared to receive one or more of the Visa field 62 fields or subfields in response messages unrelated to any Visa programme such as CPS.

Authorization gateway transactions - MasterCard and American Express: Subfield 62.17 is used for MasterCard response messages coming from Banknet through Visa to certified Acquirers. It is also used in response messages coming from AMEX Authorization Gateway to Visa-certified Acquirers.

5.57.4 Field edits

The value in the length subfield must correlate with the actual subfields present in the message.

5.57.5 Reject codes

Data field 62 reject codes:

0151 = Invalid length

5.58 Data field 62.0 - Field 62 Bitmap

5.58.1 Attributes

64 N, bit string, 8 bytes

5.58.2 Description

Data field 62.0 contains a bitmap that specifies which field 62 subfields are present. There are a total of 8 bytes, but only 4 are currently utilised.

Table 59: Field 62 subfields, byte 1

Field	Name	Byte 1								DMSA	SMS ATM	SMS POS
		1	2	3	4	5	6	7	8			
62.1	Authorization Characteristics Indicator (0100/0200)	X								Y	Y	Y
62.2	Transaction Identifier (0100/0200)		X							Y	Y	Y
62.3	Validation Code (0100)			X						Y		Y
62.4	Market-Specific Data Identifier (0100)				X					Y		Y
62.5	Duration (0100)					X				Y		Y
62.6	Prestigious Property Indicator (0100)						X			Y		Y
62.7	Purchase Identifier (0200/0220)							X				Y
62.8	Auto Rental Check-Out Date, Lodging Check-In Date (0220)								X			Y

Table 60: Field 62 subfields, byte 2

Field	Name	Byte 2								DMSA	SMS ATM	SMS POS
		1	2	3	4	5	6	7	8			
62.9	No Show Indicator (0220)	X										Y
62.10	Extra Charges (0220)		X									Y
62.11	Multiple Clearing Sequence Nmbr (0220)			X							Y	Y
62.12	Multiple Clearing Sequence Count (0220)				X							Y
62.13	Restricted Ticket Indicator (0220)					X						Y
62.14	Total Amount Authorized (0220)						X					Y
62.15	Requested Payment Service (0220)							X				Y
62.16	Chargeback Rights Indicator (0220)								X			Y

Table 61: Field 62 subfields, byte 3

Field	Name	Byte 3								DMSA	SMS ATM	SMS POS
		1	2	3	4	5	6	7	8			
62.17	Gateway Transaction Identifier (01xx)	X									Y	
62.18	Excluded Transaction Identifier Reason Code		X									Y
62.19	Electronic Commerce Goods Indicator			X								Y
62.20	Merchant Verification Value				X						Y	
62.21	Online Risk Assessment Risk Score and Reason Codes Not supported in Visa Europe											
62.22	Online Risk Assessment Condition Codes Not supported in Visa Europe											
62.23	Product ID							X		Y	Y	Y

Table 61: Field 62 subfields, byte 3 (continued)

Field	Name	Byte 3								DMSA	SMS ATM	SMS POS
		1	2	3	4	5	6	7	8			
62.24	Program Identifier							X	Y	Y	Y	

Table 62: Field 62 subfields, byte 4

Field	Name	Byte 4								DMSA	SMS ATM	SMS POS
		1	2	3	4	5	6	7	8			
62.25	Spend Qualified Indicator	X								Y	Y	Y
62.26	Account Status		X							Y		Y

Table 63: Field 62 subfields, bytes 5 to 8

Field	Name	Byte 5	Byte 6	Byte 7	Byte 8
		Unused	Unused	Unused	Unused

5.58.3 Usage

Field 62.0 must be present if any of its subsequent subfields are present.

If the originator of a request or advice message wishes to include field 62 in request or advice messages or receive any 62.xx subfields in related response messages, the originator must use a value of 2 in header field 3 of the request or advice message.

For a Processing Endpoint that is receiving a request or advice message, VEAS determines which format to send by the option the Processing Endpoint has specified in its Processing Centre setup.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

5.58.4 Field edits

Not applicable.

5.58.5 Reject codes

Not applicable.

5.59 Data field 62.1 - Authorization Characteristics Indicator (bitmap format)

5.59.1 Attributes

fixed length

1 AN; 1 byte

5.59.2 Description

Data field 62. 1 contains an authorization characteristics indicator (ACI) code used by Acquirers to request CPS qualification. If applicable, VEAS changes the code to reflect the results of its CPS evaluation.

Table 64: Data field 62.1, CPS authorization characteristics indicators

Authorization Characteristics Indicators					
CPS program	Acquirer sends		Acquirer receives		Description
	Value	Indicates	Qualified	Not Qualified	
CPS/ATM	Y	Transaction requests qualification	E	N	Card present; Chip or magnetic stripe read and sent, ATM owner name and location present.
Note The following indicators are supported by VEAS for countries running CPS/POS programs. Currently, there are no such programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For example, merchants that participate in the International Airline Program (IAP), and have a Visa Europe Member as an Acquirer.					
CPS/POS	Y	Transaction requests qualification	A	N or T ¹	Card present; magnetic stripe read and sent or, for Retail 2 (key entered) or Commercial Card submissions, the magnetic stripe is not included but other submission requirements are met; signature obtained; CVV requested if magnetic stripe is present: all CPS market segments.
CPS/POS	Y	Transaction requests qualification	B	N or T	Meets requirements for tokenised Electronic Commerce Transaction with mobile device. Transactions that do not meet token processing requirements but qualify for CPS processing will receive the appropriate ACI value.

Table 64: Data field 62.1, CPS authorization characteristics indicators (continued)

Authorization Characteristics Indicators					
CPS program	Acquirer sends		Acquirer receives		Description
	Value	Indicates	Qualified	Not Qualified	
CPS/POS	Y	Transaction requests qualification	C	N or T	Meets requirements for A, plus Merchant name, location present, and UCAT indicator set, but no signature required: AFD.
CPS/POS	Y	Transaction requests qualification	E	N or T	Meets requirements for A, plus Merchant name and location (enriched name and location data) present; also valid for Retail 2 (key-entered), Commercial Card, and Visa cash back submissions.
CPS/POS	Y	Transaction requests qualification	F	N or T	Meets CPS/Account Funding requirements.
CPS/POS	Y	Transaction requests qualification	J	N or T	Meets requirements for CPS/Recurring Bill Payment Program. US only.
CPS/POS	Y	Transaction requests qualification	K	N or T	Card present with key entry.
CPS/POS	Y	Transaction requests qualification	M	N or T	Meets national payment service requirements with no address verification: Direct Marketing. The ACI value of M can also be used for non-US MOTO/VSEC transactions that do not include address verification data.
CPS/POS	Y	Transaction requests qualification	S	N or T	Meets requirements for a 3-D Secure CAVV attempt transaction.
CPS/POS	Y	Transaction requests qualification	U	N or T	Meets basic CPS/E-Commerce requirements and 3-D Secure CAVV data is present.
CPS/POS	Y	Transaction requests qualification	V	N or T	Meets address verification requirements; verification requested for card-not-present transactions (Direct Marketing, Transport market segments).

Table 64: Data field 62.1, CPS authorization characteristics indicators (continued)

Authorization Characteristics Indicators					
CPS program	Acquirer sends		Acquirer receives		Description
	Value	Indicates	Qualified	Not Qualified	
CPS/POS	Y	Transaction requests qualification	W	N or T	Meets basic CPS/E-commerce requirements but transmission was non-verified 3-D Secure CAVV transmission.
CPS/POS	I ²	Increment to previously approved transaction	I	N or T	Incremental authorization qualified for CPS, Card may or may not be present: Hotel/Auto Rental.
CPS/POS	P ¹	Preferred customer ³	P	N or T	Meets requirements for Preferred Customer, Card Not Present: Hotel/Auto Rental and Transport.
CPS/POS	R	Recurring payment	R	N or T	Meets Direct Marketing recurring payment qualification without address verification request. US only

Footnotes:

1 - 'T' applies to US transactions only, including those from non-US Acquirers to US Issuers.

2 - 'I' and 'P' are passed to participating issuers and returned to Acquirers if not downgraded.

3 - Acquirers that participate in MasterCard's Premier Service Program can send code 'P' in an original MasterCard POS transaction forwarded to MasterCard in data entity DE48.90

5.59.3 Usage

For international 0100 CPS authorization requests, the ACI sent by the Acquirer must be valid for the transaction being considered; otherwise, VEAS drops all of field 62.

If the request qualifies and is approved, the appropriate ACI value is present in the 0110 response message to the Acquirer. For international transactions, if the request message does not qualify, the response message contains an N.

International only: For international transactions, if the 0100 Authorization Request fails CPS qualification but the message content is otherwise valid, the request message is not rejected but is downgraded, and processing continues.

US region only: US issuers receive an ACI in 0100 non-CPS request messages as well as CPS request messages. If the original request message does not qualify for CPS, VEAS returns an N or T in the response message. A value of N is sent to the Acquirer in a response message if the original request message is declined by the Issuer or fails the edits for a CPS programme but is not declined.

A value of T indicates that no CPS programme is available. Visa assigns this value when VEAS determines that an authorization message meets one or more of the following conditions:

- The MCC is not qualified for CPS
- The transaction was for quasi-cash, manual cash, or account funding
- The ACI was either not submitted or invalid in the transaction

Transactions assigned a value of T are not eligible for CPS life-cycle Chargeback protection.

The following table lists the processing rules for the ACI, along with related rules for the data subfield 62.2 transaction identifier (TID) and the data subfield 62.3 validation code.

Table 65: US processing rules for TID, ACI and validation code

US processing rules for TID, ACI and validation code	
Condition	Processing rule
<p>A 0100 authorization message is submitted with the following characteristics:</p> <ul style="list-style-type: none"> ■ ACI = Valid value ■ Processing code = 00, 10, 01, or 50 ■ MCC = Eligible for CPS <p>Please refer to the latest edition of the <i>US Interchange Reimbursement Fee Rate Qualification Guide</i> for details about CPS qualification.</p>	<p>If the CPS qualifications are met, VEAS will:</p> <ul style="list-style-type: none"> ■ Send the Issuer the appropriate ACI and the TID ■ Send the Acquirer one of the following: <ul style="list-style-type: none"> • If approved, send the assigned ACI, the TID, and validation code • If declined, send an ACI value of N, the TID, and existing downgrade reason code of NA (transaction not approved) <p>If the CPS qualifications are not met, VEAS will:</p> <ul style="list-style-type: none"> ■ Send the Issuer ACI = N and the TID ■ Send the Acquirer one of the following: <ul style="list-style-type: none"> • If approved, send ACI = N, the TID and validation code Downgrade reason codes are not provided on approved transactions. • If declined, send ACI = N, the TID, and existing downgrade reason code of NA (transaction not approved)
<p>A 0100 authorization message is submitted with the following characteristics:</p> <ul style="list-style-type: none"> ■ ACI = Valid value ■ Processing code = 00, 10, 01, or 50 ■ MCC = Not eligible for CPS 	<p>CPS programs do not apply to transactions with high risk, ineligible MCCs or to Quasi-Cash Transactions. For transactions with these characteristics, VEAS will:</p> <ul style="list-style-type: none"> ■ Send the Issuer the ACI = T and the TID ■ Send the Acquirer one of the following: <ul style="list-style-type: none"> • If approved, send the ACI = T, the TID and validation code • If declined, the ACI = N, the TID, and existing downgrade reason code of NA (transaction not approved)
<p>A 0100 authorization message is submitted with the following characteristics:</p> <ul style="list-style-type: none"> ■ ACI = Valid value ■ Processing code = 11 	

Table 65: US processing rules for TID, ACI and validation code (continued)

US processing rules for TID, ACI and validation code	
Condition	Processing rule
A 0100 authorization message is submitted with the following characteristics: <ul style="list-style-type: none">■ ACI = Not present or not valid■ Processing code = 00, 10, 01, or 50	CPS programs do not apply to authorization transactions without an ACI in the request message. For transactions with these characteristics, VEAS will: <ul style="list-style-type: none">■ Send the Issuer the ACI = T and the TID.■ Send the Acquirer the TID. If approval or decline, only the TID is assigned.

US and international: The data subfield 62.1 value in a CPS-qualified response must be used in 0400 reversals. The reversal must not include data subfield 62.1 if the 0100 request message was reversed before receiving the 0110 response message.

Issuers are not required to include the subfield in 0110 and 0410 response messages, but if it is included, the value must match that from the request message.

If Issuers do not include the subfield in a response message, VEAS inserts it for participating Acquirers. (See the above table for more information about responses in US transactions.)

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

CPS/Retail 2 (Key-entered) submissions: The value in 0100 Authorization Requests must be Y. Key-entered commercial Card submissions must have an appropriate and valid Merchant Category Code in data field 18.

CPS/E-Commerce: Authorization request messages must be submitted with ACI = Y or P. Otherwise, the request message is reclassified as a non-CPS transaction. The ACI in the response for qualified e-commerce T&E submissions can be P (hotel/auto rental) or V (passenger transport).

CPS/Account Funding: The ACI in Account Funding authorization request messages must be Y. The Acquirer receives an F in the response message if the transaction qualifies. CPS programme requirements for Electronic Commerce Transactions using stored-value cards include a CVV2 value.

For stored-value Cards that are to be refilled more than once, the CVV2 is required only in the initial funding request message for the Authorization Request or full financial request to qualify; subsequent transactions can also qualify for the CPS programme without the CVV2 being present.

CPS/Bill Payment Transactions (US only): Requests must contain an ACI of Y. Requests submitted with anything other than Y will be downgraded with reason code RV.

Visa Cashback: US cashback submissions must contain a Y in this subfield to qualify for CPS/Retail Check. Qualified transactions contain an E in the 0110 response message to indicate enhanced Merchant data.

STIP and switch advices: Data subfield 62.1 is present in 0120 or 0420 advice messages for certified Issuers if it was in the request message.

Visa Token Service: Acquirers participating in CPS programs must submit authorization and full financial requests with a value of Y or P. If a request meets token and CPS processing requirements, VEAS will return a value of B in the response.

5.59.4 Field edits

Data subfield 62.1 must be present as described in the *Usage* section.

5.59.5 Reject codes

Data subfield 62.1 reject codes:

0152 = Invalid value

0483 = Field missing

5.59.6 Valid values

See *Description* and *Usage* in this subfield description.

5.60 Data field 62.2 - Transaction Identifier (bitmap format)

5.60.1 Attributes

fixed length

15 N, 4-bit BCD (unsigned packed); 8 bytes

5.60.2 Description

Data field 62.2 is a right-justified, Visa-generated identifier that is unique for each original transaction. The Transaction Identifier (TID) is a key element that links original authorization requests to subsequent messages, such as reversals.

5.60.3 Usage

Visa generates the TID and sends it to Members in request and response messages.

For the TID to be present, the CPS fields bitmap in subfield 62.0 must be present as well, with byte 1, bit 2, set to 1.

Visa also includes field 62.2 in 0100/0110 authorization requests and responses, for the following transaction types:

- Account Funding Transaction (AFT)
- Manual cash disbursement
- Non-CPS, POS transaction
- Original Credit Transaction (OCT)
- Non-CPS, ATM transaction
- Quasi-cash transaction

Acquirers and Issuers must be able to receive field 62.2 in all messages in which it is present.

Note Visa includes field 62.2 in Authorization Gateway responses returned to Acquirers.

Acquirers must retain the value assigned by Visa in field 62.2 of 0110 authorization responses, and return this value in original clearing drafts.

Acquirers and Issuers must retain the value of the TID received during authorization or clearing, and return this value in all subsequent messages and transactions in which the TID is present, including reversals, representments, and Chargebacks.

Note Field 62.2 is optional in 0110 and 0410 authorization responses from Issuers. If an Issuer does not include this subfield in a response message, VEAS inserts it in the message sent to the Acquirer.

STIP and switch advices: This subfield is present in 0120 or 0420 advices.

AFD Acquirer confirmation advice: In a 0120 confirmation advice message, the TID must be the same as that provided by VEAS in the 0110 response to the original request message.

Authorization Gateway transactions - MasterCard AFD: In a 0120 confirmation advice message, the TID must be the same as that provided by VEAS in the 0110 response message to the original request message. If an incorrect value is provided, or VEAS cannot locate the original based on the submitted TID, VEAS will insert a new value.

For more information about field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Reversals: This field is required in a 0400 reversal request if it was present in the qualified 0110 response; the values must match. A participating Issuer receives this field in the 0400 request message. It is optional in the 0410 Issuer response. The Acquirer receives it in the 0410 response message if it was present in the 0400 reversal request.

Visa Token Service: If field 63.3 - Message Reason Code is 3700 (token create) or 3711 (device provisioning result), the values sent in field 62.2 in a 0100 token activation request will be the same in its 0120 token STIP advice and 0620 token notification advice messages.

For a 0100 token activation request message, the value in field 62.2 is the same value from the token eligibility check request web service message, if used.

5.60.4 Custom Payment Service (CPS) only

The TID is required for CPS qualification.

Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Note The Acquirer does not include data subfield 62.2 in 0100 Authorization Requests unless the request is for an incremental authorization.

Incremental authorizations: Acquirers must include the TID from the initial authorization in subsequent incremental Authorization Requests; otherwise, it is downgraded with CPS downgrade reason code TI. If it is not included or is incorrect, it is not forwarded to the Issuer or returned to the Acquirer in the response. Incremental Authorization Requests without the TID are not protected from authorization-related Chargebacks.

5.60.5 Field edits

The Transaction Identifier must be valid for reversals; otherwise, the transaction is rejected with reason code 0153.

5.60.6 Reject codes

Data subfield 62.2 reject codes:

0153 = Invalid value

0483 = Field missing

5.60.7 File maintenance error codes

0590 = Field 62.2 is missing

5.61 Data field 62.3 - Validation Code (bitmap format)

5.61.1 Attributes

fixed length

4 AN; 4 bytes

5.61.2 Description

Data field 62.3 contains a validation code calculated by VEAS that ensures that key data subfields in 0100 authorization messages match their respective subfields in the DMSC deferred clearing message. Field 62.3 can also contain a downgrade reason code for authorization requests that fail Custom Payment Service (CPS) qualification.

Visa Europe Acquirers must be able to receive field 62.3 in 0110 authorization responses for the following transaction types:

- Account Funding Transaction (AFT)
- Manual cash disbursement
- Non-CPS, POS transaction
- Non-CPS, ATM transaction
- Quasi-cash transaction

This does not apply to 0210 full financial response messages.

Table 66: Data field 62.3, fields used to generate a non-CPS validation code

Fields used to generate a non-CPS validation code		
Field	Name	Default
2	Primary Account Number	None
4	Amount, Transaction	Zeros
18	Merchant Type	None
22	Point-of-Service Entry Mode Code	None
38	Authorization Identification Response	None
39	Response Code	None
49	Currency Code, Transaction	None
61.1	Other Amount, Transaction	Zeros
62.1	Authorization Characteristics Indicator	Space
62.2	Transaction Identifier	None
62.4	Market-Specific Data Identifier	Space
62.23	Product ID	Spaces

Table 67: Data field 62.3, fields used to generate a CPS/ATM validation code

Fields used to generate a CPS/ATM validation code		
Field	Name	Default
2	Primary Account Number	None
3	Processing Code	None
4	Amount, Transaction	None
18	Merchant Type	None
28	Amount, Transaction Fee	None
32	Acquiring Institution Identification Code	None
38	Authorization Identification Response	None
39	Response Code	None
43	Card Acceptor Name/Location	None
49	Currency Code, Transaction	None
61.1	Other Amount, Transaction	Zeros
62.1	Authorization Characteristics Indicator	None
62.2	Transaction Identifier	None
62.4	Market-Specific Data Identifier	Blank

Note Currently, there are no CPS/POS programs running within the Visa Europe Territory. The following table is only applicable to Acquirers actively engaged in the International Airline Program.

Table 68: Fields used to generate a CPS/POS validation code

Fields used to generate a CPS/POS validation code		
Field	Name	Default
2	Primary Account Number	None
4	Amount, Transaction	None
18	Merchant Type	None
22	Point-of-Service Entry Mode Code	None
38	Authorization Identification Response	None
39	Response Code	None
49	Currency Code, Transaction	None
61.1	Other Amount, Transaction	Zeros
62.1	Authorization Characteristics Indicator	None
62.2	Transaction Identifier	None
62.4	Market-Specific Data Identifier	Blank

5.61.3 Usage

Validation code usage: This subfield is generated for all validated 0100 authorization requests approved by the Issuer, except incremental authorizations.

The Acquirer receives this subfield in 0110 authorization responses. The validation code must be saved for the transaction's DMSC deferred clearing message.

5.61.4 Usage - CPS only

Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Incremental authorizations: This subfield is not used in incremental Authorization Requests and advice messages.

All non-Visa programs except Plus: Not applicable to subfield 62.3.

Downgrade reason code usage: CPS downgrade reason codes are shown in *Valid values*. For downgraded authorization requests outside the US region (see below for US only processing), the downgrade reason code is substituted for the validation code in this subfield. The downgrade reason code is left-justified, blank-filled. For downgraded 0100 authorization requests, the Acquirer must set this field to spaces in the DMSC deferred clearing transaction.

US only: For authorization transactions that are downgraded but not declined, data subfield 62.3 contains a validation code rather than a downgrade reason code.

Note Although VEAS uses the downgrade reason code to set the value of the ACI in subfield 62.1, the downgrade reason code itself is not sent to the Acquirer. Nevertheless, the code is logged. For a list of related processing rules that apply to subfields 62.1, 62.2, and 62.3, refer to the *Usage* section of the field 62.1 description.

Authorization Gateway transactions - MasterCard CVC1 and CVC3: Field 62.3 contains negative MasterCard verification result codes for CVC1 and CVC3 based MasterCard transactions as well as magnetic stripe compliance indicators as follows:

- Position 1: Blank, or E, Y or P. The code is transferred from DE 48.87:
 - The negative CVC1 result code is Y (magnetic stripe present, CVC1 invalid).
 - The negative CVC3 result code is E (length of unpredictable number was not a valid length), Y (invalid CVC3), or P (CVC3 not validated).
- Position 2: Blank or Y (invalid). The Magnetic Stripe Compliance Status Indicator is transferred from DE 48.88. Code Y means that MasterCard had to replace the DE 22.1 value 90 or 91 with 02.
- Position 3: Blank or A-J. The Magnetic Stripe Compliance Error Indicator is transferred

from DE 48.89. Codes A-J indicates the magnetic stripe error.

- Position 4: Blank.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

STIP and switch advices: Subfield 62.5 is not used in 0120 or 0420 advice messages.

5.61.5 Field edits

Data subfield 62.3 has no field edits.

5.61.6 Reject codes

Data subfield 62.3 has no reject codes.

5.61.7 Valid values - CPS only

Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

The following table defines the CPS downgrade reason codes for transactions intended for CPS qualification but failing to make the applicable validation criteria. These codes appear in the CPS downgrade reports. They are returned in field 62.3 in responses.

Table 69: Date field 62.3, CPS downgrade reason codes

CPS downgrade reason codes					
Code	Reason	ACI	National market	Applicable CPS	Affected fields
AN	Account Number is missing in track data.	Y	All	All Card present	2, 35, 45
AV	Address verification is not requested.	Y	US	Direct Marketing	44.2, 123
CD	Transaction must be key-entered and track data cannot be present.	Y	All	Key-entered, Card present, non-commercial	18, 19, 43, 44.2, 60.1, 60.2, 60.8, 62.1, 123
CK	Key-entered field requirements invalid for the field in question.	Y	All	Key-entered, Card present, non-commercial	18, 19, 43, 44.2, 60.1, 60.2, 60.8, 62.1, 123
CN	Cash is not qualified for CPS/Retail.	Y, P	All	All except ATM	3
CV	Acquirer is not in CVV or iCVV full participation mode.	Y	All	All	22

Table 69: Date field 62.3, CPS downgrade reason codes (continued)

CPS downgrade reason codes					
Code	Reason	ACI	National market	Applicable CPS	Affected fields
CX	Not monitored by or participating in CVV (in the temporary exception list).	Y	All	All	22
ED	Expiry date is missing in track data.	Y	All	All Card present	14, 35, 45
EM	Enriched Merchant Name and Location are not present.	Y	US	All	43
I2	CVV2 result code not U, M, or P.	Y	All	Account Funding	44.10
IC	Invalid country code.	Y	All	All	43
IM	Invalid MCC.	Y	All	All	18
IP	Invalid Purchase Identifier.	Y	US	Direct Marketing (Financial request only)	62.7
IS	Invalid state code.	Y	US	AFD, ATM	59, pos.1 and 2
MC	Not participating in multicurrency.	Y	non-US	All non-US	5, 9, 16, 19, 43, 50
NA	Transaction is not approved.	Y, P	All	All	39
NE	E-commerce transaction did not qualify.	Y, P	US	Card Not Present	field 60.8 or 63.6
NP	Acquirer is not participating in CPS.	Y, P	All	All	62
NS	Non-secure e-commerce transaction.	Y	US	Card Not Present	60, pos. 9 and 10 (field 60.8); 63.6 pos.4
NT	Not participating in CPS/ATM.	Y	US	ATM	41, 62
NV	The transaction is not a Visa Card transaction.	Y, P	All	All	2
PI	CVV2 Authorization Request data is not 1, 2, or 9.	Y	All	Account Funding	126.10
RV	Invalid ACI for this service.	Y	All	E-commerce; Account Funding; US Bill Payment	62.1

Table 69: Date field 62.3, CPS downgrade reason codes (continued)

CPS downgrade reason codes					
Code	Reason	ACI	National market	Applicable CPS	Affected fields
TA	Account number does not match track data.	Y	All	All Card Present	2, 35, 45
TD	Expiry date does not match track data.	Y	All	All Card Present	14, 35, 45
TI	Transaction Identifier invalid.	I	US	Hotel/Car Rental Card Not Present and Card Present Incrementals	62.2
			All	All reversals	
02	Primary Account Number missing.	Y, P	All	All	2
18	Merchant Category Code (MCC) is missing.	Y, P	All	All	18
22	POS Entry Mode is not 90, 01, 02, 05 or 95.	Y	All	All Card present	22, pos. 1 and 2
42	Field 42 -Card Acceptor ID Code is not present.	Y, P	All	All except ATM	42
59	Merchant ZIP code is missing or zero for the US Acquirer.	Y, P	US	All except ATM	59

5.62 Data field 62.4 - Market-Specific Data Identifier

5.62.1 Attributes

1 AN, 1 byte

5.62.2 Description

Data field 62.4 identifies the industry for which market-specific data has been provided in other field 62 subfields. However, the use of this field is not confined to CPS. Except where noted, the field is used only in authorization requests and responses.

5.62.3 Usage

Field 62.4 is used in the DMSC clearing record. DMSC recognises its presence in the authorization message by the authorization's validation code (field 62.3). This field's value in the authorization message must match that in the clearing record. If the field is omitted in the authorization, it must be spaces in the DMSC clearing message.

Field 62.4 is optional in incremental authorizations. It is not used in reversals or response messages. It is present in 0120 advices if it was present in the 0100 request message.

CPS/Hotel and Car Rental: This field is required in all initial 0100 authorization requests and their responses. For request messages, the Acquirer inserts:

- A (Auto Rental) or H (Hotel) if field 62.5 - Duration, is present
- H (Hotel) if field 62.6 - Prestigious Property Indicator, is present

If either field 62.5 or field 62.6 is invalid, VEAS substitutes an N (Failed edit) for the Acquirer-supplied codes. If this field is invalid, this field and field 62.6 are not forwarded to the Issuer in the authorization message.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Debt repayment indicator: This field may optionally be used to indicate a domestic debt repayment transaction made by debit card. Debt repayment transactions must also include additional authorization data in field 48, Usage 2 - Unformatted Text in Authorization/Reversal.

5.62.4 Field edits

All values other than 'A', 'H' or 'B' will be changed to 'N'.

5.62.5 Reject codes

Data subfield 62.4 has no reject codes.

5.62.6 Valid values

The following table provides the valid values for data field 62.4.

Table 70: Data field 62.4, market-specific data identifiers

Field 62.4, market-specific data identifiers	
Code	Definition
A	Auto Rental
B	Bill payment. Indicates a debt repayment transaction
H	Hotel
N	Failed edit, or not applicable

5.63 Data field 62.5 - Duration

5.63.1 Attributes

2 N, BCD, 1 byte

5.63.2 Description

Data field 62.5 indicates the number of days (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 field is used only in Authorization Requests.

5.63.3 Usage

Field 62.5 is a required field in all CPS Hotel or Auto Rental 0100 Authorization Requests if 62.4 is A or H.

If the value in this field is invalid, VEAS substitutes an N in field 62.4 and does not forward fields 62.5 or 62.6 to the Issuer. It is not used in response messages.

Field 62.5 is optional in incremental authorizations. If present, it reflects the number of additional days to be added to the auto rental or hotel stay.

STIP and switch advices: Field 62.5 is present in 0120 advice messages for certified Issuers if it was present in the 0100 request message.

5.63.4 Field edits

Data field 62.5 has no field edits.

5.63.5 Reject codes

Data field 62.5 has no reject codes.

5.63.6 Valid values

The valid values for field 62.5 are 01-99. Zeros are not allowed. For no-show authorizations, the value is 01.

5.64 Data field 62.6 - Prestigious Property Indicator

5.64.1 Attributes

1 AN, 1 byte

5.64.2 Description

Data field 62.6 is an indicator used by CPS Acquirers in the Visa USA Prestigious Lodging program to identify a property floor limit. This field is used only in authorization requests.

5.64.3 Usage

Field 62.6 is required in 0100 authorization requests only when an approved prestigious property Merchant uses a USD 1 status check to guarantee the transaction up to its floor limit and the Acquirer participates in CPS. Otherwise, the field is omitted.

If the value in field 62.6 is invalid, VEAS substitutes an N in field 62.4 and does not forward fields 62.5 or 62.6 to the Issuer.

This field is not used in incremental authorizations, reversals, responses, or exception item processing.

The US floor limit (position 1) for all domestic MOTO transactions is zero.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

STIP and switch advices: This field is present in 0120 advice messages for certified Issuers if it was present in the 0100 request message.

5.64.4 Field edits

There are no field edits for field 62.6.

5.64.5 Reject codes

There are no reject codes for field 62.6.

5.64.6 Valid values

The following table provides the valid values for field 62.6.

Table 71: Data field 62.6, prestigious property indicator codes

Field 62.6, prestigious property indicator codes	
Code	Definition
D	Prestigious property with USD 500 limit
B	Prestigious property with a USD 1,000 limit
S	Prestigious property with a USD 1,500 limit

5.65 Data field 62.17 - Gateway Transaction Identifier (bitmap format)

5.65.1 Attributes

fixed length

15 AN, 15 bytes

5.65.2 Description

Data field 62.17 is generated by the Visa gateway and is used for both MasterCard and American Express transactions.

- MasterCard

This field contains qualification information for the MasterCard Interchange Compliance (MIC) program. This field is used for all MasterCard response messages coming from Banknet through Visa to certified acquirers. MIC program downgrade codes are in data field 62.3. For further information, contact MasterCard.

- American Express

This field is used in all response messages coming from its American Express Global Network (AEGN). Visa also supports field 62.17 in Merchant-initiated reversal messages.

5.65.3 Usage

Authorization Gateway transactions - MasterCard: Field 62.17 is used in 0110 authorization responses if Acquirers participate in MasterCard and are certified to receive field 62 in its bitmapped format. Acquirers can receive field 62.17 in card-present and card-not-present POS-only transactions, regardless of whether a transaction is CPS or non-CPS.

US Acquirers that process MasterCard transactions through the Visa System must support the financial network codes received in this field. However, this field is optional for non-US Acquirers that support MasterCard transactions. US Acquirers must be able to receive the product code MAQ (MasterCard Prepaid Commercial Payments Account) in this field.

The value of this field in the confirmation message may be different from the value in the authorization or preauthorization request message. The value from the confirmation message must be used for settlement. For more information, refer to the MasterCard specifications.

Acquirers should not send status check transactions to MasterCard for non-AFD transactions. Acquirers should send a zero-dollar transaction with a code of 51 (MasterCard POS account status inquiry) in field 25 - Point-of-Service Condition Code.

Acquirers in the Visa Europe Territory that process MasterCard transactions must support field 62.17 and field 38 - Authorization Identification Response when these fields are used in connection with the MasterCard Account-Level Management (ALM) service.

The field format is as follows:

Positions:			
1-4	5-7	8-13	14-15
Banknet date	Financial network code	Banknet reference number	Unused
MasterCard DE15	MasterCard DE63.1	MasterCard DE63.2	

Positions 1-4, Banknet date: Settlement date in MMDD format.

Positions 5-7, Financial network code: These positions contain three digit product codes:

MAB = World Elite MasterCard

MAQ = MasterCard Prepaid Commercial Payments Account

MCO = MasterCard Corporate

MWB = World MasterCard for Business

Note MasterCard may introduce new codes at any time without advance notice; therefore, Visa does not perform field validation or editing on this subfield.

Positions 8-13, Banknet reference number: Only the first 6 digits are used.

Positions 14-15: Space-filled.

For more information about field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - American Express: Acquirers that authorize American Express transactions must support this field in response messages and certify to receive it. The field carries data from American Express data field (DF) 31.

In a 0400 reversal or 0420 reversal advice message Acquirers must send the field 62.17 value that was received in the 0110 response. The field is present in 0410 and 0430 responses.

For more information about field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.65.4 Field edits

Data field 62.17 has no field edits.

5.65.5 Reject codes

Data field 62.17 has no reject codes.

5.66 Data field 62.20 - Merchant Verification Value

5.66.1 Attributes

fixed length

10 N, 4-bit BCD, 5 bytes

5.66.2 Description

Data field 62.20 contains the Merchant Verification Value (MVV) used to identify Merchants that participate in specific programs. The MVV is unique to the Merchant. Visa assigns the first six positions and assists the Acquirer in assigning the last four.

Acquirers and Issuers must be certified to receive this field.

Note The Visa System does not support MasterCard ID (MAID) in field 62.20. See field 104, Usage 2, dataset ID 65, tag 07 for details.

5.66.3 Usage

Field 62.20 is used in 0100/0400 POS and cash disbursement request and response messages, and 0120/0420 advice messages. It is also used in balance inquiries, and quasi-cash, manual cash and preauthorization request messages.

Acquirers provide the MVV. If an Acquirer submits this field in an invalid format, VEAS will drop it.

If the MVV is present in a request message, VEAS assigns a Transaction Identifier (TID) in field 62.2. Participating Issuers (certified to receive field 62.2) receive the TID; otherwise, it is dropped before the request message is forwarded to them. Participating Acquirers always receive the TID in field 62.2 in the response message regardless of Issuer participation.

Authorization Gateway transactions - MasterCard healthcare auto-substantiation

transactions: Acquirers must include a valid MVV for a SIGIS-certified (Special Interest Group for IIAS Standards) merchant in 0100 request messages sent to Visa. Otherwise, the healthcare data will be dropped from the message. Additional requirements are specified in the descriptions for fields 54 and 62.4.

5.66.4 Field edits

Legal gambling transactions (US Merchants): Field 62.20 is required for transactions containing Merchant Category Codes 7800, 7801, or 7802 (these MCCs are only valid with transactions submitted by US Merchants). VEAS rejects transactions missing this field with reject code 0497. If the MVV is not valid, VEAS rejects the transaction with reject code 0720.

5.66.5 Reject codes

Data field 62.20 no reject codes:

0497 = Field missing

0720 = Invalid Merchant verification value

5.66.6 File maintenance error codes

Data field 62.20 file maintenance error codes:

0589 = Field missing

5.66.7 Valid values

Valid values are 0-9 and A-F. These values are hexadecimal.

5.67 Data field 62.23 - Product ID

5.67.1 Attributes

fixed length

2 AN, 2 bytes

5.67.2 Description

Data field 62.23 is used to track Card-level activity by individual Account Number.

5.67.3 Usage

Visa optionally includes field 62.23 in Cardholder requests and responses.

Acquirers that choose to receive product ID values in this field will receive them for all transactions and for Cards issued in all countries. Participating Acquirers must be able to receive this field in Authorization Responses. Acquirers must use this field, not position 6 of field 38, to identify the applicable product ID for a transaction.

B2B settlement matching (Visa Europe): Only the following product IDs are eligible for this service:

- K[^] (Visa Corporate T&E)
- S[^] (Visa Purchasing)
- S1 (Visa Purchasing with Fleet)
- S2 (Visa Government Purchasing)
- S3 (Visa Government Purchasing with Fleet)

Commercial Large Value Transaction Program (Visa Europe only): To be a valid transaction within this program, the product ID must be one of the following:

- G (Visa Business)
- K (Visa Corporate T&E), or
- S (Visa Purchasing)

Visa Token Service: This field contains the product ID of the payment card linked to the token in the authorization response.

5.67.4 Field edits

Data field 62.23 has no field edits.

5.67.5 Reject codes

Data field 62.23 has no reject codes.

5.67.6 Valid values

The following table shows all valid product IDs.

Table 72: Data field 62.23, product IDs

Product IDs	
Product ID (^ = space)	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
G2	Reserved
G3	Visa Business Enhanced
G4	Visa Infinite Business
G5	Visa Business Rewards
H ^	Reserved
I ^	Visa Infinite
I1	Visa Infinite Privilege
I2	Visa Ultra High Net Worth (UHNW)
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

Table 72: Data field 62.23, product IDs (continued)

Product IDs	
Product ID (^ = space)	Global name
N1	Visa Rewards
N2	Visa Select
P^	Visa Gold
Q^	Private Label
Q1	Reserved
Q2	Private Label Basic
Q3	Private Label Standard
Q4	Private Label Enhanced
Q5	Private Label Specialised
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

5.68 Data field 62.24 - Program Identifier

5.68.1 Attributes

fixed length

6 AN, 6 bytes

5.68.2 Description

Data field 62.24 contains a program identification number used with field 62.23 - Product ID. This subfield identifies the programs associated with a card within a program registered by the Issuer with Visa. At the Issuer's option, either VEAS or the Issuer can populate this subfield with eligible program identification numbers. When VEAS populates this subfield, it uses values from the Cardholder Database (CDB).

5.68.3 Usage

Issuers that support card-level identification have the option of having VEAS insert the Rewards Program Identification Number (RPIN) in 01xx authorization requests and 04xx request messages and also having VEAS return this value in response messages.

Alternatively, Issuers may forego VEAS insertion of the field and populate the field in request response messages themselves, in which case the RPIN must be one registered with Visa.

Participating Issuers must certify their ability to send or receive this field in request and advice messages.

Acquirers may optionally elect to receive this field in authorization responses, in which case certification to receive this field is required.

5.68.4 Field edits

Data subfield 62.24 has no field edits.

5.68.5 Reject codes

Data subfield 62.24 has no reject codes.

5.68.6 Valid values

Data subfield must be 6 bytes and contain a valid combination of letters (A-Z) and/or numbers (0-9).

5.69 Data field 62.25 - Spend Qualified Indicator

5.69.1 Attributes

fixed length

1 AN, 1 byte

5.69.2 Description

Using the point-of-sale spend history and the defined product-level spend requirement for the country of issuance, Visa populates this field with the appropriate spend-qualified indicator.

Note Visa Europe Acquirers can optionally receive the spend qualified indicator in authorization responses from Visa Inc. Issuers. It is not compatible with card products available from Visa Europe Issuers.

5.69.3 Usage

This field is used in authorization requests, full financial requests, and their response messages. Visa populates this field and optionally forwards it to Issuers and Acquirers that choose to receive it. If spend-processing does not apply, this field is space-filled.

For exception item transactions, including chargebacks, representments, and their reversals, submission of field 62.25 is optional.

International Airline Program (IAP): Enables participating Acquirers to receive the indicator in authorization responses where they acquire domestic transactions in impacted Visa Inc. countries.

5.69.4 Field edits

Data subfield 62.25 has no field edits.

5.69.5 Reject codes

Data subfield 62.25 has no reject codes.

5.69.6 Valid values

The following table shows all valid indicators.

Table 73: Data field 62.25, spend qualified indicators

Spend qualified indicators	
Value	Description
<space>	Spend processing does not apply. The default value of space will not be formatted and delivered in DMSA and SMS online messages. If the spend qualified requirement is not met, DMSA and SMS online messages will include the value of N in field 62.25
N	Spend assessment threshold defined by Visa has not been met
B	Base spend assessment threshold defined by Visa has been met
Q	Qualified spend assessment threshold defined by Visa has been met

5.70 Data field 62.26 - Account Status

5.70.1

1 AN, EBCDIC

1 byte

5.70.2 Description

This field identifies the account range as regulated or non-regulated.

5.70.3 Usage

This field applies to US-issued and US territory-issued debit and prepaid cards.

This field is used in the following messages:

- 0110/0130 authorization and advice responses
- 0210/0230 full financial and Acquirer advice responses
- 0230 adjustment response
- 0282 representment status advice
- 0410/0430 reversal, partial reversal, and reversal advice responses
- 0410/0430 financial reversal and Acquirer advice responses
- 0422 chargeback and chargeback reversals

5.70.4 Field edits

Data subfield 62.26 has no field edits.

5.70.5 Reject codes

Data subfield 62.26 has no reject codes.

5.70.6 Valid values

The following table shows all valid values:

Table 74: Data field 62.26, valid values

Account status indicators	
Value	Description
R	Regulated
N	Non-regulated

5.71 Data field 63 - V.I.P. Private-Use Fields

5.71.1 Attributes

variable length

1 byte, binary +

up to 255 bytes, variable; maximum: 256 bytes

5.71.2 Description

Data field 63 is a private-use field defined by Visa for various kinds of message information. Identifying the Acquirer's network ID is a primary use of this field, which is also used for various reason codes.

Table 75: Data field 63, layout

Field 63, layout				
Field	Name	Length		Format
		Bytes	Positions	
	length subfield	1		Binary
63.0	Bitmap	3	24	Bit string
63.1	Network ID	2	4	N, BCD
63.2	Time (Preauth Time Limit)	2	4	N, BCD
63.3	Message Reason Code	2	4	N, BCD
63.4	STIP/Switch Reason Code	2	4	N, BCD
63.5 - 63.21 Not applicable				

5.71.3 Usage

Refer to individual data subfield 63.xx descriptions.

5.71.4 Field edits

Refer to individual data subfield 63.xx descriptions.

5.71.5 Reject codes

Refer to individual data subfield 63.xx descriptions.

5.72 Data field 63.0 - Field 63 Bitmap

5.72.1 Attributes

fixed length

24 N, bit string; 3 bytes

5.72.2 Description

Data field 63.0 is a bitmap that specifies which data subfields are present.

Table 76: Field 63 bitmap, subfield specifications

Field	Name	Field 63 bitmap, subfields																
		Byte 1								Byte 2	Byte 3							
		1	2	3	4	5	6	7	8	1-8	1	2	3	4	5	6	7	8
63.1	Network Identification Code	X																
63.2	Time (Pre-auth Time Limit)		X															
63.3	Message Reason Code			X														
63.4	STIP/Switch Reason Code				X													
63.5 - 63.24 Not applicable																		

5.72.3 Usage

This field is required in all messages that use any of its subfields.

5.72.4 Field edits

See individual subfields.

5.72.5 Reject codes

See individual subfields.

5.73 Data field 63.1 - Network Identification Code

5.73.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

5.73.2 Description

Data subfield 63.1 contains a code that specifies the network to be used for transmission of the message and determines the programme rules that apply to the transaction.

5.73.3 Usage

Acquirers must send a value of 0000 in 0100 and 0400 request messages. The Visa System will determine the appropriate network ID (0002 or 0004) and forward this value to Issuers. Issuers must return the value in response messages.

In online file maintenance messages, this subfield is optional in 0302 request messages and 0312 response messages, but is not present in 0322 advice or 0332 response messages. The subfield is mandatory in 0120 Cardholder Database advice messages and optional in their 0130 response messages.

5.73.4 Field edits

If the Acquirer sends a network ID value other than 0000 in a request message, VEAS will reject the request with reject code 0062.

If an authorization or reversal message is received without this subfield, VEAS will reject the message with reject code 0319.

5.73.5 Reject codes

Data field 63.1 reject codes:

0062 = Invalid value

0319 = Field missing

5.73.6 Valid values

The following table lists the valid values for data field 63.1.

Table 77: Data field 63.1, network ID codes

Network ID codes	
Code	Description
0000	Priority Routing Service (Visa determines the network ID)
0002	Visa
0004	Plus

5.74 Data field 63.2 - Time (Preauth Time Limit)

5.74.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

5.74.2 Description

Data subfield 63.2 applies to preauthorization request messages and completion advices. The time limit notifies the Issuer that the Merchant or Acquirer intends to follow a preauthorization request message with a completion advice message within a certain number of hours. Issuers can use this value to manage the Cardholder's available funds more effectively.

Although preauthorization messages originate exclusively from Acquirers and Merchants connected to the SMS component of VEAS, DMSA-connected Issuers can opt to receive time limit information in 0100 POS Authorization Requests and 0120 completion advice messages.

5.74.3 Usage

Note Only SMS Acquirers can submit this subfield. The subfield is not valid if submitted by DMSA Acquirers.

When Visa receives a 0100 preauthorization request message from an SMS Acquirer, Visa forwards it to the DMSA Issuer as a 0100 request message containing subfield 63.2, provided the Issuer supports this subfield. If the Issuer does not support this subfield, Visa drops it before forwarding the request message. The Issuer may also receive this subfield in 0120 STIP advice messages and 0120 completion advice messages, if the Issuer elects to receive 0120 completions.

For these messages, the value in this subfield should be 0002 (2 hours). Issuers that opt to receive subfield 63.2 must send the subfield in response messages.

The field is used in related 0400/0420 pre-authorization reversals/advice messages.

5.74.4 Field edits

Data subfield 63.2 has no field edits.

5.74.5 Reject codes

Data subfield 63.2 has no reject codes.

5.75 Data field 63.3 - Message Reason Code

5.75.1 Attributes

fixed length

4N, 4-bit BCD (unsigned packed); 2 bytes

5.75.2 Description

Data field 63.3 contains a code explaining the reason for an online Acquirer advice, reversal, or partial reversal.

5.75.3 Usage

This field is used in the following messages:

- 0100 token activation requests
- 0100 MIT authorization requests
- 0400/0420 reversals initiated by VEAS and DMSA Acquirers
- 0420 reversal advices initiated by SMS Acquirers and intended for VEAS and DMSA Issuers
- 0600/0620 token notification advices

ATM transactions: When an ATM transaction does not complete (funds are not dispensed), Acquirers can send a 0400 or 0420 ATM full reversal message, which must contain this field with a value of 2501, 2502, or 2503.

When ATM transactions partially complete (misdispense), Acquirers can send a 0400 or 0420 ATM partial reversal message, which must contain this field with a value of 2504.

Visa will process all 0400 and 0420 ATM reversals and send them as full or partial reversals. For DMSA Issuers, Visa will send these messages as full or partial 0400 reversals.

Note Visa encourages all ATM Acquirers to send 0420 messages and receive 0430 responses, rather than send 0400 messages and receive 0410 responses.

This field is not used in responses.

Visa Token Service: This field is required for the codes listed in the following table.

Table 78: Data field 63.3, message reason codes for the Visa Token Service

Field 63.3, message reason codes for the Visa Token Service	
Code	Description
3700	Token create
3701	Token deactivate
3702	Token suspend

Table 78: Data field 63.3, message reason codes for the Visa Token Service (continued)

Field 63.3, message reason codes for the Visa Token Service	
Code	Description
3703	Token resume
3711	Device provisioning result
3712	OTP (one-time password) verification result
3713	Call centre activation result
3714	Mobile banking app activation
3715	Replenishment confirmation of limited-use keys
3720	PAN expiry update
3721	PAN update

Merchant-initiated transactions: This field is used to identify different types of Merchant-initiated transactions.

Note The message reason codes listed in the following table are supported for 0100 authorization and 0120 advice, and 0200 full financial and 0220 advice messages; and, are currently only applicable to transactions acquired outside of the Visa Europe Territory.

Table 79: Data field 63.3, message reason codes for Merchant-initiated transactions

Field 63.3, message reason codes for Merchant-initiated transactions	
Code	Description
3900	Incremental authorization
3901 ¹	Resubmission
3902 ¹	Delayed charges
3903	Reauthorization
3904 ¹	No show
3905	Account top up

Footnote

1 - Merchant-initiated transactions initiated with a payment token will be allowed on tokens in an active, suspended, or deactivated state. Issuers should not decline these transactions simply because the payment token is in a suspended or deactivated state. Transactions initiated with a payment token will be declined for tokens no longer in the Visa system.

5.75.4 Field edits

- If a transaction is submitted with a value that is not defined for DMSA, Visa will reject the message with reject code 0114.
- If a transaction is received without this field from an Acquirer certified to use it, Visa will reject the message with reject code 0346.

- Visa does not support 0102 ATM confirmation messages. If a 0102 message is submitted (when funds are correctly dispensed, not dispensed, or misdispensed), Visa will reject it with reject code 0599.

Acquirer authorization advices: If an Acquirer sends an Acquirer authorization advice with this field set to any value other than 2104, VEAS will reject the message with a reject code of 0114.

5.75.5 Reject codes

Data field 63.3 reject codes:

0114 = Invalid value

0346 = Field missing

0599 = Consistency error

5.75.6 Valid values

The following table provides valid values for field 63.3 message reason codes.

Table 80: Data field 63.3, DMSA message reason codes

Field 63.3, DMSA message reason codes	
Code	Description
Reversals	
2501 ¹	Transaction voided by customer
2502 ¹	Transaction not completed
2503 ¹	No confirmation from point-of-service
2504	Partial dispense by ATM (misdispense) or POS partial reversal
Footnote	
1 - Codes 2501, 2502, 2503 can be sent in ATM full reversals if the amount dispensed is zero and the Other Amounts value in field 61 is zero. However, the Acquirer Processor must use a value of 2504 when the amount in field 61 is not zero and not equal to the Transaction Amount in field 4. If the Acquirer does not include this field in reversal messages, Visa sends the Issuer a value of 2501.	

5.76 Data field 63.4 - STIP/Switch Reason Code

5.76.1 Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

5.76.2 Description

Data field 63.4 contains a code that identifies why STIP responded for the Issuer or why the Switch generated an advice message.

5.76.3 Usage

A STIP or Switch reason code is included in the following message types:

- 0120 authorization advices
- 0420 authorization reversal advices
- 0620 alerts

VSDC: This field may be present in 0120 authorization advices when VEAS validates online CAM processing and responds on behalf of the Issuer. If online CAM validation fails, VEAS will decline the request message and send the Issuer an advice with a reason code of 9054.

5.76.4 Field edits

Data field 63.4 has no field edits.

5.76.5 Reject codes

Data field 63.4 has no reject codes.

5.76.6 Valid values

The following table provides valid values for field 63.4.

Table 81: Data field 63.4, STIP/Switch reason codes

Field 63.4, STIP/Switch reason codes	
Code	Description
STIP advice - STIP processed this transaction because:	
9001	The Issuer was signed off.
9002	The Issuer was signed off by the Switch.
9011	The line to the Issuer was down.
9012	Field 39 contained a value of N0 (force STIP) in the original response from the Issuer.

Table 81: Data field 63.4, STIP/Switch reason codes (continued)

Field 63.4, STIP/Switch reason codes	
Code	Description
9020	The response from the Issuer timed out.
9023	PCAS diverted.
9024	Transaction was declined due to Visa Payment Controls (VPC) rule.
9025	Transaction was declined by selective acceptance service.
9026	Transaction was reviewed by the Visa Transaction Advisor Service, additional authentication required. Relevant only to AFD transactions acquired in the US region. Note This value is not received by Visa Europe Issuers in STIP advices. However, it may appear in SMS raw data and reports.
9027	Transaction was declined by the Visa Token Service.
9031	Original processed in STIP.
9033	Transaction was declined because the Active Account Management (AAM) threshold was exceeded.
9034	Unable to deliver response to originator.
9041	There was a PIN Verification error.
9042	Offline PIN authentication was interrupted.
9045	Switch was unable to translate the PIN.
9048	There was an invalid CVV with the All Respond option.
9050	Source or destination does not participate in this service.
9054	There was an invalid CAM.
9095	Issuer notification of token vault provisioned or status change.
Switch-generated alternative authorization routing advice - DMSA only	
9021	Issuer unavailable, diverted to alternative Processor.
Switch-generated reversal advice	
9102	Switch generated a 0420 reversal advice because an approval response could not be delivered to the Acquirer.
9103	An approval message cannot be delivered to the Acquirer because the Issuer has timed out.
Switch-detected error	
9061	The system detected an error condition. See field 39 - Response Code.
Switch-generated file update advice - SMS only	
9028	Issuer requested Cardholder Database (CDB) update through GCAS.
9030	The transaction is Auto-CDB; there is a pick-up response from Issuer.

Table 81: Data field 63.4, STIP/Switch reason codes (continued)

Field 63.4, STIP/Switch reason codes	
Code	Description
Switch-generated reversal advice - SMS only	
9107	Switch generated a 0420 reversal advice message to indicate a possible duplicate authorization.
9108	Switch generated a 0420 reversal advice to indicate a probable duplicate authorization (including retrieval reference number).
Chargeback Reduction Service (CRS) - SMS only	
9090	Delayed settlement. This code is for Visa internal use only.
Information only - SMS only	
9051	SMS cannot send this transaction type to DMSA. The code can appear in an offline report but does not appear in an online message.

5.77 Data field 68 - Receiving Institution Country Code

5.77.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.77.2 Description

Data field 68 contains the code for the country of the receiving institution in field 100. Country codes are listed in the *Country and currency codes* appendix. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

5.77.3 Usage

STIP and switch advices: This field is present in a STIP-generated 0120 or 0420 advice message if it was in the request message. It is not required in a response to the advice.

5.77.4 Field edits

Field 68 must be one of the 3-digit numeric codes listed in the *Country and currency codes* appendix.

5.77.5 Reject codes

Data field 68 reject codes:

0119 = Invalid value

0453 = Field missing

5.78 Data field 70 - Network Management Information Code

5.78.1 Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

5.78.2 Description

Data field 70 contains a code that defines the type of network management needed:

- Network sign-on and sign-off
- Start or stop transmitting advice messages
- Communication link test between a VIC and the user

5.78.3 Usage

Data field 70 is used in 08xx network management messages; and 0620/0630 token notification advice messages. A leading zero is required to pad the first unused half-byte. The zero is a filler and is not part of the code.

Processors that use a DMSA EA Server link to process DMSA messages use DMSA station codes. For a DMSA link, the VIC uses line test code 301. Processors test the VEAS line by sending a normal 001 sign-on message; Visa also supports echo tests initiated by Members with code 301.

Processors that use a common interface EA Server link to process both DMSA and SMS messages, use common interface station codes. These centres can optionally send code 301 or 071 to confirm system availability. They also can use either a DMSA or SMS message to sign on and sign off (with code 071 or 072).

Visa Token Service: The code will be 890 (Issuer token advice) in 0620/0630 Issuer token notification advice messages.

Network monitoring option: Acquirers and Issuers are required to accept a 0800 echo test message from VEAS at least once every 5 minutes, regardless of traffic conditions. They must respond with a 0810 response message. This provides Members with an added monitoring facility to identify and correct any problems encountered with response time or connectivity.

Members can also initiate an echo test. When a Member submits a 0800 message with this field set to 301 (echo test), Visa will send a 0810 response message back to the Member.

DMSA Acquirers, Issuers, and Processors that process echo test messages must be able to support the 0810 response messages from Visa.

For more information, contact Visa Europe Customer Support.

5.78.4 Field edits

Data field 70 is required in all 08xx messages.

5.78.5 Reject codes

Data field 70 reject codes:

0042 = Invalid value

0321 = Field missing

0599 = Invalid message type

5.78.6 Valid values

The following table provides the valid values for data field 70.

Table 82: Data field 70, network management information codes

Field 70, network management information codes		
Code	Station type	Description
08xx network management messages		
001	DMSA	Sign on
002	DMSA	Sign off
062	Common interface	Enter Suppress Inquiry (SI) mode
063	Common interface	Exit SI mode
068	DMSA	Advice retrieval sign on
069	DMSA	Advice retrieval sign off
071	Common interface	Sign-on to the DMSA and SMS systems, start DMSA and SMS processing
072	Common interface	Sign-off from the DMSA and SMS systems, terminate DMSA and SMS processing
078	Common interface	Start transmission of both DMSA and SMS advice messages
079	Common interface	Stop transmission of both DMSA and SMS advice messages
301	DMSA or common interface	Echo test (may be initiated by either the VIC or the Member)
0620/0630 token notification advice messages		
890	DMSA or common interface	Issuer token advice

5.79 Data field 73 - Date, Action

5.79.1 Attributes

fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

format: variable

5.79.2 Description

Data field 73 is defined by Visa for miscellaneous dates, including file maintenance, expiry, and purge dates. Dates can be up to 6 digits in the file maintenance YYMMDD format. Purge dates beyond the current year are acceptable.

5.79.3 Usage

In adds and changes for records in the Exception File, Visa routinely changes the purge date entered by the Issuer to coincide with the YYMMDD expiry date of the Card Recovery Bulletin in effect at that time.

Note For file updates, the purge date is in this field.

In file update request messages, the date specified in field 73 determines how long the Cardholder record must stay on file at the VIC, that is, the record's purge date. It is returned in the response message. It is not used in a delete update or a 0302 file inquiry request message. If this field is present in a 0302 file inquiry request message, the Visa System ignores it. It is present in the file inquiry response message only if the response code is 00.

The date format is YYMMDD, where:

- YY = 00-99
- MM = 01-12
- DD = 00-31 (when DD = 00, the VIC calculates the purge date as the last day of the month)
- or YYMMDD = 999900.

For PVV, and risk record types, the value 999900 leaves the record on file indefinitely. For Exception File records, however, a purge date of 999900 is defined as 20 years from the update date; the value is no longer indefinite. Exception File records submitted with purge date years 2042 through 2098 will be rejected by VEAS.

Field 73 may be used for dates related to private label and proprietary Card transactions, when the Account Number is in fields 102 or 103. If this field is present in a 0302 file inquiry request message, VEAS ignores it.

Auto-CDB: Auto-CDB lists the account for either 60 days from the date of the update or until the original expiry date for the existing account listing, whichever date is later. For account listings set to expire in less than 60 days, Auto-CDB will change the expiry date to 60 days. If the account is listed in the Exception File with something other than pickup status, Auto-CDB changes the listing to pick-up status.

0322 file update advices: Field 73 contains the purge date on file in the format YYMMDD. It is present in the message when field 91 = 1 (add) or 2 (change).

Deleted CDB records: For deletes, the record remains in the file for 10 days (that is, the current date plus 10 days) but is not used; after the 10 days, it is deleted.

STIP and switch advices: Field 73 is present in 0120 or 0420 advice messages if it was in the request message.

5.79.4 Field edits

There are no data field 73 edits in customer transaction-related messages.

5.79.5 Reject codes

There are no data field 73 reject codes.

5.79.6 File edits

Data field 73 is required in a 0300 or 0302 request message if field 91= 1, 2, or 4. The YYMMDD value must be numeric. The date cannot be expired. The following requirements apply:

- The YY positions must be 00-99
- The MM positions must be 01-12 or 99
- The DD positions must be 00-31

If field 91 = 3 or 5, field 73 must be omitted.

5.79.7 File maintenance error codes

Data field 73 file error codes:

0575 = Field missing, expired date, day not valid, or date present in a delete

5.80 Data field 90 - Original Data Elements

5.80.1 Attributes

fixed length

42 N, 4-bit BCD (unsigned packed); 21 bytes

5.80.2 Description

Data field 90 contains information for tracking the current message back to prior messages for the same Cardholder transaction. For example, a reversal to an original request. This field is fixed-length with five subfields.

Positions				
1-4	5-10	11-20	21-31	32-42
Field 90.1	Field 90.2	Field 90.3	Field 90.4	Field 90.5
original message type	original trace number	original transmission date and time	original Acquirer ID	original forwarding institution ID
Byte 1-2	Bytes 3-5	Bytes 6-10	See below	See below

Positions 1-4, original message type: Contains the 4-digit message type identifier from the original message for the transaction being reversed.

Positions 5-10, original trace number: Contains the 6-digit trace number from field 11 of the original message.

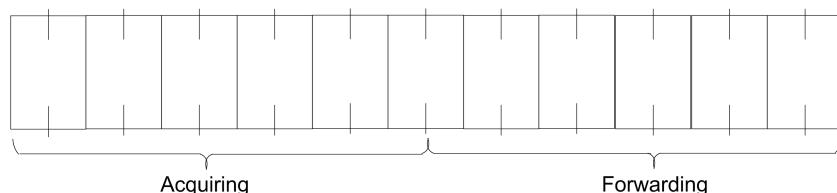
Positions 11-20, original transmission date and time: Contains the 10-digit transmission date and time from field 7 of the original message.

Positions 21-31, original Acquirer ID: Contains 11 positions for the acquiring institution ID from field 32 of the original request message, right-justified, with lead zero fill.

Positions 32-42, original forwarding institution ID: Contains 11 positions for the forwarding institution ID from field 33 of the original request message, which is right-justified, with lead zero fill. It is all zeros if field 33 was not present in the original request message.

The institution ID subfields do not follow the usual rule regarding byte boundaries: each occupies 5½ bytes as shown in the following illustration.

Byte: 11 12 13 14 15 16 17 18 19 20 21



5.80.3 Usage

Field 90 is used in reversal request messages. It is optional in reversal response messages. The first subfield, the original message type, must always be provided whenever field 90 is used. The remaining subfields may be zero-filled or contain valid values.

The first subfield contains 0100 or 0101, as appropriate.

The second subfield contains the field 11 trace number from the original Authorization Request, or zeros if no trace number is assigned or the number assigned is unavailable.

The remainder of this field may be zero-filled.

STIP and switch advices: Field 90 is present in 0420 advice messages.

Authorization gateway transactions - American Express: VEAS uses this field's content to build American Express field 56 in reversals.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.80.4 Field edits

Data field 90 is required in all 0400 reversal request messages and the value must be numeric. It is optional in 0410 response messages, but if present, the value must match that in the request message.

5.80.5 Reject codes

Data field 90 reject codes:

0055 = Invalid value

0336 = Field missing

5.81 Data field 91 - File Update Code

5.81.1 Attributes

fixed length

1 AN; 1 byte

5.81.2 Description

Data field 91 contains a code that specifies the type of file processing required.

5.81.3 Usage

Field 91 is used in 03xx messages for updates and inquiries for all Cardholder Database (CDB) files. If field 91 = 5 (inquire) in a request message, fields 73 and 127 are not used; if they are present, VEAS ignores them.

File maintenance advices: Field 91 is present in 0120 and 0322 file update advice messages and contains the code for the action taken.

Visa Token Service: This field contains the following:

- 2 - for 0302/0312 token maintenance file requests and responses
- 2 - for 0302/0312 primary account number maintenance file requests and responses
- 5 - for 0302/0312 token file inquiry request and responses

5.81.4 Field edits

Field 91 is required in all 03xx request messages.

5.81.5 Reject codes

Data field 91 reject codes:

0341 = Field missing

5.81.6 File edits

If field 101 - File Name contains a 2-character name, the code must be one of those in the *Valid values* section.

Attempts to delete an account number that does not exist will result in a file maintenance error (error code 0565).

5.81.7 File maintenance error codes

Data field 91 error codes:

0565 = No record on file

0566 = Record already on file; cannot add

0568 = Invalid value

5.81.8 Valid values

The following table provides valid values for data field 91.

Table 83: Data field 91, file update codes

Field 91, file update codes		
Code	Definition	Explanation
1	Add	Except as noted, add a new record only if one does not already exist. For exception records, if the record already exists, CDB applies the update as a change.
2	Change	Except as noted, change an existing record. For exception records, if record does not exist, CDB applies the update as an add.
3	Delete	Delete an existing record.
4	Replace	Add a new record if none exists or replace an existing record if one does exist.
5	Inquire	Send a copy of an existing record.

5.82 Data field 92 - File Security Code

5.82.1 Attributes

fixed length

2 AN; 2 bytes

5.82.2 Description

Data field 92 contains an operator identification number.

5.82.3 Usage

An Issuer uses this field when it needs to include an operator ID in a file update or file inquiry.

Field 92 is optional in 0300 and 0302 request messages. If this field is present in a request message, it is returned in the 0310 and 0312 response message.

5.82.4 Field edits

If an Authorization Request or reversal request with this field is routed from a dual message Acquirer to an SMS switch, field 92 is deleted before the request message is passed to the SMS Issuer.

5.82.5 Reject codes

Data field 92 reject codes:

0342 = Field missing

5.82.6 File edits

There are no file edits for data field 92.

5.82.7 File maintenance error codes

There are no file maintenance error codes for data field 92.

5.83 Data field 95 - Replacement Amounts

5.83.1 Attributes

fixed length

42 AN; 42 bytes

5.83.2 Description

Data field 95 contains the corrected amount of an authorization transaction in a partial reversal. This field is fixed-length with four subfields, but only the first subfield is used.

Positions:			
1-12	13-24	25-33	34-42
Field 95.1	Field 95.2	Field 95.3	Field 95.4
actual amount, transaction	unused	unused	unused
Bytes 1-12	Bytes 13-42		

Positions 1-12, actual amount, transaction: These positions are used for the corrected, actual amount of the Cardholder's transaction, in the Transaction Currency. The value is right justified, with lead zero-fill.

Positions 13-24, unused: These positions are not used and must be zero-filled.

Positions 25-33, unused: These positions are not used and must be zero-filled.

Positions 34-42, unused: These positions are not used and must be zero-filled.

The amount in field 95 is expressed in the currency identified by field 49 - Currency Code, Transaction. The number of decimal places assumed for this field depends on the currency. Currency codes and the locations of the implied decimal place for each currency are listed in the *Country and currency codes* appendix.

5.83.3 Usage

Field 95 is used in partial reversal messages only: it is not present in any other reversal message. If present in the partial reversal request message, the field must be present in the response message, and in any related advice message.

ATM Acquirers may submit 0400 or 0420 partial reversal messages. This field contains the actual amount dispensed by the ATM. In addition, field 3 must be 01 (cash disbursement), and subfield 63.3 must be 2504 (partial dispense by ATM).

In ATM partial reversal transactions, the access fee from field 28 must be included as part of the amount in this field.

Field 95.1 contains the corrected, actual amount of the Cardholder transaction, that is, the amount to be posted to the Cardholder's account.

Example:

If the amount in an initial authorization is USD 200, but the Cardholder only spends USD 100, the USD 200 goes in field 4 and the USD 100 goes in field 95.

If multicurrency conversion is required, Issuers also receive field 95.1 as the Billing Currency of the Cardholder in field 61.3. The field 61.3 amount will include the optional Issuer fee.

Note Field 61.3, which is inserted in a message by VEAS, is used only when field 95.1 is present in a partial reversal and if currency conversion is necessary.

Multiple reversals: The field 95 replacement amount must be less than the original amount in field 4; otherwise, the reversal message will be rejected. Because DMSA does not retain data from previous reversals, multiple partial reversals can be processed as long as field 95 is less than field 4.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

STIP and switch advices: Field 95 is present in a 0420 advice message if it was present in the 0400 request message.

Authorization Gateway transactions - MasterCard: This field is supported in partial reversal transactions.

For more information on data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.83.4 Field edits

If field 95 is present, it must be numeric and right-justified in the first 12 positions, with leading zero fill. The remaining 30 positions must be filled with zeros.

Visa will reject an ATM or POS transaction with reject code 0115 (invalid value) if an Acquirer submits:

- A partial reversal with the amount in field 95 equal to the amount in field 4
- A partial reversal with an amount of zeros in field 95
- A full reversal with field 95 in the message

5.83.5 Reject codes

Data field 95 reject codes:

0115 = Invalid value, or value is greater than the Transaction Amount in field 4

5.84 Data field 100 - Receiving Institution Identification Code

5.84.1 Attributes

variable length

1 byte, binary +

up to 11 N, 4-bit BCD (unsigned packed); maximum: 7 bytes

5.84.2 Description

Data field 100 is a message routing field. It 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 field has one subfield following the length subfield.

Positions:	
0	1-11
length	institution ID code
Byte 1	Bytes 2-7

Length subfield: This specifies the number of digits in the identifier. If the ID is an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because the zero is a filler, not part of the ID code, it is not counted for the length subfield.

5.84.3 Usage

This field is not used in Visa Card transactions. It is only used in non-Visa Card transactions such as MasterCard request messages being processed within the Visa System. Members wanting to use this field must first co-ordinate field usage with Visa. The routing information in this field will supersede routing information in all other account number fields.

When applicable, field 100 is used in 0100 and 0400 POS or ATM authorization requests but not in response or advice messages. It is not used in balance inquiries.

When this field is used to route customer transaction-related messages, it typically contains a 6-11 digit Visa-assigned BIN to identify the Issuer responsible for the Cardholder account. If this field's value in a request is invalid (not a 6-11 digit Visa BIN eligible for incoming request messages), the field 39 response code will be 15 (no such Issuer).

STIP and switch advices: Not applicable to field 100.

- L = Length of value
- N = 6-position Visa BIN or ID code for the Issuer

5.84.4 Field edits

The field value including the length subfield must be numeric and cannot exceed 11 digits.

5.84.5 Reject codes

Data field 100 reject codes:

0082 = Invalid value

0100 = Invalid length

0334 = Field missing

0335 = Field missing

5.85 Data field 101 - File Name

5.85.1 Attributes

variable length

1 byte, binary +

up to 17 ANS; maximum: 18 bytes

5.85.2 Description

Data field 101 contains a code identifying the VIC-resident Cardholder Database file to be accessed by a file update or inquiry. The length subfield specifies the number of bytes following the length subfield.

Positions:	
0	1-17
length	file name
Byte 1	Bytes 2-18

5.85.3 Usage

Field 101 is used in all 03xx messages. The file name determines the system file affected, the 03xx message content, and the field 127 layout.

File maintenance advices: In 0322 file update advice messages, this field contains the code for the updated file. Field 101 is also sent in 0120 file maintenance advice messages.

5.85.4 Field edits

This field is required in all 03xx messages. Length must be numeric and cannot exceed 17.

5.85.5 Reject codes

Data field 101 reject codes:

0060 = Invalid length. Length equals zero (0) or exceeds 17

0344 = Field missing

5.85.6 File edits

The length subfield value must be 2. The code in field 101 must be one of those listed in the *Valid values* section. When Visa processes E2 updates for DMSA, the Exception File is updated for both DMSA and SMS; separate exception records are not supported.

5.85.7 File maintenance error codes

Data field 101 error codes:

0530 = Invalid file name

0682 = Invalid length

5.85.8 Valid values

The following table provides the valid values for data field 101.

Table 84: Data field 101, file names

Name	File
E2	Exception File
P2	PIN Verification File
R2	Risk-Level File
PAN	Card data
TERMS-CONDITIONS	Token terms and conditions
TK	Token

5.86 Data field 102 - Account Identification 1

5.86.1 Attributes

variable length

1 byte, binary +

5-28 ANS; maximum: 29 bytes

5.86.2 Description

Data field 102 contains a number identifying an account or customer relationship in Cardholder transactions. The length specifies the number of bytes following the length subfield.

Positions:	
0	1-28
length	account identification 1
Byte 1	Bytes 2-29

5.86.3 Usage

Field 102 is used for proprietary or private label Cardholder transactions when the account number contains alphabetic characters or is otherwise non-standard. If the account number includes alphabetic characters, an Issuer ID is required in field 121. Use of this field (and field 121) must be prearranged with Visa.

When field 102 is present in a POS or ATM authorization request, it must be returned in the response message and must be used in all subsequent messages pertaining to the transaction.

Issuers can optionally place a posting account number in this field in any response message, but only if the posting account differs from that in fields 2 or 103. If this is done, the Acquirer has the option of returning this field as well as the account number field in any subsequent reversal.

CPS: This field does not apply to CPS POS or ATM request messages. Issuers may optionally include it in response messages.

0322 file update advices: Not applicable to field 102.

STIP and switch advices: Field 102 is present in 0120 or 0420 advice messages if it was in the request message.

5.86.4 Field edits

If field 102 is present in the message, the value in the length subfield must not exceed 28.

If the account number is placed in field 102 in the original request message, this field is required and the same account number must be used in all subsequent messages for the Cardholder transaction.

Note The number must be within one of the ranges of card numbers supported by VEAS; otherwise, the request message will be returned with a response code of 15.

For any message related to a customer transaction, the account number must be present in field 102 if it is not in fields 2 or 103.

5.86.5 Reject codes

Data field 102 reject codes:

0103 = Invalid value

0104 = Invalid length

0394 = Field missing

5.86.6 STIP edits

The following edits apply to STIP transactions:

- At Issuer option, the account number must pass a modulus-10 check
- The length must be one used by the Issuer (edit done only at Issuer request)

5.86.7 Decline responses

Data field 102 decline responses:

14 = Invalid account number (check digit or length)

5.87 Data field 103 - Account Identification 2

5.87.1 Attributes

variable length

1 byte, binary +

5-28 ANS; maximum: 29 bytes

5.87.2 Description

Data field 103 contains a number that identifies an account or Cardholder relationship. The length specifies the number of bytes following the length subfield.

Positions:	
0	1-28
length	account identification 2
Byte 1	Bytes 2-29

5.87.3 Usage

Field 103 is used for proprietary or private label card transactions when the account number contains alphabetic characters or is otherwise non-standard. If alphabetic characters are used, an Issuer ID is required in field 121. Use of this field (and field 121) must be prearranged with Visa. If an Issuer receives its account numbers in this field and uses online requests to update the Cardholder Database, this field is used in the 0302 and 0312 messages.

When field 103 is present in a POS or ATM authorization request, it must be returned in the response message and must be used in all subsequent messages for the transaction. It is not used in balance inquiries.

CPS: This field does not apply to CPS POS or ATM transactions.

0322 file update advices: Not applicable to field 103.

STIP and switch advices: Field 103 is present in 0120 or 0420 advice messages if it was in the request message.

5.87.4 Field edits

If the account number is placed in this field in the original request message, field 103 is required and the same account number must be used in all subsequent messages for the Cardholder transaction.

Note The number must be within one of the ranges of card numbers supported by VEAS; otherwise, the request message will be returned with a response code of 15.

If field 103 is present in the message, the length must be a numeric value between 5 and 28.

For any message related to a specific customer transaction, the account number must be present in field 103 if it is not in fields 2 or 102.

5.87.5 Reject codes

Data field 103 reject codes:

0111 = Invalid length

0112 = Invalid value

0397 = Field missing

5.87.6 STIP edits

- At Issuer option, the account number must pass a modulus-10 check.
- The length must be one used by the Issuer. This edit is done only at Issuer request.
- Number must fall within one of the ranges of valid numbers for the Issuer.

5.87.7 Decline responses

The decline responses for data field 103 are:

14 = Invalid account number (check digit or length)

5.88 Data field 104 - Transaction Description and Transaction-Specific Data

5.88.1 Attributes

variable length

1 byte, binary +

up to 255 bytes (510 hex digits); variable by usage; maximum 256 bytes

5.88.2 Description

Data field 104 is an ISO-defined field and can contain Member-to-Member transaction description data, or MasterCard, or American Express defined data.

The field may be submitted in either of two formats, fixed format or TLV format. Each of these formats has its own field description, as follows:

- Usage 1 - Transaction Description. This description contains fixed format information
- Usage 2 - Transaction-Specific Data. This description contains TLV format information

5.88.3 Usage

Either the fixed format or the TLV format can be employed to support most of the usages detailed in the field 104 descriptions that follow.

Once an Acquirer or Issuer supports the TLV format for this field, it must use that format for all uses of field 104.

5.88.4 Field edits

Data field edits vary by usage.

5.88.5 Reject codes

Reject codes vary by usage.

5.88.6 Valid values

Valid values vary by usage.

5.89 Data field 104, Usage 1 - Transaction Description

5.89.1 Attributes

variable length

1 byte, binary +

up to 255 bytes; maximum 256 bytes

5.89.2 Description

Data field 101 may contain a 1-character billing descriptor for various types of phone service, or Member-to-Member transaction description data, to support a specific industry or programme.

Positions:		
0	1	2-100
length	Billing descriptor	Transaction description data
Byte 1	Byte 2	Bytes 3-101

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Position 1, Billing descriptor: This position may contain additional billing or reporting information about transaction or message processing. This position contains a space if positions 2-100 are used. Valid values are:

- A = Leased-Line Service
- B = WATS
- C = Local Service
- E = Digital Radio Network (DRN/LATA)

Positions 2-100, Transaction description data: These positions can be used by Members to send free-form (unformatted) text or character data to another Member in a request or response message. The Acquirer and Issuer involved in the data exchange may agree to a proprietary format for the free-form description data.

5.89.3 Usage

The following subsections describe the usages for this data field.

Dial terminal authorization requests: Position 1 of this field is used in 0100 and 0400 dial terminal authorization requests generated by the VisaNet Authentication Service (VAS) processor at the VIC for the DMSA component of VEAS.

The use of this position must be coordinated with Member services. For valid values, refer to the table in the *Valid values* section.

Member-to-Member data: For Acquirers that do not support the billing ID but wish to send free-form data in positions 2-100, position 1 must always be set to a space in requests and responses. Visa Issuers must be prepared to receive any value in position 1.

Any Member can receive additional information in positions 2-100, provided the option has been turned on for the Processing Centre.

This field can carry free-form description data in the following messages:

- 0100/0110 authorization requests and responses
- 0400/0410 authorization reversal requests and responses

STIP and switch advices: This field may be present in requests that STIP has processed on behalf of the Issuer.

5.89.4 Field edits

VEAS will drop this field when the Acquirer or Issuer does not support field 104 in the message. In addition, VEAS will reject the transaction with reject code 0518 if an invalid value is received in position 1.

5.89.5 Reject codes

Data field 104 reject codes:

0518 = Incorrect usage of position 1. Data field 104 was sent in an unsupported message type, or position 1 was set incorrectly.

5.90 Data field 104, Usage 2 - Transaction-Specific Data

5.90.1 Attributes

variable length

1 byte, binary +

up to 255 bytes (510 hex digits); variable by usage; maximum 256 bytes

5.90.2 Description

Data field 104, Usage 2 contains transaction-specific datasets presented in this section in hex number order. The dataset IDs listed for position 1 can be used as a guide to the *Usage* section, which specifies the content for each dataset. The datasets, which are in TLV format, can have multiple sub-elements. The TLV format is shown below.

Positions:															
0	1	2-3	4-255												
Subfield 1	Subfield 2	Subfield 3	Subfield 4												
length	dataset ID	dataset length	TLV sub-elements												
			<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Tag</td> <td>Length</td> <td>Value</td> <td>Tag</td> <td>Length</td> <td>Value</td> </tr> <tr> <td colspan="3" style="text-align: center;">TLV₁</td> <td colspan="3" style="text-align: center;">TLV_N</td> </tr> </table>	Tag	Length	Value	Tag	Length	Value	TLV ₁			TLV _N		
Tag	Length	Value	Tag	Length	Value										
TLV ₁			TLV _N												
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256												

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

Position 1, dataset ID: A 1-byte binary subfield that contains a hexadecimal value that identifies the TLV data that follows.

Table 85: Data field 104, Usage 2, valid datasets

Field 104, Usage 2, datasets		
Dataset	Name	Note
Hex 02	Purchase line-item data	V.I.P. only
Hex 56	Dial terminal data	DMSA only
Hex 57	Business application identifier	
Hex 58	Healthcare eligibility inquiry	V.I.P. only
Hex 59	Promotion data	V.I.P. only
Hex 5B	Visa risk assessment data	V.I.P. only
Hex 5C	Commercial card data	

Table 85: Data field 104, Usage 2, valid datasets (continued)

Field 104, Usage 2, datasets		
Dataset	Name	Note
Hex 5D	Instalment payment data	
Hex 5E	TC 50 destination BIN (Issuer clearing BIN)	SMS only
Hex 5F	Sender data	
Hex 60	Airline industry-specific data	
Hex 61	Car rental industry-specific data	
Hex 62	Lodging industry-specific data	
Hex 63	Non-industry-specific data	
Hex 64	Visa Europe Real Time Scoring data	DMSA only
Hex 65	MasterCard client-defined data	
Hex 66	American Express data	
Hex 69	Multiple payment forms	
Hex 6B	Passenger transport ancillary data	SMS only
Hex 6C	Travel tag data	
Hex 6D	Issuer-supplied data	
Hex 6E	Loan details	
Hex 71	Free-form description data (Member-to-Member)	
Hex 71	Additional sender data	

Positions 2-3, dataset length: A 2-byte binary subfield that specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

5.90.3 Usage

The following subsections (in hex number order) describe the usages for this field:

- Visa Europe mandates that Issuers support anti-money laundering (AML) and know-your-customer (KYC) data in money transfer OCT authorization and clearing messages. Recipient Issuers must be able to support the AML and KYC tags present in datasets ID 5F and ID 71.
- Visa Europe recommends that Issuers implement support for field 104, Usage 2 in order to participate in the Real Time Scoring (RTS) service.
- Acquirers and Issuers that implement support for field 104, Usage 2 must be able to receive any dataset IDs and tags defined for the field in any order, including those that they do not recognize or expect. Endpoints may receive multiple datasets in the same

field 104, Usage 2. Endpoints must ignore any dataset IDs or tags they do not recognize, and continue to process the field.

- All Original Credit Transactions with an MCC of 4829 or 6012 must include anti-money laundering (AML) compliance data in dataset ID 71. For Original Credit Transactions with a business application identifier of AA or PP in dataset ID 57, Acquirers and originators must include AML compliance data in both datasets ID 71 and ID 5F.
- Acquirers and originators must not send more than 255 bytes in field 104, Usage 2, which is the maximum length of dataset IDs 57, 5F and 71 combined. Acquirers and originators should not pad tags to their maximum length with spaces or binary zeros.

5.90.4 Dataset ID 56, Dial terminal data

This field is used in 0100 and 0400 dial terminal Authorization Requests generated by the extended access server (EA Server) at the VIC for the DMSA component of VEAS. The use of this position must be co-ordinated with Visa Europe Customer Support.

Table 86: Data field 104, dataset hex 56, dial terminal data

Field 104, dataset 56, dial terminal data			
Tag	Length	Value	Content of sub-elements
01	1	Phone Service Codes	This sub-element contains any one of the following 1-position codes: A = Leased-line service B = WATS C = Local service D = Digital Radio Network (DRN/LATA)

5.90.5 Dataset ID 57, Business application identifier

Dataset hex 57, tag 01, which is used for the original credit business application identifier, is required in enhanced OCTs. However, it is optional in other OCTs.

Table 87: Data field 104, dataset hex 57, business application identifier

Field 104, dataset 57, business application identifier			
Tag	Length	Value	Content
01	2	Business Application Identifier	<p>This subfield must contain one of the following:</p> <p>Money transfers</p> <p>Enhanced OCT</p> <ul style="list-style-type: none"> ■ AA = Account to account¹ ■ PP = Person to Person² <p>Basic OCT</p> <ul style="list-style-type: none"> ■ BI = Money transfer, bank-initiated ■ MI = Money transfer, Merchant-initiated <p>CC = Cash claim³</p> <p>CI = Cash in</p> <p>CO = Cash out³</p> <p>Non-money transfers</p> <p>BB = Business to business</p> <p>BP = Non-Card bill payment</p> <p>CP = Card bill payment</p> <p>FD = Funds disbursement (general)</p> <p>GD = Government disbursement</p> <p>GP = Gambling payout (other than online gambling)</p> <p>MD = Merchant disbursement</p> <p>OG = Online gambling payout</p> <p>PD = Payroll/pension disbursement</p> <p>PG = Payment to government</p> <p>PS = Payment for goods and services (general)</p> <p>TU = Top-up for enhanced prepaid loads</p>
Footnotes:			
1 - AA applies to transactions where the sender and recipient are the same Person.			
2 - PP applies to transactions where the sender and recipient are not the same Person.			
3 - CC and CO apply to Visa Mobile Prepaid Manual Cash Disbursement transactions only, not OCTs			

Dataset hex 57 tag 01 is supported in authorizations, reversals and advices.

AA or PP requirements and restrictions: For enhanced money transfer Original Credit Transactions with a business application identifier of AA or PP in dataset ID 57, Acquirers and originators must include AML compliance data in both datasets ID 5F and ID 71.

In addition, the following restrictions apply:

- Visa Europe and International money transfer account funding transactions (AFTs) with a business application identifier of AA or PP will be declined with response code 57 (transaction not permitted to Cardholder). Money transfer AFTs are only valid for Domestic Transactions.
- If enhanced money transfer Original Credit Transactions are initiated as 0100s instead of 0200s, VEAS will decline the transaction with response code 93 (transaction could not be completed - violation of law).
- If the recipient's Issuer does not support field 104 in TLV format, VEAS will decline the transaction with response code 57.
- If a full financial request is received for an OCT with a business application identifier of CP (Card bill payment), the Acquirer or originator and the recipient Issuer must be in the same country. If they are not, the transaction will be declined with response code 93.

5.90.6 Dataset ID 5C, Commercial Card data

Dataset hex 5C, which supports the transmission of Commercial Card data, is used in 0100 authorizations, reversals, and related advices.

Table 88: Data field 104, dataset hex 5C, Commercial Card data (fuel transactions) - Visa Fleet Service

Field 104, dataset 5C, Commercial Card data (fuel transactions) – Visa Fleet Service				
Tag	Length	Format	Value	Content
01	1	AN	Type of Purchase	This tag contains the type of purchase: 1 = Fuel purchase 2 = Non-fuel purchase 3 = Fuel and non-fuel purchase
02	1	AN	Service Type	This tag contains the service type: F = Full service S = Self service
03	2	AN	Fuel Type	This tag contains the fuel type. Valid fuel type codes are listed in the DMSC Technical Specifications manual.
04	1	AN	Unit of Measure	This tag contains the unit of measure: L = Litre G = US gallon I= Imperial gallon K = Kilo P = Pound
05	12	UN	Quantity	This tag contains the quantity. Four decimal places are implied.
06	12	UN	Unit Cost	This tag contains the unit cost. Four decimal places are implied.
07	12	UN	Gross Fuel Price	This tag contains the gross fuel price. Four decimal places are implied.
08	12	UN	Net Fuel Price	This tag contains the net fuel price. Four decimal places are implied.
09	12	UN	Gross Non-Fuel Price	This tag contains the gross non-fuel price. Two decimal places are implied.
0A	12	UN	Net Non-Fuel Price	This tag contains the net non-fuel price. Two decimal places are implied.
0B	7	AN	Odometer Reading	This tag contains the odometer reading.
0E	4	UN	VAT/Tax Rate	This tag contains the VAT/tax rate. Two decimal places are implied.

Table 88: Data field 104, dataset hex 5C, Commercial Card data (fuel transactions) - Visa Fleet Service (continued)

Field 104, dataset 5C, Commercial Card data (fuel transactions) – Visa Fleet Service				
Tag	Length	Format	Value	Content
0F	1	AN	Miscellaneous Fuel Tax Exemption Status	This tag contains the miscellaneous fuel tax exemption status: 0 = Non-exempt 1 = Exempt
10	12	UN	Miscellaneous Fuel Tax	This tag contains the miscellaneous fuel tax. Two decimal places are implied.
11	1	AN	Miscellaneous Non-Fuel Tax Exemption Status	This tag contains the miscellaneous non-fuel tax exemption status: 0 = Non-exempt 1 = Exempt
12	12	UN	Miscellaneous Non-Fuel Tax	This tag contains the miscellaneous non-fuel tax. Two decimal places are implied.
13	1	AN	Local Tax Included	This tag contains the local tax included indicator: 0 = Tax not included 1 = State or provincial tax included 2 = Transaction is not subject to tax
14	12	UN	Local Tax	This tag contains the local tax amount. Two decimal places are implied.
15	1	AN	National Tax Included	This tag contains the national tax included indicator: 0 = Not subject to tax 1 = Subject to tax
16	12	UN	National Tax	This tag contains the national tax amount. Two decimal places are implied.
17	12	UN	Other Tax	This tag contains the other tax amount. Two decimal places are implied.
18	20	AN	Merchant VAT Registration / Single Business Reference Number	This tag contains the Merchant VAT registration or single business reference number.
19	13	AN	Customer VAT Registration Number	This tag contains the customer VAT registration number.

Table 88: Data field 104, dataset hex 5C, Commercial Card data (fuel transactions) - Visa Fleet Service (continued)

Field 104, dataset 5C, Commercial Card data (fuel transactions) – Visa Fleet Service				
Tag	Length	Format	Value	Content
1A	17	AN	Customer Reference Number	<p>This tag contains a value that identifies the customer for fuel transactions. The value may be a reference number, code, or generic number. Fuel transactions are identified by an MCC value of 5541 or 5542.</p> <p>In online transactions destined to an Issuer, VEAS inserts tag 1A and populates it with the customer code or reference identifier supplied by the Acquirer in field 48, Usage 36. Hence, both fields (104 and 48) will be present.</p>
1B	15	AN	Message Identifier	<p>When the Acquirer populates tag 1C, Additional Data Indicator, with a value of Y, Visa will then populate tag 1B.</p> <p>This tag contains the message identifier that is used to link the separate line detail messages.</p>
1C	1	AN	Additional Data Indicator	<p>This tag contains the additional data indicator:</p> <p>Y = Additional data is provided separately in Draft Data TC 50</p> <p>N = Additional data is not provided. If no additional data is present, then the tag, including the value of N, is optional and need not be sent.</p> <p>When Acquirers populate this tag with a value of Y, VEAS will then populate tag 1B. (In Commercial Card responses, these Acquirers will receive field 104 dataset 5E, which contains the destination BIN for TC 50.)</p> <p>For Issuers, tag 1C should contain a value of Y when a value for tag 1B is present.</p>
1E	4	UN	Summary Commodity Code	This tag contains the summary commodity code.
1F01	2	AN	Non-Fuel Product Code 1	This tag contains the non-fuel product code 1. Valid non-fuel product codes are listed in the DMSC Technical Specifications manual.

Table 88: Data field 104, dataset hex 5C, Commercial Card data (fuel transactions) - Visa Fleet Service (continued)

Field 104, dataset 5C, Commercial Card data (fuel transactions) – Visa Fleet Service				
Tag	Length	Format	Value	Content
1F02	2	AN	Non-Fuel Product Code 2	This tag contains the non-fuel product code 2.
1F03	2	AN	Non-Fuel Product Code 3	This tag contains the non-fuel product code 3.
1F04	2	AN	Non-Fuel Product Code 4	This tag contains the non-fuel product code 4.
1F05	2	AN	Non-Fuel Product Code 5	This tag contains the non-fuel product code 5.
1F06	2	AN	Non-Fuel Product Code 6	This tag contains the non-fuel product code 6.
1F07	2	AN	Non-Fuel Product Code 7	This tag contains the non-fuel product code 7.
1F08	2	AN	Non-Fuel Product Code 8	This tag contains the non-fuel product code 8.
1F09	Up to 4	AN	Fuel Brand	CEMEA region only: This tag contains the fuel brand.
1F0A	Up to 5	AN	Fuel Transaction Validation Results	CEMEA region only: This tag contains fuel transaction validation results.
1F0B	1	AN	Fuel Acceptance Mode	CEMEA region only: This tag contains the fuel acceptance mode.
1F0C	Up to 20	AN	Driver Acceptance	CEMEA region only: This tag contains driver identification.
1F0D	Up to 10	AN	Job Number	CEMEA region only: This tag contains the job number.
1F0E	Up to 8	AN	Fleet Number	CEMEA region only: This tag contains the fleet number.
1F0F	Up to 14	AN	Vehicle Registration Number	CEMEA region only: This tag contains the vehicle registration number.
1F10	Up to 6	AN	Product Qualifier	CEMEA region only: This tag contains the product qualifier
1F11	Up to 4	AN	Expanded Fuel Type	CEMEA region only: This tag contains the expanded fuel type

5.90.7 Dataset ID 5D, Instalment payment data

Dataset hex 5D, which supports the transmission of instalment payment data, is used in the following messages:

- 0100/0120 authorization and STIP advice messages
- 0400/0420 POS reversal, partial reversal, and reversal advice messages

Acquirers that submit this field in the request message will receive it in the response message. VEAS will include the field in the response message if the Issuer does not provide it.

If field 104 is present in a non-US acquired transaction, an instalment payment indicator must be present in field 126.13. However, US-acquired instalment authorizations require a value of 03 in field 60.8.

Table 89: Data field 104, dataset hex 5D, instalment payment data

Field 104, dataset 5D, instalment payment data				
Tag	Length	Format	Value	Content [except for currency code, frequency, instalment type, all fields are zero-filled, right justified]
01	12	N	Total Instalment Amount	This tag contains the total payments. The total amount cannot exceed USD 500,000
02	3	N	Instalment Payment Currency	This tag contains the currency code of the payment submitted.
03	2	N	Number of Instalments	This tag contains the number of instalment payments that will occur.
04	12	N	Amount of Each Instalment	This tag contains the amount of each instalment payment.
05	2	N	Instalment Payment Number	This tag contains the instalment payment number.
06	1	AN	Frequency of Instalments	This tag contains the frequency of the instalment payments: B = Bi-weekly M = Monthly W = Weekly Space = not applicable
07	6	N	Date of First Instalment	This tag contains the date of the first instalment payment in the format: YYMMDD

Table 89: Data field 104, dataset hex 5D, instalment payment data (continued)

Field 104, dataset 5D, instalment payment data				
Tag	Length	Format	Value	Content [except for currency code, frequency, instalment type, all fields are zero-filled, right justified]
08	12	N	Total Amount Funded	This tag contains the total amount funded.
09	4	N	Percent of Amount Requested	This tag contains the percentage of the total amount requested divided by the total amount funded.
0A	12	N	Total Expenses	This tag contains the total expenses charged by the institution to fund the total amount requested.
0B	4	N	Percent of Total Expenses	This tag contains the percentage of total expenses divided by the total amount funded.
0C	12	N	Total Fees	This tag contains the total fees charged by the institution to fund the total amount requested.
0D	4	N	Percent of Total Fees	This tag contains the percentage of total fees divided by the total amount funded.
0E	12	N	Total Taxes	This tag contains the total taxes charged by the institution to fund the total amount requested.
0F	4	N	Percent of Total taxes	This tag contains the percentage of total taxes divided by the total amount funded.
10	12	N	Total Insurance	This tag contains the total of the insurance charged by the institution to fund the total amount requested.
11	4	N	Percent of Total Insurance	This tag contains the percentage of the total insurance divided by the total amount funded.
12	12	N	Total Other Costs	This tag contains the total other costs charged by the institution to fund the total amount requested.
13	4	N	Percent of Total Other Costs	This tag contains the percentage of the total other costs divided by the total amount funded.
14	7	N	Monthly Interest Rates	This tag contains the monthly interest rate.
15	7	N	Annual Interest Rate	This tag contains the annual interest rate.
16	7	N	Annual Total Cost of Financing	This tag contains annual cost of financing.
17	2	N	Instalment Payment Type	This tag contains the instalment payment type value.

Acquirers can optionally submit instalment payment data in this field, and Issuers can optionally receive it.

If an Acquirer submits an instalment payment authorization and the Issuer Processor is not certified to receive this field, VEAS will drop the field before sending the message to the Issuer. Issuers that currently receive other TLV data in this field will receive dataset hex 5D if an Acquirer sends it.

5.90.8 Dataset ID 5F, Sender data

Dataset hex 5F carries sender data, which is required in 0100 (initiated as 0200) enhanced Original Credit Transactions. The dataset is also included in related Issuer advices.

- Money transfer OCTs initiated by an Acquirer or originator in the Visa Europe Territory must be destined for a recipient Issuer in the Visa Europe Territory. Money transfer OCTs received by a Visa Europe recipient Issuer may be initiated by an Acquirer or originator in the Visa Europe Territory or a Visa Inc. region.
- An enhanced money or non-money transfer OCT will be declined with response code 93 (transaction cannot be completed - violation of law) if the country specified in tag 07 (sender country) is on the list of US Office of Foreign Assets Control (OFAC) comprehensively sanctioned countries. This applies to Domestic Transactions, Visa Europe Transactions and International Transactions.
- An enhanced money transfer OCT initiated by an Acquirer or originator in the Visa Europe Territory that is destined for a recipient in a Visa Inc. region must include tag 0A (recipient name). If this tag is not present, the transaction will be declined with response code 64 (transaction does not fulfil AML requirements). Domestic Transactions and Visa Europe Transactions inside the Territory are not impacted by this requirement; that is, such transactions will not be declined.
- An enhanced money transfer OCT initiated by an Acquirer or originator in the Visa Europe Territory that is destined for a recipient in a Visa Inc. region must adhere to the following formatting rules for any name included in tag 03 (sender name) and/or tag 0A (recipient name):

- Must not contain a question mark
- Must not contain all numerics
- Must be greater than one character

If these rules are not complied with, the transaction will be declined with response code 64 (transaction does not fulfil AML requirements).

- When a tag is not applicable to the message, it should not be present and must not be filled with all spaces or all zeros.

If the length of one or more of tags 01, 02, 03, 04, 05, 06, 07, 0A exceeds its maximum length, the transaction will be rejected with reject code 0494 (field or data missing or invalid).

Table 90: Data field 104, dataset hex 5F, sender data

Field 104, dataset 5F, sender data				
Tag	Length	Format	Value	Content
01	16	AN	Sender Reference Number	<p>Money transfers</p> <p>This tag is conditional, if the sender's account number in tag 02 is not available, this tag must be present and contain a reference number for the sender.</p> <p>Contains a transaction reference number that is provided by the originator or Acquirer and can be used to uniquely identify the entity funding the transaction.</p> <p>Non-money transfers</p> <p>This tag must contain either:</p> <ul style="list-style-type: none"> ■ A number used by the Merchant or originator to track the funds disbursement (that is, invoice number or other type of tracking number), or ■ If not applicable, a value of '123'
02	34	AN	Sender Account Number	<p>Money transfers</p> <p>This tag is conditional, it is required when an account was used to fund the money transfer. That is, the Cardholder used a credit, debit or other account to fund the money transfer.</p> <p>It must be included if Sender Reference Number in tag 01 is not available.</p> <p>When this tag is not applicable, it must not be present.</p> <p>Contains the Account Number of the entity funding the transaction.</p> <p>Non-money transfers</p> <p>This tag is optional.</p>
03	30	AN	Sender Name	<p>Money transfers</p> <p>Contains the name of the entity funding the transaction.</p> <p>Non-money transfers</p> <p>For cross-border funds disbursement, must contain Merchant or government entity's name.</p>
04	35	AN	Sender Address	<p>Money transfers</p> <p>Contains the address of the entity funding the transaction.</p> <p>Non-money transfers</p> <p>For cross-border funds disbursement, must contain Merchant or government entity's address.</p>

Table 90: Data field 104, dataset hex 5F, sender data (continued)

Field 104, dataset 5F, sender data				
Tag	Length	Format	Value	Content
05	25	AN	Sender City	<p>Money transfers Contains the city of the entity funding the transaction.</p> <p>Non-money transfers For cross-border funds disbursement, must contain Merchant or government entity's city.</p>
06	2	AN	Sender State	<p>This tag is required when the sender country in tag 07 is 124 (Canada) or 840 (USA)</p> <p>Money transfers Contains the geographical state or province of the entity funding the transaction.</p> <p>Non-money transfers For cross-border funds disbursement for US and Canada, must contain Merchant or government entity's state or province.</p>
07	3	AN	Sender Country	<p>Money transfers Contains the country of the entity funding the transaction. Format: 3-digit, numeric ISO country code.</p> <p>Non-money transfers For cross-border funds disbursement, must contain Merchant or government entity's country.</p>
08	2	AN	Source Of Funds	<p>Money transfers Indicates the method used by the sender to fund the OCT. This tag is required in all domestic and cross-border enhanced money transfer OCTs sent to Visa Europe recipient Issuers.</p> <p>Valid values:</p> <ul style="list-style-type: none"> 01 = Visa credit 02 = Visa debit 03 = Visa prepaid 04 = Cash 05 = Debit/deposit access accounts other than those linked to a Visa Card (includes checking/savings accounts and proprietary debit/ATM cards) 06 = Credit accounts other than those linked to a Visa Card (includes Credit Cards and proprietary credit lines) <p>Non-money transfers Not required.</p>
09	20	AN	Claim Code	Relevant only to a Visa Mobile Prepaid (VMP) transaction. This tag is not supported by Visa Europe.

Table 90: Data field 104, dataset hex 5F, sender data (continued)

Field 104, dataset 5F, sender data				
Tag	Length	Format	Value	Content
0A	30	AN	Recipient Name	<p>This tag contains the name of the recipient.</p> <p>This tag is required in all 0200 full financial request messages sent by Acquirers and originators for cross-border enhanced money transfer OCTs.</p> <p>Visa Europe recipient Issuers must be prepared to receive this tag in any enhanced OCT.</p> <p>Tag 0A can contain any alphanumeric value in Latin characters (A-Z, space, 0-9). Values in any other character set must not be used. If the recipient's name is greater than 30 characters, only the first 30 characters should be used.</p> <p>The suggested format is:</p> <ul style="list-style-type: none"> ■ Last name/family surname 1 + space ■ Last name/family surname 2 (optional) + space ■ First name + space ■ Middle initial or middle name (optional) + space <p>Examples: Doe Jane A, Vellaichary Jabachardinat Savi</p>

5.90.9 Dataset ID 60, Airline industry-specific data

Acquirers with Airline transactions in the US region or the Visa Europe Territory, must submit enhanced data for ticket purchases. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorization messages, reversals, and related advice messages.

Table 91: Data field 104, dataset hex 60, airline industry-specific data

Field 104, dataset 60, airline industry-specific data				
Tag	Length	Format	Value	Content
01	6	AN	Fare Basis Code-Leg 1	This tag contains a code that indicates the fare basis for the first leg of the trip.
02	6	AN	Fare Basis Code-Leg 2	This tag contains a code that indicates the fare basis for the second leg of the trip.
03	6	AN	Fare Basis Code-Leg 3	This tag contains a code that indicates the fare basis for the third leg of the trip.
04	6	AN	Fare Basis Code-Leg 4	This tag contains a code that indicates the fare basis for the fourth leg of the trip.
05	4	AN	Computerised Res System	<p>This tag contains a code that indicates the computerised reservation system used to make the reservation and purchase the ticket.</p> <p>For tickets purchased in Germany, this tag should contain one of the following codes:</p> <ul style="list-style-type: none"> BLAN = Dr. Blank DALA = Cavia-Apollo DATS = Delta DERD = DER PARS = TWA SABR = Sabre STRT = Start TUID = TUI
06	5	AN	Flight Number-Leg 1	This tag contains the number of the airline flight to be taken on the first leg of the trip.
07	5	AN	Flight Number-Leg 2	This tag contains the number of the airline flight to be taken on the second leg of the trip.
08	5	AN	Flight Number-Leg 3	This tag contains the number of the airline flight to be taken on the third leg of the trip.

Table 91: Data field 104, dataset hex 60, airline industry-specific data (continued)

Field 104, dataset 60, airline industry-specific data				
Tag	Length	Format	Value	Content
09	5	AN	Flight Number-Leg 4	This tag contains the number of the airline flight to be taken on the fourth leg of the trip.
0A	1	AN	Credit Reason Indicator	<p>This tag contains a code that indicates the reason for a credit to a Cardholder. Value values are:</p> <p>A = Passenger transport ancillary purchase cancellation B = Airline ticket and passenger transport ancillary purchase cancellation C = Airline ticket cancellation O = Other P = Partial refund of airline ticket</p> <p>This tag is used in Authorization Requests, STIP advices, reversals, partial reversals, and reversal advices.</p>
0B	1	AN	Ticket Change Indicator	<p>This tag contains a code that indicates why a ticket was changed. Valid values are:</p> <p>C = Change to existing ticket N = New ticket</p> <p>This tag is used in Authorization Requests, STIP advices, reversals, partial reversals, and reversal advices.</p>

Important VEAS removes any tags that are incorrectly formatted or contain invalid values.

5.90.10 Dataset ID 61, Car rental industry-specific data

Dataset hex 61 is optional for Acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorization messages, reversals, and related advice messages.

Table 92: Data field 104, dataset hex 61, car rental industry-specific data

Field 104, dataset 61, car rental industry-specific data				
Tag	Length	Format	Value	Content
01	2	UN	Days Rented	This tag contains the total number of days that the vehicle was rented.
02	12	UN	Daily Rental Rate	This tag contains the daily rate being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
03	12	UN	Weekly Rental Rate	This tag contains the weekly rate being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
04	12	UN	Insurance Charges	This tag contains any insurance that is being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
05	12	UN	Fuel Charges	This tag contains any fuel that is being charged for the vehicle. No decimal points should be used. Two decimal places are implied.
06	2	AN	Car Class Code	This tag contains a code indicating the type of vehicle.
07	12	UN	One-Way Drop-Off Charges	This tag contains any charges for one-way drop-off of the vehicle. No decimal points should be used. Two decimal places are implied.
08	40	AN	Renter Name	This tag contains the name of renter.

5.90.11 Dataset ID 62, Lodging industry-specific data

Dataset hex 62 is optional for Acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorization messages, reversals, and related advice messages.

Table 93: Data field 104, dataset hex 62, lodging industry-specific data

Field 104, dataset 62, lodging industry-specific data				
Tag	Length	Format	Value	Content
01	12	UN	Daily Room Rate	This tag contains the daily rate being charged for the room. No decimal points should be used. Two decimal places are implied.
02	12	UN	Total Tax	This tag contains the tax portion of the amount that is being billed for the room. No decimal points should be used. Two decimal places are implied.
03	12	UN	Prepaid Expenses	This tag contains any prepaid expenses that are being billed. No decimal points should be used. Two decimal places are implied.
04	12	UN	Food/Bev Charges	This tag contains any food or beverage charges that are being billed. No decimal points should be used. Two decimal places are implied.
05	12	AN	Folio Cash Advances	This tag contains any folio cash advances that are being billed. No decimal points should be used. Two decimal places are implied.
06	2	UN	Room Nights	This tag contains the total number of nights being billed.
07	12	UN	Total Room Tax	This tag contains the room tax that is being billed. No decimal points should be used. Two decimal places are implied.

5.90.12 Dataset ID 63, Non-industry-specific data

Dataset hex 63 is optional for Acquirers. Issuers that send and receive field 104 in TLV format must support the use of this dataset in 0100 authorization messages, reversals, and related advice messages.

Table 94: Data field 104, dataset hex 63, non-industry-specific data

Field 104, dataset 63, non-industry-specific data				
Tag	Length	Format	Value	Content
01	1	AN	Local Tax Indicator	<p>This tag indicates whether local tax is included.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Tax not included 1 = State or provincial tax included 2 = Transaction is not subject to tax <p>This tag should contain a value of 1 if a value for tag 02, Local Tax, is present.</p>
02	12	UN	Local Tax	<p>This tag indicates 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 tag must be numeric and may contain all zeros.</p> <p>No decimal points should be used. Two decimal places are implied.</p> <p>For transactions in the US region, when submitted on taxable non-fuel commercial Card transactions, the local tax amount value should be between 0.1% and 22% of the source amount.</p>
03	1	AN	National Tax Indicator	<p>This tag indicates whether national tax is included.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Not subject to tax 1 = Subject to tax <p>This tag should contain a value of 1 if a value for tag 03, National Tax, is present.</p>
04	12	UN	National Tax	<p>This tag indicates the amount of national tax included in the Transaction Amount. This amount must be expressed in the same currency as the source amount.</p> <p>If present, this tag should be all numeric.</p> <p>No decimal points should be used. Two decimal places are implied.</p>

Table 94: Data field 104, dataset hex 63, non-industry-specific data (continued)

Field 104, dataset 63, non-industry-specific data				
Tag	Length	Format	Value	Content
05	20	AN	Merchant VAT Registration or Single Business Reference Number	This tag contains the Merchant's value-added tax (VAT) registration number or single business reference number (SBRN).
06	13	AN	Customer VAT Registration Number	This tag contains the customer's VAT registration number. This tag may contain a value up to 13 bytes.
07	4	AN	Summary Commodity Code	This tag contains the national standard code for the description of goods.
08	12	UN	Other Tax	This tag contains other taxes. If present, this tag should be all numeric. No decimal points should be used. Two decimal places are implied.
09	15	AN	Message Identifier	When the Acquirer populates tag 15, Additional Data Indicator, with a value of Y, Visa will then populate tag 09. This Message Identifier value can be used to link data in the dataset ID to additional data in other transactions or fields. This tag may contain an alphanumeric value up to 15 bytes.
0A	4	UN	Time of Purchase	This tag contains the time of day that the purchase was made. Format: hh = Hour in the Merchant's or Acquirer's local time mm = Minutes
0B	17	AN	Customer Reference Number	This tag contains a value that identifies the customer for non-fuel transactions. The value may be a reference number, code, or generic number. Fuel transactions are identified by an MCC value of 5541 or 5542. The customer code or reference identifier value for fuel transactions is carried in field 48, Usage 36.
13	11	ANS	Merchant Postal Code	This tag contains the post code that identifies the Merchant's location for commercial Card transactions.

Table 94: Data field 104, dataset hex 63, non-industry-specific data (continued)

Field 104, dataset 63, non-industry-specific data				
Tag	Length	Format	Value	Content
15	1	AN	Additional Data Indicator	<p>This tag contains the additional data indicator.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> Y = Additional data is present in the transaction. N = Additional data is not provided. <p>If no additional data is present, then the tag, including the value of N, is optional and need not be sent.</p> <p>When Acquirers populate this tag with a value of Y, VEAS will then populate tag 09, Message Identifier. (In commercial Card responses, these Acquirers will receive field 104 dataset 5E, which contains the destination BIN for TC 50.)</p> <p>For Issuers, tag 15 should contain a value of Y when a value for tag 09 is present.</p>

5.90.13 Dataset ID 64, Visa Europe Real Time Scoring data

Dataset hex 64 is used in Visa Europe 0100 authorization/preauthorization request messages, 0101 authorization repeat messages, and 0120 advice messages.

Note The dataset applies only to purchases, cash advances and Quasi-Cash Transactions.

Table 95: Data field 104, dataset hex 64, Visa Europe Real Time Scoring data

Field 104, dataset 64, RTS data				
Tag	Length	Format	Value	Content
01	6	AN	Risk Indicator Data	<p>Risk indicator:</p> <p>0 = Indicates Card is not compromised</p> <p>1 = Indicates Card is compromised</p> <p>Byte 1 contains the risk indicator. Bytes 2-6 are spaces.</p>
02	3	N	Real Time Scoring Data	<p>This tag contains the risk score represented by a numeric value from 000-999.</p> <p>A higher score indicates a higher risk. A score of zero (000) indicates that the transaction has NOT been successfully scored.</p>
03	12	AN	Reason Codes	<p>This tag comprises three concatenated reason code fields. Each reason code consists of four characters (see following table).</p> <ul style="list-style-type: none"> ■ All reason codes are right-justified and padded to the left with spaces ■ A transaction may have zero, one, two or three reason codes ■ Lower scoring transactions are likely to have no reason codes ■ Where one or more of the reason codes are not present, the absent reason code field(s) will be set to the default value of ^^^0 where ^ indicates a space character and 0 indicates zero <p>The format and contents of the reason code tag are subject to change.</p>

Table 95: Data field 104, dataset hex 64, Visa Europe Real Time Scoring data (continued)

Field 104, dataset 64, RTS data				
Tag	Length	Format	Value	Content
04	2	AN	Authorization Decision Recommendation	<p>This tag contains a code indicating the authorization decision (full solution only).</p> <p>A = Approve (default) I = Approve with positive ID D = Decline P = Pick-up card R = Refer</p> <p>All decision codes are left-justified and padded to the right with spaces.</p> <p>The default decision code is A (approve). Visa Europe Real Time Scoring will forward an approve recommendation unless Issuers provide one or more business rules for transactions to determine otherwise. Rules can be defined on and/or after subscription to Visa Europe Real Time Scoring full solution.</p>

Table 96: Data field 104, Real Time Scoring reason codes

RTS reason codes	
Reason code	Description
00	No reason code
01	Unusual time of day/week/year behaviour
02	Unusual Merchant Category Code (MCC) behaviour
03	High risk MCC activity
04	Suspicious high amount activity
05	Suspicious amounts
06	Suspicious geographic activity
07	Suspicious approve/decline pattern
08	Suspicious authorization velocity
10	Suspicious transaction type
11	Suspicious account information
12	Suspicious keyed activity
13	High risk keyed activity
14	Suspicious ATM cash activity
15	Suspicious non-ATM cash activity
16	Suspicious cash activity

Table 96: Data field 104, Real Time Scoring reason codes (continued)

RTS reason codes	
Reason code	Description
18	Suspicious unattended fuel activity
20	High risk MCC plus amount activity
21	Suspicious foreign activity
22	Card Verification Value (CVV) or expiry date mismatch
30	Suspicious transaction time interval
41	High Merchant fraud risk
46	High Merchant transaction count/amount risk

5.90.14 Dataset ID 65, MasterCard client-defined data

Dataset hex 65 is used in MasterCard authorization requests, reversals, reversal advices, and related responses. Authorization responses and reversals must contain this field if it was present in the original 0100 authorization request.

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
01	1	AN		Reserved for future use.
02	Up to 98	ANS	Member-defined data	<p>This field contains MasterCard-specific transaction data.</p> <p>Acquirers that choose to process domestic instalment payment transactions in Colombia must support this tag in authorization requests and responses.</p> <p>For more information on required data, refer to the MasterCard documentation.</p>
03	6	N	DE121 Authorizing Agent ID Code	<p>In AFD transactions, MasterCard returns a 6-digit number in this field in 0110 and 0410 response messages.</p> <p>Acquirers must include the number from the 0110 response in 0120 advice messages.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
04	2	AN	DE48.23 Payment Initiation Channel	<p>This tag contains a MasterCard-defined code that provides information about the type of device used to initiate a non-card transaction.</p> <p>Acquirers that choose to process contactless transactions must support this tag in authorization, advice, and reversal messages:</p> <ul style="list-style-type: none"> 00 = Card (default) 01 = Mobile network operator (MNO) controlled removable secure element (SIM or UICC) personalised for use with a mobile phone or smartphone 02 = Key fob 03 = Watch 04 = Mobile tag 05 = Wristband 06 = Mobile phone case or sleeve 07 = Mobile phone or smartphone with a fixed (non-removable), secure element controlled by the MNO. For example, code division multiple access (CDMA) 08 = Removable secure element not controlled by the MNO. For example, memory card personalised for use with a mobile phone or smartphone 09 = Mobile phone or smartphone with a fixed (non-removable) secure element not controlled by the MNO 10 = MNO controlled removable secure element (SIM or UICC) personalised for use with a tablet or e-book 11 = Tablet or e-book with a fixed (non-removable) secure element controlled by the MNO 12 = Removable secure element not controlled by the MNO. For example, memory card personalised for use with a tablet or e-book 13 = Tablet or e-book with fixed (non-removable) secure element not controlled by the MNO 14-99 = Reserved for future use

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
05	6	AN	DE48.95 MasterCard Promotion Code	<p>Tags 05 and 06 contain MasterCard-defined data for instalment payments. This data is used in authorization requests and responses, and in reversals, reversal advices, and related responses.</p> <p>Because the data required for instalment payments varies by country, acquirers must populate tag 05 with a country-specific program code required by MasterCard.</p> <p>Brazil acquirers must support a value of AGROF1 (MasterCard Agro card) in authorization messages.</p> <p>For domestic instalment payment transactions in Colombia, this tag must contain a value of COLCCTA. (Instalment payment transaction in Colombia) in authorization requests and responses.</p> <p>For domestic instalment payments transactions in Croatia, Czech Republic, Georgia, Hungary, Romania, Serbia, Slovakia, Slovenia and Ukraine, this tag must contain a value of HGMINS.</p> <p>For a list of all valid tag 05 codes, refer to the MasterCard documentation.</p>
06	Up to 227	ANS	DE112 Additional Data, National Use	<p>Acquirers must populate tag 06 with the data required for the code specified in tag 05</p> <p>For the detailed tag 06 format and requirements defined by MasterCard, refer to the MasterCard documentation.</p>
07	6	AN	DE48.32 MasterCard Assigned ID	<p>This tag contains the merchant ID assigned by MasterCard.</p> <p>This tag is used in 0100 Authorization Requests, 0400/0420 reversals, partial reversals, and reversal advices.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
08	15	ANS	DE48.63 Trace ID	<p>This tag contains the following data in response messages:</p> <p>Positions 1-4 Banknet date (date, settlement) Positions 5-7 Financial Network Code Positions 8-13 Banknet reference number Positions 14-15 space-filled</p> <p>This field is sent in original responses to the acquirer and should be used in incremental authorization requests for the same T&E transactions.</p> <p>This tag is used in 0100 Authorization Requests (incremental requests for MasterCard), in 0110 Authorization Responses (from original requests), and in 0400/0420 reversals, partial reversals, and reversal advices.</p> <p>In addition to receiving this field, Acquirers may receive field 62.17 in responses. The order of the data in this tag is the same as that sent in field 62.17.</p>
09	4	N	DE48.64 Transit Program	<p>This tag contains the following subfields:</p> <ul style="list-style-type: none"> ■ Transit Transaction Type Indicator ■ Transportation Mode Indicator
			Transit Program	<p>Transit Transaction Type Indicator used in 0100 transactions only, must contain one of the values shown in the following list:</p> <p>01 = Prefunded 02 = Real-time authorized 03 = Post-authorized aggregated 04 = Authorized-aggregated split clearing 05 = Other 06-99 = Reserved for future use</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
			Transit Program	<p>Transportation Mode Indicator used in 0100 transactions only, must contain one of the values shown in the following list:</p> <ul style="list-style-type: none"> 00 = Unknown 01 = Urban bus 02 = Interurban bus 03 = Light train mass transit (Underground Metro LTR) 04 = Train 05 = Commuter train 06 = Water-borne vehicle 07 = Toll 08 = Parking 09 = Taxi 10 = High-speed train 11 = Rural bus 12 = Express commuter train 13 = Para transit 14 = Self drive vehicle 15 = Coach 16 = Locomotive 17 = Powered motor coach 18 = Trailer 19 = Regional train 20 = Inter-city 21 = Funicular train 22 = Cable car 23-29 = Reserved for future use
0A	2	AN	DE39 Response Code	<p>This tag contains the following value to indicate reversals of suspicious card-not-present transactions:</p> <ul style="list-style-type: none"> 34 = Suspect fraud <p>The tag is used in 0400/0420 reversals and reversal advices.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
0B	1	AN	DE48.18.1 subelement 18 = Service Parameters subfield 1 = Canada Domestic Indicator	This tag must contain the following value in Canada domestic debit transactions: Y = Canada domestic indicator This tag is used in POS authorization requests and their responses.
0C	3	AN	DE48.26.1 subelement 26 = Wallet Program Data subfield 1 = Wallet Identifier	This tag will contain one of the following values for MasterCard wallet transactions from the PayPass Online platform or from a tokenised device: 101 = PPOL Remote 102 = PPOL Remote NFC Payment These values are used in 0100 authorization requests and 0120 authorization advices. 103 = Apple Pay 216 = Android Pay 217 = Samsung Pay These values are used in 0110 authorization responses.
0D	Up to 250	AN	DE123 Receipt Free Text	This tag contains a text message that must be printed on POS sales receipts. This tag is required in 0110 response messages in Peru. Visa does not edit the data received in the response messages Visa truncates the data in this tag to a maximum of 250 characters. Visa also truncates the data if the cumulative data in this tag and all other tags in this field exceeds 255 bytes.
0E	10	AN	DE48.25.1 subelement 25 = Prepaid Activation / Load subfield 1 = Message Identifier	This tag indicates the type of cash transaction used by a prepaid activation and load process: LR = Unlinked load request, or linked load request with no purchase Although this tag has a total length of 10, Acquirers should send the valid value with a length of 2. Visa will fill the remainder of the tag with spaces.

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
OF	Up to 56	AN	DE48.33.1 DE48.33.2 DE48.33.3 DE48.33.4 subelement 33 = PAN Mapping File Information	Digital Enablement Service: This tag contains information necessary to process authorization responses: Subfield 1 contains a value of M (MasterCard Digital Enablement Service account number) Subfield 2 contains the funding account number (PAN) Subfield 3 contains the expiration date of the funding account number Subfield 4 contains the product code This tag is used in authorization responses, authorization advice responses and reversal responses. Acquirers that process contactless transactions must support this flag.
11	20	AN	DE54.1 DE54.2 DE54.3 DE54.4 DE54.5 element 54 = Additional Amounts	Acquirers that choose to process domestic transactions for Colombia must support this tag. This tag is used to submit a gratuity amount. This tag must contain the following information: Subfield 1 (positions 1-2) Account Type - with the value of 00 (not applicable or not specified) Subfield 2 (positions 3-4) Amount Type - with the value of 44 (amount, gratuity) Subfield 3 (positions 5-7) Currency Code - with a valid currency code Subfield 4 (position 8) Amount Sign, with a C (credit) or D (debit) Subfield 5 (positions 9-20) Amount - with only the gratuity amount This tag is used in authorization requests, 0120 acquirer advices, and reversals. If this tag is present in a message, field 54 must not be present.

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
12	1	AN	DE48.61.5 subelement 61 = POS Data Extended Condition Codes subfield 5 = Final Authorization Indicator	This tag contains information necessary to process authorizations by MasterCard: 0 = Normal authorization/undefined (default). This value must not be used in the MasterCard Europe region 1 = Final authorization. This value is mandatory for the MasterCard Europe region This tag is used in authorization requests, authorization advices, and authorization completion advices.
13	1	AN	DE61.11 POS Card Data Terminal Input Capability Indicator	In Authorization Requests, this tag contains the following value to support contactless M/Chip (proximity chip) terminals: 3 = Contact and contactless chip terminals Visa always sends the value from tag 13 to MasterCard's DE61.11. If there is a value in field 60.2 - Terminal Entry Capability, the value in tag 13 takes priority.

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
14	3	AN	DE48.74.1 DE48.74.2 subelement 74 = Additional Processing Information	<p>This tag indicates that the chip pre-validation was unsuccessful.</p> <p>Subfield 1 (positions 1-2) contains one of the following:</p> <ul style="list-style-type: none"> 02 = MasterCard on-behalf Service - M/Chip cryptogram pre-validation 03 = MasterCard on-behalf Service -M/Chip cryptogram validation in stand-in processing 50 = Issuer chip validation 90 = Chip fall-back transaction downgrade process <p>Subfield 2 (position 3) contains one of the following:</p> <ul style="list-style-type: none"> A = Valid application cryptogram (AC); ATC outside allowed range C = Completed successfully E = Valid AC; ATC replay F = Format error in field 55 -Integrated Circuit Card (ICC)-Related Data G = Application cryptogram is valid but is not ARQC I = Application cryptogram invalid T = Application cryptogram is valid but TVR/CVR invalid U = Application cryptogram could not be validated due to technical error
15	1	AN	DE48.42.1	<p>Digital Secure Remote Payment transactions, this tag contains the value:</p> <p>4 = Digital secure remote payment with UCAF data</p> <p>This tag is used in 0100 authorization request messages.</p>
16	1	N	DE63.1	<p>Digital Secure Remote Payment transactions, this tag contains the value:</p> <p>4 = On premises of card acceptor facility cardholder terminal including home PC, mobile phone, PDA</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
18	Up to 96	AN	DE48.57.1 DE48.57.2	<p>MasterCard Expert Monitoring System Real-Time Fraud Scoring service, this tag optionally contains real-time scoring information:</p> <p>Subfield 1 (positions 1-3) contain a three-digit code that identifies the real-time monitoring service used to score the transaction for the acquirer.</p> <p>Subfield 2 (positions 4-6) contain additional data for the merchant fraud score. The value will be from 001 to 999.</p> <p>The information in positions 1-6 can be repeated up to sixteen times.</p> <p>This tag is used in 0110 authorization response messages.</p>
19	2	AN	DE48.65.1 DE48.65.2	<p>This tag is only applicable to card-present, domestic transactions acquired in India.</p> <p>The tag carries indicators that determine if the terminal used for a transaction is compliant with the standards set by the Reserve Bank of India:</p> <p>Subfield 1 (position 1) contains one of the following values to determine if the terminal supports TLE:</p> <ul style="list-style-type: none"> 1 = Not certified 2 = Certified <p>Subfield 2 (position 2) contains one of the following values to determine if the terminal supports UKPT/DUKPT:</p> <ul style="list-style-type: none"> 1 = Not certified 2 = Certified <p>This tag is used in 0100 authorization request messages.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
20	1	AN	DE48.48.2	<p>Mobile Remote Payment Program, this tag identifies mobile payment type:</p> <p>1 = Remote purchase, consumer initiated, face-to-face</p> <p>2 = Remote purchase, consumer initiated, e-commerce</p> <p>3 = Remote purchase, consumer initiated, MOTO</p> <p>4 = Bill pay, consumer initiated</p> <p>5 = Top-up, consumer initiated</p> <p>6 = Cash-out, consumer initiated</p> <p>7 = Cash-out, ATM/agent triggered</p> <p>8 = Remote purchase, Merchant triggered, face-to-face</p> <p>9 = Remote purchase, Merchant triggered, e-commerce</p> <p>This tag is used in 0100 authorization request messages.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
21	Up to 49	AN	DE48.37.1-3	<p>Service Provider and Merchant Identification: This tag contains the following values:</p> <p>011XXXXXXXXXXXX = Subfield 1, where</p> <ul style="list-style-type: none"> - 01 is the subfield 1 indicator - 11 is the length of the payment facilitator ID - XXXXXXXXXXXX is the payment facilitator ID <p>021XXXXXXXXXXXX = Subfield 2, where</p> <ul style="list-style-type: none"> - 02 is the subfield 2 indicator - 11 is the length of the independent sales organization ID - XXXXXXXXXXXX is the independent sales organization ID <p>031XXXXXXXXXXXXXX = Subfield 3, where</p> <ul style="list-style-type: none"> - 03 is the subfield 3 indicator - 15 is the length of the merchant ID - XXXXXXXXXXXXXXX is the merchant ID <p>The allowable combinations are as follows:</p> <p>Combination 1</p> <ul style="list-style-type: none"> - Payment facilitator ID - Merchant ID <p>In this combination, the value would be: 0111X¹¹0315X¹⁵</p> <p>Combination 2</p> <ul style="list-style-type: none"> - Independent sales organization <p>In this combination, the value would be: 0211X¹¹</p> <p>Combination 3</p> <ul style="list-style-type: none"> - Payment facilitator ID - Independent sales organization ID - Merchant ID <p>In this combination, the value would be: 0111X¹¹0211X¹¹0315X¹⁵</p> <p>This tag is used in 0100 authorization request messages.</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
22	1	AN	DE48.17	<p>This tag contains one of the following values to indicate the transaction qualifies for a government program:</p> <p>1 = Transaction qualified for authentication service type 1</p> <p>2 = Transaction qualified for authentication service type 2</p>
23	3	AN	DE48.51.1 DE48.51.2	<p>This tag is used to populate MasterCard DE 48, subelement 51 - Merchant On-behalf Services, for MasterCard token card-on-file transactions:</p> <p>Subfield 1 (positions 1-2) Merchant On-behalf [OB] Service, will contain the value:</p> <p>53 = MasterCard Digital Enablement Service card-on-file PAN mapping</p> <p>Subfield 2 (position 3) Merchant On-behalf [OB] Result, will contain one of the following values:</p> <p>C = Service completed successfully</p> <p>F = Incorrect POS entry mode code (not equal to 81) for an authorization or reversal message</p> <p>F = Incorrect POS entry mode (not equal to 01) for authorization request of token request and token requestor card on file transactions</p> <p>F = Token requestor ID required based on the token requestor ID validation bypass parameter, not present or not formatted correctly</p> <p>I = Token requestor ID invalid</p> <p>I = Token suspended or deactivated</p> <p>I = Token invalid, not found on mapping table</p> <p>T = Token requestor ID/token combination invalid</p> <p>U = Unable to process - token expired</p> <p>U = Unable to process - mapping table unreachable / unavailable</p> <p>W = PAN listed in the electronic warning bulletin</p>
24	2	Hex	DE22.1	<p>This tag contains an indicator for the PAN auto entry in 0100 authorization request messages:</p> <p>82 = PAN auto entry via server (issuer, acquirer, or third-party)</p>

Table 97: Data field 104, dataset hex 65, MasterCard client-defined data (continued)

Field 104, dataset 65, MasterCard client-defined data				
DE = MasterCard data element				
Tag	Length	Format	Value	Content
25	2	N	DE48.33.5	This tag contains the token assurance level in 0100/0110 authorization request and response, and 0400/0410 reversal and response messages.
26	11	N	DE48.33.6	This tag contains the token requestor ID in 0100/0110 authorization request and response, and 0400/0410 reversal and response messages.
28	2	AN	DE48.52 subelement 52 = Transaction Integrity Classification	This tag contains one of the following for a transaction when both the card and cardholder are present: A1 = EMV/Token in a secure, trusted environment B1 = EMV/Chip equivalent C1 = Magnetic stripe E1 = Key entered U0 = Unclassified This tag contains one of the following for a transaction when the card and/or cardholder are not present: A2 = Digital transactions B2 = Authenticated checkout C2 = Transaction validation D2 = Enhanced data E2 = Generic messaging U0 = Unclassified This tag is used in 0110 authorization response messages.
29	1	AN	DE61.7 subelement 7 = POS Transaction Status	This tag contains the following indicator for an 0100 preauthorization request: 4 = Preauthorized request

5.90.15 Dataset ID 66, American Express data

Acquirers that support American Express instalment payments must send instalment payment information in this dataset. Acquirers that process American Express card-present transactions may optionally submit national goods sold code information in card-present authorization requests.

Table 98: Data field 104, dataset hex 66, American Express data

Field 104, dataset 66, American Express data				
DF = American Express data field				
Tag	Length	Format	Value	Content
01	Up to 43	AN	DF48 Additional Data - Private	This tag contains American Express instalment payment information in 0100 authorization requests and 0110 responses. The Acquirer must include the data in the correct format, including the plan type and number of instalments. For further information on the detailed tag 01 format required by American Express, refer to the American Express documentation.
05	1	AN	DF22 POS Data Code	This tag contains the following value in position 4: Z = Expresspay transactions conducted at transit access terminals This tag is used in POS authorization requests.
06	20	ANS	DF60.4	This tag optionally contains the seller's telephone number. Visa only edits the length of the content in this tag. This tag is used in POS authorization requests.
07	Up to 40	ANS	DF60.3	This tag optionally contains the seller's email address. Visa only edits the length of the content in this tag. This tag is used in POS authorization requests.
08	4	N	DF47 Card Present - Goods Sold	This tag contains the national goods sold code value: 1000 = Gift card
09	1	AN	DF22.6	This tag contains the digital wallet indicator: Z = Digital wallet-application initiated payment token This tag is used in 0100 requests. The value of Z must not be used for American Express Expresspay transactions.

Table 98: Data field 104, dataset hex 66, American Express data (continued)

Field 104, dataset 66, American Express data				
DF = American Express data field				
Tag	Length	Format	Value	Content
0A	1	AN	DF22.5	<p>This tag contains the following value for American Express standing authorization requests:</p> <p>4 = Cardmember not present, standing authorization</p> <p>This tag is used when the cardmember billing information is on record (card on file). However, the billing frequency and amount may vary. Transaction examples include travel, car rental, lodging, preferred clubs, frequent customer, delayed shipment, and split bill.</p> <p>This tag is used in 0100 authorization requests.</p>
0B	2	AN		<p>This tag contains the following value in 0100 requests:</p> <p>20 = Payment token data indicator</p>
0C	20	ANS		<p>This tag optionally contains the seller ID.</p> <p>Visa only edits the length of the content in this tag.</p> <p>This tag is used in POS authorization requests.</p>
0D	1	AN	DF60.6	<p>This tag contains the following value in a 0100 authorization request, to indicate a request for the last four digits of the PAN to be included in field 44.15 of the 0110 authorization response:</p> <p>Y = Include the last four digits of the PAN in the response message</p>
0E	1	AN		<p>This tag contains the token purchase indicator in 0100 authorization requests:</p> <p>T = Token purchase</p>
0F	11	N	DF60.5	<p>This tag will contain the token requestor ID.</p>
10	3	N	DF24	<p>This tag will contain the following value to request American Express return the PAN and expiration date in the 0100 authorization request message:</p> <p>196 = Expresspay Translation (PAN & Expiration Date Request)</p>
11	23	N	DF34	<p>This tag will contain the expiration date and PAN in the 0110 authorization response message, formatted as follows:</p> <p>Positions 1–2 mm (Month)</p> <p>Positions 3–4 yy (Year)</p> <p>Positions 5–23 the actual PAN</p>

Table 98: Data field 104, dataset hex 66, American Express data (continued)

Field 104, dataset 66, American Express data				
DF = American Express data field				
Tag	Length	Format	Value	Content
12	Up to 99	ANS	DF43.1.1-4	This tag contains the card acceptor name and location data. This tag is used in 0100 authorization requests.

5.90.16 Dataset ID 69, Multiple payment forms

Dataset hex 69 indicates the number of forms of payments on split tender purchase and credit voucher transactions.

Note This dataset is not currently used by Visa Europe; but may be received by some Issuers. Issuers who receive this dataset can elect to drop it.

Table 99: Data field 104, dataset hex 69, multiple payment forms

Field 104, dataset 69, multiple payment forms				
Tag	Length	Format	Value	Content
01	1	AN	Number Of Payment Forms	Valid values: 1-9 + (plus, greater than 9)

5.90.17 Dataset ID 6B, Passenger transport ancillary data

Acquirers with Airline merchant locations in the US region or Visa Europe Territory must submit enhanced data for ancillary purchase transactions.

Dataset hex 6B is used to identify charges for various purchases and services such as ticket upgrades, baggage fees, merchandise purchases, food and beverage purchases. It can also be used to identify changes to ticket charges, such as cancellation charges, partial airline refunds and ancillary fee cancellations.

Note Within Visa Europe, this dataset is only applicable to airline transport.

Table 100: Data field 104, dataset hex 6B, passenger transport ancillary data

Field 104, dataset 6B, passenger transport ancillary data				
Tag	Length	Format	Value	Content
01	15	AN	Ancillary Ticket Document Number	This tag contains the form number assigned by the carrier for the transaction. The value of this tag comprises the carrier code, form and serial number, without the check digit.
02	4	AN	Ancillary Service Category 1	This tag contains the ancillary service category code for the sole or primary type of service that is being provided.
03	4	AN	Ancillary Service Sub- Category 1	This tag contains a valid ancillary service sub-category code for the Ancillary Service Category 1 tag. The tag is left-justified with trailing spaces.
04	4	AN	Ancillary Service Category 2	This tag contains an ancillary service category code for an additional second type of service that is being provided. This tag is left-justified with trailing spaces.
05	4	AN	Ancillary Service Sub- Category Code 2	This tag contains a valid ancillary service sub-category code for the Ancillary Service Category 2 tag. The tag is left-justified with trailing spaces.
06	4	AN	Ancillary Service Category 3	This tag contains an ancillary service category code for an additional third type of service that is being provided. This tag is left-justified with trailing spaces.
07	4	AN	Ancillary Service Sub- Category Code 3	This tag contains a valid ancillary service sub-category code for the Ancillary Service Category 3 tag. The tag is left-justified with trailing spaces.
08	4	AN	Ancillary Service Category 4	This tag contains an ancillary service category code for an additional fourth type of service that is being provided. This tag is left-justified with trailing spaces.

Table 100: Data field 104, dataset hex 6B, passenger transport ancillary data (continued)

Field 104, dataset 6B, passenger transport ancillary data				
Tag	Length	Format	Value	Content
09	4	AN	Ancillary Service Sub-Category Code 4	This tag contains a valid ancillary service sub-category code for the Ancillary Service Category 4 tag. The tag is left-justified with trailing spaces.
0A	20	AN	Passenger Name	This tag contains 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.
0B	15	AN	Issued in Connection With Ticket Number	If a purchase has a connection or relationship to another purchase, such as a baggage fee for a passenger transport ticket, this tag will contain the ticket document number for the other purchase. For a standalone purchase, this tag must contain the same value as tag 01 - Ancillary Ticket Document Number.
0C	1	AN	Credit Reason Indicator	This tag contains a code that 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

The following table provides examples of ancillary service category codes. This list is not exhaustive.

Acquirers and Issuers must be able to support ancillary service category codes and ancillary service sub-category codes with any alphanumeric value of up to four characters.

Table 101: Data field 104, dataset hex 6B, example ancillary service category codes

Field 104, dataset 6B, example ancillary service category codes	
Code	Description
BF	Bundled Service
BG	Baggage Fee
CF	Change Fee
CG	Cargo
CO	Carbon Offset
FF	Frequent Flyer
GF	Gift Card

Table 101: Data field 104, dataset hex 6B, example ancillary service category codes (continued)

Field 104, dataset 6B, example ancillary service category codes	
Code	Description
GT	Ground Transport
IE	In-Flight Entertainment
LG	Lounge
MD	Medical
ML	Meal/Beverage
OT	Other
PA	Passenger Assist Fee
PT	Pets
SA	Seat Fees
SB	Standby
SF	Service Fee
ST	Store
TS	Travel Service
UN	Unaccompanied Travel
UP	Upgrades
WI	WiFi

5.90.18 Dataset ID 6C, Travel tag

This tag contains a code that describes the Cardholder travel status.

Note This dataset is not currently used by Visa Europe.

Table 102: Data field 104, dataset hex 6C, travel tag

Field 104, dataset 6C, travel tag				
Tag	Length	Format	Value	Content
01	1	AN	Travel Tag Codes	Valid values: A = Cardholder may be travelling, destination matches B = Cardholder may be travelling, destination unknown

5.90.19 Dataset ID 6D, Issuer-supplied data

Issuers use this dataset to instruct VisaNet to send a text alert to Cardholders when a suspect authorization occurs.

Table 103: Data field 104, dataset hex 6D, Issuer-supplied data

Field 104, dataset 6D, Issuer-supplied data				
Tag	Length	Format	Value	Content
01	1	AN	Authentication Alert	This tag contains a code that requests Visa to send a text alert to the Cardholder. Valid value is: A = Issuer requests Visa to send a text alert to the Cardholder

5.90.20 Dataset ID 6E, Loan details

Dataset hex 6E contains data for Brazil domestic BNDES transactions. It is used in authorizations, STIP advices, reversals (including partial reversals, and responses).

Table 104: Data field 104, dataset hex 6E, loan details

Field 104, dataset 6E, loan details				
Tag	Length	Format	Value	Content
01	Up to 4	AN	Cardholder Tax ID Type	Valid values are: CNPJ = Company tax ID CPF = Consumer tax ID This tag is left-justified and space-filled.
02	Up to 15	AN	Cardholder Tax ID	This tag contains the Cardholder tax ID. It is left-justified and space-filled.
03	1	AN	Asset Indicator	Valid values are Y or N .
04	Up to 20	AN	Loan Type	This tag contains the loan type. It is left-justified and space-filled.
05	Up to 6	AN	Merchant Program Identifier	This tag must contain the value BNDES for Brazil domestic transactions with product ID S6 . This tag is left-justified and space-filled.

5.90.21 Dataset ID 71, Free-form description data (Member to Member)

Acquirers that do not support the billing ID may use this dataset to send free-form data by using TLV content specified in the following table.

Table 105: Data field 104, dataset hex 71, free-form description data (Member to Member)

Field 104, dataset 71, free-form description data (Member to Member)			
Tag	Length	Value	Content
01	99	Free-form data	This subfield contains Member-to-Member data. It is equivalent to positions 2-100 of field 104, Usage 1.

Any Member can receive additional information in this field, provided the option has been turned on for its Processing Centre.

This field can carry free-form description data in the following messages, except for original credit money transfer messages:

- 0100/0110 authorization requests and responses
- 0400/0410 reversal request and responses

5.90.22 Dataset ID 71, Additional sender data

Dataset hex 71, tag 01 is required in basic and enhanced Original Credit Transactions.

A 0200 full financial request for an enhanced OCT will be rejected with reject code 0194 (invalid length - credit money transfers only) if the length of tag 01 exceeds 45 bytes.

Table 106: Data field 104, dataset hex 71, additional sender data

Data field 104, dataset hex 71, additional sender data			
Tag	Length	Value	Content
01	45	Free-form data	<p>This field allows up to 45 bytes of variable-length sender data, in EBCDIC. The sender's Account Number or transaction reference number and primary residential address must be provided in the following format:</p> <ul style="list-style-type: none"> ■ Sender's Account Number used to fund the transaction. If the sender's Account Number is not available, a transaction reference number can be used to uniquely identify the sender. ■ A space as a delimiter. ■ Sender's primary residential address. This is required for International money transfer transactions. <p>Non-money transfers</p> <p>This tag must contain either:</p> <ul style="list-style-type: none"> ■ A number used by the Merchant or originator to track the funds disbursement (that is, the invoice number or other type of tracking number), or ■ If not applicable, a value of '123'

Note Dataset hex 71 tag 01 is not supported in response messages or any other messages, including reversals of Original Credit money transfers, and VEAS drops the data if received in these messages.

If an Issuer's Processing Centre is not certified to receive field 104 in TLV format, VEAS declines the enhanced OCT with a field 39 response code of 57 (transaction not permitted to Cardholder).

Additional enhanced OCT requirements are specified in the descriptions for fields 18 and 43, positions 1-25.

STIP and switch advices: This field may be present in request messages that STIP has processed on behalf of the Issuer.

5.90.22.1 Field edits

The following edits apply to 0100 request messages for original credit transactions with an application identifier of AA or PP:

- If dataset ID 5F is not present, VEAS rejects the transaction with reject code 0494
- If dataset ID 71 is not present, VEAS rejects the transaction with reject code 0494

The following edits apply to instalment payment transactions:

- If dataset ID 5D has invalid data or invalid length, VEAS will reject the message with reject code 0494
- If tag 01 of dataset ID 5D has a value greater than USD 500,000, VEAS will reject the message with reject code 0494

5.90.22.2 Reject codes

Data field 104, Usage 2 reject codes:

0064 = Transaction does not fulfil AML requirement

0093 = Transaction cannot be completed - violation of law

0494 = Field or data missing or invalid

Valid values

Refer to the tables in the *Usage* section.

5.91 Data field 115 - Additional Trace Data

5.91.1 Attributes

variable length

1 byte, binary +

up to 24 ANS; maximum: 25 bytes

5.91.2 Description

Data field 115 contains additional tracing information for proprietary use. This field is defined as a national-use field by ANSI and adopted by Visa. The length specifies the number of bytes that follow the length subfield.

Note This field can be in any data format (for example, hexadecimal). Contact Visa Europe Customer Support for further information.

5.91.3 Usage

This additional tracing information is provided in outgoing request and advice messages at the Acquirer's option or by the switch of an acquiring network.

The information must be returned unchanged in the related response or advice response message, regardless of the number of times its content may change because of the message passing through different networks.

This field is not used by Issuers. If it is present in a request message from an Acquirer, VEAS removes it before forwarding the message to the Issuer. VEAS replaces this field and its unchanged content in response messages before they are returned to the Acquirer.

If this field is present in a 0302 file request message, it is returned in the 0312 response message.

STIP advices: Not applicable.

Auto-CDB: This field does not appear in 0322 or 0332 messages.

5.91.4 Field edits

There are no field edits for data field 115.

5.91.5 Reject codes

There are no reject codes for data field 115.

5.92 Data field 116 - Card Issuer Reference Data

5.92.1 Attributes

variable length

1 byte, binary +

up to 255 bytes (510 hex digits); variable by usage; maximum: 256 bytes

5.92.2 Description

Data field 116 is an ISO-defined TLV field and, depending on usage, may contain:

- American Express clearing data
- MasterCard clearing data
- Diners Club clearing data
- Discover clearing data

This field allows for multiple datasets in TLV format. These datasets can have multiple TLV subfields. The TLV format is shown below.

Positions:					
0	1	2-3	4-255		
Subfield 1	Subfield 2	Subfield 3	Subfield 4		
length	dataset ID	dataset length	TLV elements		
			Tag	Length	Value
				TLV ₁	TLV _N
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256		

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield.

Position 1, dataset ID: A 1-byte binary subfield that contains a hexadecimal value that identifies the TLV data that follows. Current supported datasets are:

- Hex 66 = American Express clearing data
- Hex 67 = MasterCard clearing data
- Hex 68 = Diners Club clearing data
- Hex 68 = Discover clearing data

Positions 2-3, dataset length: The length of the TLV subfields that follow.

Positions 4-255, TLV subfields: Each subfield in a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. Each subfield can be present in any order with other TLV subfields.

5.92.3 Usage

VEAS adds this field to 0110 approval response messages generated by American Express and MasterCard.

VEAS forwards this field for 0110 approval response messages generated by Diners Club and Discover.

VEAS does not add this field to STIP approvals or messages containing non-approval response codes. The field is not added to reversals or other messages.

Acquirers who subscribe to field 116 will receive data from the respective networks (as specified in the tag descriptions below). This data may be required in downstream processing, such as clearing and settlement messages sent to American Express, MasterCard, Diners Club, or Discover.

Note Dataset IDs available in Authorization Responses are unique by brand and mutually exclusive. For the Authorization Gateway Service, four dataset IDs are available: American Express, MasterCard, Diners Club, and Discover. Each unique dataset ID may contain one or more data elements, but will only contain data specific to that brand.

5.92.4 Dataset ID 66, American Express clearing data

The following table shows the tag for dataset ID 66.

Table 107: Data field 116, dataset hex 66, American Express clearing data

Field 116, dataset 66, American Express clearing data				
Tag	Length	Format	Value	Content
01	12	AN	American Express Point-of-Service Data Code	<p>VEAS creates this subfield as part of the mapping performed by the Authorization Gateway Service. The subfield contains information from field 22, which was included in the Authorization Response from American Express.</p> <p>VEAS populates this field in the response with the same value as sent to American Express in the request.</p> <p>Position 10 of this tag contains the value '3' (Integrated Circuit Card (ICC)) in responses if positions 1-2 of field 22 - Point-of-Service Entry Mode Code, contains '05', '07', '91' or '95'.</p> <p>When Acquirers submit contactless and Electronic Commerce Transactions destined for the American Express gateway, the response message will contain one of the following values:</p> <ul style="list-style-type: none"> X = Contactless transaction. These include American Express Expresspay transactions. 9 = Internet-originated, with delivery mode unknown or unspecified. <p>For more information about the use of these values, contact your American Express Account Executive.</p>

5.92.5 Dataset ID 67, MasterCard clearing data

The following table shows the tags for dataset ID 67.

Table 108: Data field 116, dataset hex 67, MasterCard clearing data

Field 116, dataset 67, MasterCard clearing data				
Tag	Length	Format	Value	Content
01	3	UN	MasterCard Point-of-Service (POS) Entry Mode	VEAS creates this and the next two subfields as part of the mapping performed by the Authorization Gateway Service. This subfield contains data from CIS DE 22, which was included in the Authorization Response from MasterCard. VEAS populates this field in the response with the same value as sent to MasterCard in CIS DE 22 in the request.
02	2	UN	MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	This subfield contains data from CIS DE 26, which was included in the Authorization Response from MasterCard. VEAS populates this field in the response with the same value as sent to MasterCard in CIS DE 26 in the request.
03	Up to 26	AN	MasterCard Point-of-Service (POS) Data	This subfield contains data from CIS DE 61, which was included in the Authorization Response from MasterCard. VEAS populates this field in the response with the same value as sent to MasterCard in CIS DE 61 in the request.
04	10	AN	Date and Time Format: MMDDhhmmss	This subfield contains the date and time when the 0120 confirmation advice message was received by the Issuer or MasterCard. If sent by MasterCard, the date and time in the 0130 response message is mapped by VEAS from MasterCard DE 48.15. This data must be supported by Acquirers processing MasterCard AFD transactions in the Canada and US regions.
05	7	N	MasterCard Data Element (DE) 48, Subelement 42 - Electronic Commerce Indicators	When present in 0110 responses, this subfield contains the electronic commerce indicators that must be used by the Acquirer in clearing records.

5.92.6 Dataset ID 68, Diners Club clearing data

This dataset is used in 0110 responses.

Table 109: Data field 116, dataset hex 68, Diners Club clearing data

Field 116, dataset 68, Diners Club clearing data				
Tag	Length	Format	Value	Content
01	Up to 29	AN	Network Information	VEAS forwards this subfield as received from the Issuer. This subfield contains network information that was included in the Authorization Response from Diners Club.
02	Up to 46	AN	Transaction Qualifier	This subfield contains the transaction qualifier value from Diners Club.

Acquirers that process Diners Club transactions in the countries listed below must support the use of this dataset. Acquirers that process Diners Club transactions outside the countries listed below do not need to support field 116 at this time.

Antigua & Barbuda	Bermuda	Grenada	Puerto Rico
Aruba	Canada	Mexico	Turks and Caicos
Bahamas	Dominica	Montserrat	United States
Barbados	Dominican Republic	Netherlands Antilles	US Virgin Islands

For information regarding the Visa Europe System support of Diners Club authorization processing, contact Visa Europe Customer Support.

For information regarding settlement of Diners Club transaction processing through the Discover Network, contact your Discover Network account executive.

5.92.7 Dataset ID 68, Discover clearing data

Acquirers that process Discover transactions through the VEAS must support this dataset in 0110 response messages.

Table 110: Data field 116, dataset hex 68, Discover clearing data

Field 116, dataset 68, Discover clearing data				
Tag	Length	Format	Value	Content
01	Up to 29	AN	Network Information	VEAS forwards this field as received from the Issuer. This subfield contains network information that was included in the authorization response from Discover.
02	Up to 46	AN	Transaction Qualifier	This subfield contains the transaction qualifier value from Discover.

For information regarding the Visa Europe System support for Discover authorization processing, contact Visa Europe Customer Support.

For information regarding settlement of Discover transaction processing through the Discover Network, contact your Discover Network account executive.

5.92.7.1 Field edits

Data field 116 has no field edits.

5.92.7.2 Reject codes

Data field 116 has no reject codes.

5.93 Data field 117 - National Use

5.93.1 Attributes

variable length

1 byte, binary +

3 ANS, +

up to 252 ANS, variable by usage;

maximum 256 bytes

5.93.2 Description

Data field 117 is a national-use field and contains information unique to the processing of Visa transactions by source and destination centres in a given country.

Data field 117 usage is:

- Usage 1 - Japan
- Usage 2 - Turkey
- Usage 3 - Sweden
- Usage 4 - Colombia

Although various usages and formats may be added by individual countries, the field will always contain a length subfield, to specify the number of bytes that follow it, and two additional subfields as shown in the following layout.

Positions:		
0	1-3	4-x
length	Country code	Data
Byte 1	Bytes 2-4	Bytes 5-256

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-3, Country code: The 3-byte country code for the Issuer and Acquirer. For a list of valid codes, refer to the *Country and currency codes* appendix.

Positions 4-x, Data: This subfield contains additional card transaction processing information using the format and coding determined by joint agreement of those Members in the country specified by the country code.

5.93.3 Usage

Depending on usage, this field may be used in 01xx originals, 04xx messages, and advices.

Note This field is mandatory in countries with domestic programs that require it.

Because the field is for national, domestic-only use, the VIC forwards it to the destination centre only if the source and destination centres are in the same country; otherwise, VEAS will drop the field from the message.

5.93.4 Field edits

If the maximum field length is exceeded, the transaction will be rejected with reject code 0166.

If the country code in the field is not numeric, the transaction will be rejected with reject code 0167.

5.93.5 Reject codes

Data field 117 reject codes:

0166 = Invalid length

0167 = Invalid country code (not numeric)

5.94 Data field 117, Usage 2 - Turkey

5.94.1 Attributes

fixed length

1 byte, binary +

3 ANS, +

51 ANS,

55 bytes total

5.94.2 Description

Data field 117, Usage 2 contains a length subfield, and six subfields for information unique to the processing of Visa transactions by Members in Turkey.

Positions:						
0	1-3	4-11	12-15	16-40	41-53	54
length	Country code	CMI	EFT	Merchant name	Merchant city	ATM classification
Byte 1	Bytes 2-4	Bytes 5-12	Bytes 13-16	Bytes 17-41	Bytes 42-54	Byte 55

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield. The value should be 54 (36 in Hexadecimal) for Turkey Members.

Positions 1-3, Country code: The 3-digit country code for the Issuer. For Turkey, this value must be 792.

Positions 4-11, Central Merchant Identifier (CMI): This subfield contains the central Merchant identifier. For ATMs, Acquirers use a default value of 88888888.

Positions 12-15, acquiring institution code (EFT): This subfield contains the Acquiring institution code.

Positions 16-40, Merchant name: This subfield contains the name of the Card acceptor or ATM location in Turkish (EBCDIC code page 1026). This should be spaces for Chargebacks.

Positions 41-53, Merchant city: This subfield contains the location city of the Merchant in Turkish (EBCDIC code page 1026). This should be spaces for Chargebacks.

Position 54, ATM classification: May have any of the following values.

- S = Debit transaction at a standard ATM (SA). ATM is located in an area where there are other Turkish bank ATMs

- U = Debit transaction at a standard ATM (SA). ATM is located in a remote area where there are no other Turkish bank ATMs
- <space> = Non-debit transaction or non-ATM Transactions

5.94.3 Usage

This field is optional in all 01xx, 02xx and 04xx messages. It is not applicable for fee collection, funds disbursement, or 06xx messages.

In original request messages, if field 117 is present in the request with Turkish National data and the Acquirer is Turkey, the field is passed to the Issuer only if the Issuer qualifies for Turkey National Net Settlement Service.

In responses, VEAS accepts field 117 with Turkey National data and field 117 is forwarded to the Acquirer only if the Acquirer qualifies for Turkey National Net Settlement Service.

5.94.4 Field edits

The following edits are applicable only to transactions that qualify for Turkey National Net Settlement Service.

Field 117 length edits: If the field data length is not equal to 54 bytes, the transaction will be rejected with reject code 0166.

Country code edits: If the country code in the field is not numeric, the transaction will be rejected with reject code 0167.

CMI, EFT, classification of ATM (ATM type) edits: Any of the following will cause a transaction to be declined with a data field 39 – Response Code of 91:

- If the CMI in the field is not numeric
- If the CMI for ATM transactions is not 88888888
- If the EFT in the field is not numeric
- If the classification of ATM is not S or U for an ATM debit Card transaction
- If the classification of the ATM is not space for a non-ATM or non-debit Card transaction

5.94.5 Reject codes

Data field 117 reject codes are:

0166 = Invalid length

0167 = Invalid country code (not numeric)

5.95 Data field 117, Usage 3 - Sweden

5.95.1 Attributes

variable length

1 byte, binary +

3 ANS, +

up to 252 ANS,

maximum 256 bytes

5.95.2 Description

Data field 117, Usage 3 contains a length subfield, and two subfields for information unique to the processing of Visa transactions by Members in Sweden.

Positions:		
0	1-3	4-255
length	Country code	Data
Byte 1	Bytes 2-4	Bytes 5-256

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-3, Country code: The 3-digit, numeric country code for the Issuer and Acquirer. For Sweden, this value must be 752.

Positions 4-255, Data: This subfield only contains the data intended for display at the ATM (EBCDIC code page 1143).

5.95.3 Usage

Field 117 is allowed in the following DMSA response message types:

- 0110 ATM Authorization Responses and Balance Inquiry response messages
- 0410 reversal response messages

5.95.4 Field edits

If the appropriate Member parameter is not set, or if the transaction is not domestic Sweden, field 117 will be dropped where it has been included in the response.

Swedish domestic processing: Swedish EBCDIC characters are permitted in this field for Domestic Transactions only. For example, Swedish words that contain any of the following Swedish characters: Ä, ä, Ö, ö, Å, å.

5.95.5 Reject codes

There are no reject codes for this usage.

5.96 Data field 118 - Intra-Country Data

5.96.1 Attributes

variable length

1 byte, binary +

3 ANS, +

up to 252 ANS,

maximum 256 bytes

5.96.2 Description

Data field 118 is a national-use field for 0100 request messages, reversals, and response messages. It comprises a length subfield, and two subfields for information unique to the processing of Visa transactions by Members in a given country.

Positions:		
0	1-3	4-x
length	Country code	Data
Byte 1	Bytes 2-4	Bytes 5-256

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 1-3, Country code: The 3-digit, ISO numeric country code for the Issuer and Acquirer. Refer to the Country and currency code appendix for a list of valid codes.

Positions 4-x, Data: This subfield contains additional card transaction processing information by joint agreement of Members in the country identified by the country code, in the format and coding determined by those Members.

Data field 118 usage is:

- Usage 1 - Japan
- Usage 2 - Korea
- Usage 3 - Sweden
- Usage 4 - South Africa
- Usage 5 - LAC

5.96.3 Usage

Field usage is conditional, and must be prearranged with Visa. Depending on country specifications, it can be used in POS and ATM 0100 and 0400 request messages, response messages, and advice messages. Its presence in an authorization response message is optional.

If present in the original request message, it is nevertheless optional in reversal request messages and their response messages. It can also be used in AFD request messages, ATM Balance Inquiries. It is valid for CPS and non-CPS transactions.

Because it is for national use only, VEAS forwards this field to the destination centre only if both source and destination centres are in the same country.

STIP and switch advices: Field 118 is present in 0120 and 0420 advice messages if it was in the original request message.

5.96.4 Field edits

This field is optional for the countries that use it. There is no reject if the field is not present in an original request message. There is also no reject if the field was present in the original but not in a reversal, or reversal response message.

The transaction will be rejected with reject code 0144 if the country code is not numeric or not a valid value.

5.96.5 Reject codes

Data field 118 reject codes:

0144 = Invalid value

5.97 Data field 118, Usage 3 - Sweden

5.97.1 Attributes

variable length

1 byte, binary +

3 ANS, +

up to 252 ANS,

maximum 256 bytes

5.97.2 Description

Data field 118, Usage 3 is a private national-use field for standard purchase 0100/0110 request messages. It comprises a length subfield, and seven subfields with information used in an Acquirer to Issuer request message as described below.

Note If field 118 is present, subfields that are not required should be zero-filled, unless the remaining fields are required.

Positions:			
0	2-3	4-9	10-11
Subfield 1	Subfield 2	Subfield 3	Subfield 4
length	Country code	Watermark	Mark 1 reason code data
Byte 1	Bytes 2-4	Bytes 5-10	Bytes 11-12

12-13	14-15	16	17-18
Subfield 5	Subfield 6	Subfield 7	Subfield 8
Mark 2 reason code data	Mark 3 reason code data	Card swallowed indicator	Posting data
Bytes 13-14	Bytes 15-16	Byte 17	Bytes 18-19

Position 0, length: A 1-byte subfield that contains the number of bytes in the field following the length subfield.

Positions 2-3, Country code: The 3-digit, ISO numeric country code for the Issuer and Acquirer which must match that in field 19. For Sweden, this value must be 752.

Positions 4-9, Watermark: The ATM watermark, binary data.

Position 10-11, Mark 1 reason code data: Two characters, any combination is valid.

- National or International Card:
 - 0 = National Card
 - 4 = National Card, foreign currency

8 = International Card

C = International Card, foreign currency

■ Watermark reader status:

0 = Watermark readable

B = Watermark unreadable

C = watermark missing

D = Test mode

E = Test mode

Positions 12-13, Mark 2 reason code data: reason code for reversal at ATM:

00 = Dispensing error for bank notes or receipt

02 = Error in response message

08 = Failure to return Card, response received from host

48 = Failure to return Card, single reversal

04 = Timeout - Card not picked up, response received from host

44 = Timeout - Card not picked up, single reversal

80 = Same as 04

40 = Single reversal; unknown reason

06 = Error in response and timeout picking up Card

0A = Error in response and failure to return Card

Positions 14-15, Mark 3 reason code data: Two characters, any combination is valid.

■ Stock of bank notes:

0 = Both SEK 100 and SEK 500 notes available

4 = SEK 500 notes not available

8 = SEK 100 notes not available

C = No money available

■ Receipt stock:

0 = Receipt ok

4 = Receipt Low

8 = Receipt paper empty

C = Receipt technical error

Position 16, Card swallowed indicator: Indicates if the Card was swallowed:

0 = Card was not swallowed

1 = Card was swallowed

Positions 17-18, Posting data: In packed decimal format: MMDD.

5.97.3 Usage

The field is valid in the following DMSA request messages:

- 0100 ATM authorization requests and balance inquiries
- 0400 reversals
- 0120 advices to Issuers (when VEAS performs STIP)
- 0420 advices to Issuers

It is not used in response messages and will not be forwarded if included. The field is only sent to Issuers that have the relevant Member parameter setting.

5.97.4 Field edits

If field 118 is present, subfields that are not required should be zero-filled, unless the remaining fields are required.

VEAS will not edit or process any of the subfields for this field. Although this field is for ATM use only, no edits will be added to the system to prevent its use on POS transactions.

5.97.5 Reject codes

Data field 118 reject codes:

0144 = Invalid value

5.98 Data field 121 - Issuing Institution Identification Code

5.98.1 Attributes

variable length

1 byte, binary +

3-11 AN; maximum: 12 bytes

5.98.2 Description

Data field 121 is a Visa-defined private-use field that contains a code identifying the Issuer when the Issuer cannot be determined from the message's Account Number.

Note Because field 121 is a private-use field, the institution ID is in EBCDIC, not in 4-bit BCD as in other institution ID fields (fields 32, 33, and 100).

The most common code length is 6 digits, with a maximum length of 11 digits. The length subfield indicates the number of bytes that follow the length subfield.

Positions	
0	1-11
length	Issuing institution ID code
Byte 1	Bytes 2-12

5.98.3 Usage

Field 121 applies only to Account Numbers for Visa Cards that are not ISO-registered numbers (and thus may conflict with a registered number). The field is used in Card transaction and file maintenance request messages only after prior consultation with Visa. Allowable messages are POS and ATM Authorization Requests and ATM Balance Inquiries, their response messages, and advice messages. The field is used in reversals if present in originals.

CPS: This field does not apply to CPS/POS or CPS/ATM Transactions.

Authorization Request routing:

- The BIN-level option to route according to the data in this field must be set to yes
- The default response code cannot be 57 (transaction not permitted to Cardholder)

STIP and switch advices: Field 121 is present in 0120 or 0420 advice messages if it was in the request message.

5.98.4 Field edits

Field 121 is required when the Account Number in fields 102 or 103 includes alphabetic characters. The length subfield value must not exceed 11. The value in this field must be numeric and must be a valid institution ID. If present in a request, this field must also be present in the response.

5.98.5 Reject codes

Data field 121 reject codes:

0128 = Invalid length

0129 = Invalid value

0401 = Field missing

5.98.6 File edits

When field 121 is present in a file update request message, there are no additional edits.

5.98.7 File error codes

There are no error codes for data field 121.

5.99 Data field 123 - Verification Data

5.99.1 Attributes

Refer to specific usage descriptions for this field.

5.99.2 Description

Data field 123 is a Visa private-use field for miscellaneous information that involves multiple uses and field formats for different types of transactions and messages. The current usages are as follows:

- Field 123, Usage 1 - Verification Data (fixed format)
- Field 123, Usage 2 - Verification & Token Data (TLV format)

Regardless of the usage, the length subfield always specifies the number of bytes that follow the length subfield.

5.99.3 Usage

Refer to specific usage descriptions for this field.

5.99.4 Field edits

Refer to specific usage descriptions for this field.

5.99.5 Reject codes

Refer to specific usage descriptions for this field.

5.100 Data field 123, Usage 1 - Verification Data (fixed format)

5.100.1 Attributes

variable length

1 byte, binary +

up to 29 ANS; maximum 30 bytes

5.100.2 Description

Data field 123, Usage 1 is a Visa-defined private-use field that contains data used for certain types of verification, including selected portions of the Cardholder's postal code and street address. All Merchants whose Acquirers subscribe to the Address Verification Service (AVS) may request postal code and street address verification for a Cardholder.

This field has two subfields following the length subfield.

Positions:		
0	1-9	10-29
length	Postal code	Cardholder street address
Byte 1	Bytes 2-10	Bytes 11-30

Position 0, length: This value is the number of bytes in this field after the length subfield.

Positions 1-9, Postal code: This value is the 5-digit postal code (left-justified with 4 positions of right-space-fill), or 9-digit postal code.

Positions 10-29, Cardholder street address: This subfield contains up to 20 characters of street address. The Acquirer converts spelled-out numbers to digits, left-justified with right space-fill. Examples of street addresses in this standard format are:

Actual address	Acquirer's subfield entry
One Elm St	1 Elm St
123 First St	123 1st St
89 25th Ave	89 25th Ave
22 Walnut St #23	22 Walnut St #23
P.O. Box 12345	P. O. Box 12345

Refer to *UK domestic transactions* in the *Usage* section for UK-specific compression and processing information.

Fixed format data can be submitted in compressed or uncompressed form.

Issuers and Acquirers outside the UK and US must use the TLV format. Refer to field 123, Usage 2 for a description of TLV format.

Note VEAS converts Issuer-generated AVS result codes to their appropriate counterparts when incompatible data standards are encountered. See data field 44.2 - Address Verification Result Code.

Address verification can be requested only for Visa Cards, Visa-approved US-issuer proprietary or private label Card types, and American Express, MasterCard, or Discover POS transactions.

5.100.3 Data compression

Issuers can elect to have Visa forward the address data to them uncompressed or compressed. Compression is available only for Visa Card transactions, not for MasterCard, American Express or Discover Card transactions.

- Uncompressed data - means that the Issuer receives postal code and street address data exactly as the Acquirer sent it, including any non-numeric characters. Acquirers must always forward at least 20 characters of uncompressed address data unless agreements on compatible compression methods have been established between specific Acquirers and specific Issuers.
- Compressed data - means that any alpha characters and special symbols in a street address have been removed, leaving only numeric values. The address verification services for US and UK Domestic transactions match only on numerics.

VEAS has two compression algorithms, Leading Numerics and First Five Numerics. VEAS also supports compression methods developed in the regions. For fixed format submissions, compressed data includes spaces necessary to fill out a subfield. No space-fill is required for TLV submissions. Both algorithms ignore special characters such as:

/ (forward slash)

\ (backward slash)

(number/pound sign)

- (hyphen in a hyphenated numeric; for example, 214-30)

This compression option applies to postal codes and street addresses except in the UK, where postal code compression does not apply. See *Address Verification Service in Visa Europe Technical Service Descriptions* for further information on compression methods and translating fixed data.

5.100.4 Usage

This field is used in Card-present and Card-not-present 0100 Authorization Requests and 0200 full financial requests, and in 0120 and 0220 STIP advices if the Issuer elects to have it included. It is not used in responses or reversals. Address verification does not apply to incremental Authorization Requests.

If VEAS receives an Authorization Request containing field 123 for a non-AVS-valid Card type, it removes the field before passing the request to the Issuer. When VEAS receives the 0110 Issuer response, it inserts a **U** (unavailable; Issuer not an AVS participant) in field 44.2 - Address Verification Service Result Code.

If an Acquirer requests the Address Verification Service without providing any address data in field 123 of the request message, VEAS will respond with AVS result code **N** (no match) in field 44.2.

Transactions that involve AVS in CPS qualification will receive an authorization characteristics indicator of **N** (not qualified). This processing ensures that Acquirers are not afforded a better CPS rate and Chargeback protection when requesting address verification without supplying address data for the Issuer to verify.

UK domestic transactions: Issuer participation in AVS is mandatory. UK Issuers must perform their own address verification. Issuer-unavailable transactions are routed to STIP according to Issuer specifications but address verification is not performed. A **U** is returned in field 44.2 for the AVS result code.

UK Acquirers may submit address data in the UK compressed format, subject to the following requirements:

- UK Domestic Transactions may use a UK unique compression method: or they may use full International Data Standard (IDS)/TLV data
- Address verification data from UK Acquirers is forwarded unaltered to UK Issuers
- Address verification data from non-UK Acquirers using the IDS/TLV format is converted to the UK compressed format and forwarded to UK Issuers
- VEAS removes fixed format address verification data from request messages bound for non-UK Issuers
- Address data in International transactions (UK Merchants and Acquirers to non-UK Issuers) can be in IDS/TLV format. Refer to field 123, Usage 2 for a description of TLV format

US domestic transactions: Acquirers may submit only the street address and postal code; the state is not required. Acquirers must always forward uncompressed address data unless agreements on compatible methods have been established between specific Acquirers and specific Issuers. If data is compressed, the Leading Numerics algorithm must be used.

US issuer participation in AVS is mandatory. US issuers can choose to receive address data in compressed or uncompressed format. If compressed, the Leading Numerics algorithm or First Five Numerics algorithm can be used.

All other users: Participation by non-US and non-UK Issuers and Acquirers is optional. All non-US and non-UK Members must use the TLV format. Data sent by US domestic or UK domestic Acquirers to non-US/UK Issuers is converted if necessary to the TLV format. Refer to field 123, Usage 2 for a description of TLV format.

Note Issuers should elect to receive uncompressed data unless their verification approach is compatible with the Leading Numerics or First Five Numerics algorithms.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Authorization Gateway transactions - American Express: VEAS transfers data field 123 uncompressed, fixed format data to American Express data field 63 in the American Express request message. Zeros are added to the right of five-digit postal/ZIP codes to meet the nine-digit subfield requirement.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard: VEAS transfers data field 123 uncompressed fixed format data to MasterCard DE 120.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard POS account status inquiry: Acquirers may use data fields 123 and 126.10 - CVV2 Authorization Request Data, in Account Verification requests, where field 4 is a zero amount and field 25 = 51 (request for verification without authorization). For non-AFD transactions, Account Verification requests should be used instead of status checks.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard Digital Secure Remote Payment: This field must be present in 0100 authorization request messages.

Note If using field 123, Usage 2 - Verification & Token Data (TLV format), dataset ID hex 66, do not include field 123, Usage 1 - Verification Data (fixed format).

STIP and switch advices: Field 123 is present in 0120 advice messages if it was in the request message and the Issuer elects to receive it.

Visa Token Service: Fixed format AVS data must not be submitted for token processing.

5.100.5 Field edits

Messages are not rejected if the field length exceeds 29 characters. VEAS uses the first 29 bytes of this field to verify the address. VEAS stops editing for numerics when any of the following are encountered:

- The first alpha character or space (not counting special characters) if within the first five numerics

- The fifth numeric
- The end of the street address field

If the Issuer performs verification and opts to receive uncompressed address data, VEAS forwards the field as received from the Acquirer.

5.100.6 Reject codes

There are no reject codes for data field 123, Usage 1.

5.101 Data field 123, Usage 2 - Verification & Token Data (TLV format)

5.101.1 Attributes

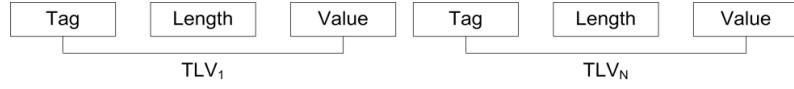
variable length

1 byte, binary +

up to 255 binary and ANS, EBCDIC; maximum: 256 bytes

5.101.2 Description

Data field 123, Usage 2 contains transaction-specific data in TLV format. The dataset IDs listed for position 1 can be used as a guide to the *Usage* section, which specifies the content for each dataset. The datasets are in TLV format and can have multiple sub-elements.

Positions:			
0	1	2-3	4-255
Subfield 1	Subfield 2	Subfield 3	Subfield 4
length	dataset ID	dataset length	TLV elements
			 TLV ₁ TLV _N
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

Position 1, dataset ID: A 1-byte binary identifier that contains a hexadecimal value that identifies the TLV data that follows. Current supported datasets are:

- Hex 66 = Address verification data
- Hex 67 = Activation verification data
- Hex 68 = Token data

Positions 2-3, dataset length: A 2-byte binary number that specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

5.101.3 Usage

The following subsections (in hex number order) describe the usages for this field.

5.101.4 Dataset ID 66, Address verification data

Visa Token Service: For Acquirers who submit AVS data as part of a token transaction, information will be passed to Issuers as follows:

- Easy Token Issuers - this field will be removed
- Generic Token Issuers - this field will be present

Table 111: Data field 123, Usage 2, dataset hex 66, address verification data

Field 123, Usage 2, dataset 66, address verification data				
Tag	Length	Format	Value	Content
C0	9	AN	Postal Code	<p>Postal/ZIP code, left justified. Codes with fewer than 9 alphanumeric characters do not require spaces. Numeric-only data is acceptable.</p> <p>Visa Token Service Data may be absent or may not reflect the actual Cardholder postal code when field 32 contains 746922.</p>
CF	40	AN	Street Address	<p>Street address, left justified. Addresses with fewer than 40 characters do not require spaces. Alphabetic numbers in street addresses must be converted to numeric equivalents. For example, from 'twelve' to '12'.</p> <p>Visa Token Service Data may be absent or may not reflect the actual Cardholder street address when field 32 contains 746922.</p>
D0	fixed 14	AN	UK Compressed AVS Data	<p>Important This tag is relevant only to UK Issuers and Acquirers who process address verification data in TLV format (including those who participate in the Visa Token Service).</p> <p>UK AVS data This field is unique to the UK domestic service, and contains compressed numeric post code and street address data. The post code is scanned left to right. The street address is scanned left to right. Scanning stops when five numeric digits are extracted, or when the entire street address has been scanned.</p> <p>Visa Token Service Data may be absent or may not reflect the actual Cardholder address when field 32 contains 746922.</p>

Table 111: Data field 123, Usage 2, dataset hex 66, address verification data (continued)

Field 123, Usage 2, dataset 66, address verification data				
Tag	Length	Format	Value	Content
D4	26	ANS	Cardholder Name	This tag contains the Cardholder name. The name may be truncated to fit the allocated space. Note This tag may be sent in 0100 taken activation request messages.

- Issuers and Acquirers outside the UK and US must use the TLV format
- UK Acquirers and US Acquirers can vary fixed and TLV formats from one transaction to the next depending on Merchant support requirements

Note VEAS converts Issuer-generated AVS result codes to their appropriate counterparts when incompatible data standards are encountered. See data field 44.2 - Address Verification Result Code.

Address verification can be requested only for Visa Cards, Visa-approved US-issuer proprietary or private label card types, and American Express, MasterCard, or Discover POS transactions.

UK domestic transactions with tokenisation: UK Acquirers and UK Issuers are impacted as follows.

Acquirers that submit AVS data must include the following dataset tags:

- Compressed data in tag D0 (UK compressed AVS data); **or**
- Full address data in tags C0 (Postal Code) + CF (Street Address)

Acquirers must be certified for both AVS and tokenised verification data. VEAS will ensure that the recipient Processor receives address data in a format for which they are certified.

Note Tag 04 (Cardholder Name) may be sent in token activation request messages.

Depending on the country and capability of the Acquirer, Issuers will receive the following dataset tags:

- Compressed data in tag D0 (UK compressed AVS data); and/or
- Full address data in tags C0 (Postal Code) + CF (Street Address)

Issuers must be certified for both AVS and tokenised verification data.

Data compression

Issuers can elect to have Visa forward the address data to them uncompressed or compressed. Compression is available only for Visa Card transactions, not for MasterCard, American Express or Discover Card transactions.

- Uncompressed data - means that the Issuer receives postal code and street address data exactly as the Acquirer sent it, including any non-numeric characters. Acquirers

must always forward at least 20 characters of uncompressed address data unless agreements on compatible compression methods have been established between specific Acquirers and specific Issuers.

- Compressed data - means that any alpha characters and special symbols in a street address have been removed, leaving only numeric values. The legacy address verification services for US and UK Domestic transactions match only on numerics.

VEAS has two compression algorithms, Leading Numerics and First Five Numerics. VEAS also supports compression methods developed in the regions. For fixed format submissions, compressed data includes spaces necessary to fill out a subfield. No space-fill is required for TLV submissions. Both algorithms ignore special characters such as:

/ (forward slash)

\ (backward slash)

(number/pound sign)

- (hyphen in a hyphenated numeric; for example, 214-30)

This compression option applies to postal codes and street addresses except in the UK, where postal code compression does not apply. See *Address Verification Service in Visa Europe Technical Service Descriptions* for further information on compression methods and translating fixed data.

5.101.5 Dataset ID 67, Activation verification data

Visa Token Service: Visa adds this field to POS authorization requests and advice messages. Its inclusion is dependent on message type, as detailed in the tag descriptions:

- Easy Token Issuers - this field will not be present
- Generic Token Issuers - this field will be present

Table 112: Data field 123, Usage 2, dataset hex 67, activation verification data

Field 123, Usage 2, dataset 67, activation verification data				
Tag	Length	Format	Value	Content
03	1	AN	Activation Verification Result	<p>This tag is present in 0620 token notification advices if field 63.3 - Message Reason Code, contains code 3712 (OTP verification result) or 3714 (mobile banking app activation).</p> <p>This tag contains one of the following OTP (one-time only password) verification result and mobile banking app code values.</p> <p>1 = Successfully verified 2 = Verification code expired 3 = Verification code failed 4 = Verification code missing 5 = Verification code retries exceeded</p>
04	2	AN	Active Account Management Velocity Checking Result	The values in this field are not currently supported. At a future date (to be advised) this field will contain the active management velocity check result.

Table 112: Data field 123, Usage 2, dataset hex 67, activation verification data (continued)

Field 123, Usage 2, dataset 67, activation verification data				
Tag	Length	Format	Value	Content
05	4	Binary bit string	Cardholder Verification Method Identified by Cardholder Device	<p>This tag is present in 0100 POS authorization and preauthorization requests, and 0120 authorization and preauthorization STIP advice messages.</p> <p>This tag contains details of the Cardholder Verification Method (CVM) used at the point-of-service, as identified by the Cardholder device used.</p> <p>The tag contains a bitmap. Each position indicates a different CVM, with one (or more) of the bits set, as follows:</p> <ul style="list-style-type: none"> 1 = Unknown 2 = None 3 = Signature 4 = Online PIN 5 = Offline PIN or passcode 6 = Cardholder device code 7 = Fingerprint biometric verified by Cardholder device 8 = Cardholder device pattern

5.101.6 Dataset ID 68, Token data

Visa Token Service: VEAS populates this field for token transactions:

- Easy Token Issuers - this field will be removed
- Generic Token Issuers - this field will be present

Table 113: Data field 123, Usage 2, dataset hex 68, token data

Field 123, Usage 2, dataset 68, token data				
Tag	Length	Format	Value	Content
01	13-19	AN	Token	This tag contains the token that replaces the Cardholder PAN and is a required data element for token processing.
02	2	AN	Token Assurance Level	This tag contains a value that indicates the confidence level of the token to PAN/Cardholder binding.
03	11	N	Token Requestor ID	This tag contains the token requestor ID.
04	Up to 19	ANS	Primary Account Number, Account Range	<p>This tag contains the first nine digits of the Cardholder PAN or the full Cardholder PAN.</p> <p>VEAS forwards the Cardholder PAN data to the Acquirer in the original response message.</p> <p>Acquirers must not forward the first nine digits of the Cardholder PAN or the full PAN to their Merchants.</p> <p>Authorization Gateway transactions - MasterCard</p> <p>Digital Remote Secure Payment: This tag contains the full cardholder PAN in 0110 response messages.</p>
05	32	AN	Token Reference ID	This tag contains the token reference ID.
06	4	N	Token Expiration Date	This tag contains the token expiry date.
07	2	AN	Token Type	<p>This tag contains one of the following values:</p> <p>01 = ECOM/COF (for transactions from individual card-on-file Merchants)</p> <p>02 = SE (secure element)</p> <p>03 = CBP (cloud-based payment for host card emulation)</p> <p>05 = E-commerce enabler (for transactions submitted by electronic commerce enablers who share their tokens across multiple Merchants)</p>

Table 113: Data field 123, Usage 2, dataset hex 68, token data (continued)

Field 123, Usage 2, dataset 68, token data				
Tag	Length	Format	Value	Content
08	1	AN	Token Status	This tag contains the token status: A = Active for payment I = Inactive for payment (not yet active) S = Temporarily suspended for payments D = Permanently deactivated for payments
0A	1	AN	Last Updated By	This tag is present in the response when the token is located.
0B	32	ANS	PAN Reference ID	This tag contains a unique reference ID generated by Visa for the Card account number. The PAN reference ID for a particular Card account remains static when the PAN mapped to the underlying token(s) is updated. This tag is required in 0302 token file inquiry messages if field 2 - Primary Account Number, is not present.
0C	Up to 64	AN	Token Network Tran ID	This tag contains the derived transaction ID that uniquely identifies the transaction carried out in conjunction with a wallet provider.
1A	6-8	AN	Activation Code	This tag is present in the response when the token is located and contains obfuscated version of the activation code OTP (one-time password) on file. This tag is present when the activation code is expired. See activation code expiry date/time.
1B	12	N, BCD	Activation Code, Expiry Date/Time	This tag contains the date and time that the activation code expires. The format is: YYMMDDhhmmss expressed in GMT.
1C	2	N, BCD	Activation Code, Verification Attempts	This tag contains the number of attempts to verify the current activation code.
1D	2	N, BCD	Number of Activation Codes Issued	This tag contains the total number of token activation codes issued.
10	2	N	Visa Token Score	This tag contains the degree of risk associated with the token. Valid values are 01–99.

Table 113: Data field 123, Usage 2, dataset hex 68, token data (continued)

Field 123, Usage 2, dataset 68, token data				
Tag	Length	Format	Value	Content
11	2	AN	Visa Token Decisioning	This tag contains the results of the token provisioning decision: 00 = Provision and activate 05 = Do not provision 85 = Provision inactive state - requires further consumer authentication prior to activation
12	2	N	Number of Active Tokens	This tag contains the number of device tokens currently active for this PAN.
13	2	N	Number of Inactive Tokens	This tag contains the number of device tokens currently inactive (device tokens that have not been activated) for this PAN.
14	2	N	Number of Suspended Tokens	This tag contains the number of device tokens that were activated, but are suspended for payments for this PAN.

This usage applies to the following messages:

- 0100/0110 authorization request, preauthorization request, and response
- 0120/0130 STIP advice and response
- 0100/0110 Acquirer token activation request and response
- 0200/0210/0220/0230 full financial request, Acquirer advice, STIP advice, DMSC advice, and responses
- 0220/0230 adjustment advice, STIP advice, and responses
- 0282 representation status advice
- 0302/0312 token maintenance request and response
- 0400/0410/0420/0430 reversal, partial reversal, reversal advice, and responses
- 0400/0410/0420/0430 financial reversal, Acquirer advice, issuer STIP advice, Issuer switch advice, and responses
- 0422/0432 chargeback and response
- 0422/0432/0480/0490 chargeback reversal, chargeback reversal status advice, and responses
- 0620/0630 Issuer token notification advice and response
- 9620 fraud notification request

5.101.6.1 Field edits

Data field 123, Usage 2 must be correctly formatted; otherwise, it will be rejected.

5.101.6.2 Reject codes

Data field 123, Usage 2 reject codes:

0137 = Invalid AVS data length

5.102 Data field 125 - Supporting Information

5.102.1 Attributes

variable length

1 byte, binary +

up to 255 bytes, variable by usage and subfield; maximum: 256 bytes

5.102.2 Description

Data field 125 is a private-use field with the usages listed below.

Table 114: Data field 125, supported uses

Field 125, supported uses						
Usage	Name	Comment	DMSA	SMS ATM	SMS POS	V.I.P.
Usage 1	Not supported					
Usage 2	Supporting Information (TLV format)	Tokenisation	Y		Y	Y
Usage 3	Not supported					
Usage 4	VisaNet Copy Request and Fulfillment Service (VCRFS), Optional Text	Not supported in Visa Europe				Y
Usage 5	Additional Fraud Information	SMS only - used in 9620 fraud advices		Y	Y	Y
Usage 6	POS Check Service Supporting Information (US only)	Not supported in Visa Europe				Y

5.102.3 Usage

For details, refer to the individual *Usage* field descriptions. For Usage 5, refer to the *Single Message System (SMS) POS Technical Specifications*.

5.102.4 Field edits

Data field edits vary by usage.

5.102.5 Reject codes

Data field reject codes vary by usage.

5.103 Data field 125, Usage 2 - Supporting Information (TLV format)

5.103.1 Attributes

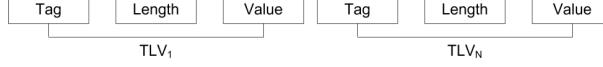
variable length

1 byte, binary +

up to 255 ANS, EBCDIC; maximum: 256 bytes

5.103.2 Description

Data field 125, Usage 2 allows for multiple datasets in TLV format. Each dataset can have multiple TLV subfields.

Positions:			
0	1	2-3	4-255
Subfield 1	Subfield 2	Subfield 3	Subfield 4
length	dataset ID	dataset length	TLV elements
			
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

Position 1, dataset ID: A 1-byte binary identifier that contains a hexadecimal value that identifies the TLV data that follows:

- Hex 01 = Token device
- Hex 02 = Wallet provider
- Hex 03 = Additional original data elements

Positions 2-3, dataset length: A 2-byte binary number that specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

5.103.3 Usage

The following subsections (in hex number order) describe the usages for this field.

5.103.4 Dataset ID 01, Token device

Table 115: Data field 125, Usage 2, dataset hex 01, token device

Field 125, Usage 2, dataset 01, token device				
Tag	Length	Format	Value	Content
01	2	AN	Device Type	This tag contains the device type. Valid values are: 00 = Unknown 01 = Mobile phone 02 = Tablet 03 = Watch 04 = Mobile phone or tablet
02	3	AN	Device Language Code	This tag contains a three-character language code that conforms to ISO 639 standards. An example would be eng (English).
03	Up to 48	ANS	Device ID	This tag contains the device ID.
04	15	N	Device Number	This tag contains the phone number, or the last four digits of the phone number, if available.
05	16	ANS	Device Name	This tag contains the device name. If the value provided by the device contains any special characters, then these characters will be replaced with an asterisk (*) before being sent to the Issuer. The value will be truncated if the name is longer than 16 characters.
06	25	ANS	Device Location	This tag may contain the obfuscated geographic location of the device or the approximate location of the device. When available, the latitude and longitude will be provided with up to 4 digits of precision; for example: +xxx.xxxx/-xxx.xxxx. Precision may be rounded to a less granular level; for example: +xx/-xxx or +xx.xx/-xxx.xx. Rounded example: +25/-71
07	15	ANS	IP Address	This tag contains the IP address of the device at the time of the provisioning request. This value will be in the format: 255.255.255.255 Each octet (255) may be 1-3 digits in length.

This usage applies to the following messages:

- 0100/0110 token activation requests and responses
- 0120/0130 token STIP advices and responses

- 0302/0312 token maintenance file request
- 0620/0630 token notification advice

5.103.5 Dataset ID 02, Wallet provider

Table 116: Data field 125, Usage 2, dataset hex 02, wallet provider

Field 125, Usage 2, dataset 02, wallet provider				
Tag	Length	Format	Value	Content
03	1	ANS	Wallet Provider Risk Assessment	This tag contains one of the following values: 0 = Unconditionally approved 1 = Conditionally approved with further verification 2 = Not approved
04	10	ANS	Wallet Provider Risk Assessment Version	This tag contains the wallet provider risk assessment version.
05	2	N	Wallet Provider Device Score	This tag contains a value of 1-5, with 5 being the most trusted.
06	2	N	Wallet Provider Account Score	This tag contains a value of 1-5, with 5 being the most trusted.
07	30	ANS	Wallet Provider Reason Codes	This tag contains up to 15 reason codes. Valid codes are dependent on the wallet provider. See tables below
08	2	N	PAN Source	This tag contains one of the following: 01 = Key entered 02 = On file 03 = Mobile banking app
09	Up to 32	ANS	Wallet Account ID	This tag contains the wallet account ID. The tag is conditional in VEAS 0100 token activation and 0120 STIP advice messages.
0A	Up to 32	ANS	Wallet Account Email Address	This tag contain the hashed full email address for the Cardholder's account that was sent by the digital wallet provider. The tag is conditional in VEAS 0100 token activation requests; 0120 STIP advices; and 0620 token notification advices.

Table 117: Data field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 1

Field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 1	
Code	Description
01	Cardholders' wallet account is too new relative to launch
02	Cardholders' wallet account is too new relative to provisioning request
03	Cardholders' wallet account/card pair is newer than date threshold
04	Changes made to account data within the date threshold

Table 117: Data field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 1 (continued)

Field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 1	
Code	Description
05	Suspicious transactions linked to this account
06	Account has not had activity in the last year
07	Suspended cards in the secure element
08	Device was put in lost mode in the last 7 days for longer than the duration threshold
09	The number of provisioning attempts on this device in 24 hours exceeds threshold
0A	There have been more than the threshold number of different cards attempted at provisioning to this phone in 24 hours
0B	The card provisioning request contains a distinct name in excess of the permitted threshold
0C	The device score is less than 3
0D	The account score is less than 4
0E	Device provisioning location outside the Cardholder's wallet account home country
0G	Suspected fraudulent token provisioning attempt

Table 118: Data field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 2

Field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 2	
Code	Description
A0	Cardholder PAN associated to account within threshold days
A1	Wallet account holder name on file does not match Cardholder entered name
A2	User's account on device less than threshold days
A3	User account was created within threshold days
A4	Wallet account created within threshold days
A5	Changes made to account data within threshold days
A6	The number of provisioning attempts across all cards on this device in the last 24 hours exceeds the threshold
A7	The wallet account into which the card is being provisioned contains distinct names greater than threshold
A8	Device provisioning location outside Cardholder's wallet account home country
A9	Suspended cards in the wallet account is greater than threshold
AA	This account has not had activity within threshold period
AB	Number of days since device was last reported lost is less than threshold days
AC	Number of transactions in last 12 months less than threshold number
AD	Number of active tokens greater than threshold
AE	Number of devices with Same UserID with token is greater than threshold

Table 118: Data field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 2 (continued)

Field 125, Usage 2, dataset 02, tag 07, wallet provider reason codes - table 2	
Code	Description
AF	Number of active tokens on all devices is greater than threshold

This usage applies to the following messages:

- 0100/0110 token activation requests and responses
- 0120/0130 token STIP advices and responses
- 0302/0312 token maintenance file request
- 0620/0630 token notification advice

5.103.6 Dataset ID 03, Additional original data elements

Note Currently, the following dataset is only required to support transactions acquired outside of the Visa Europe Territory.

This dataset is populated with the original transaction identifier for Merchant-initiated transactions initiated by an industry-specific business practice.

For Merchant-initiated transactions originating from standing instructions provided by the Cardholder, the transaction identifier of the most recent or previous authorization may be used as a replacement of the original transaction identifier.

Acquirers may optionally send the original or previous authorization transaction identifier in this dataset instead of field 62.2 in the Merchant-initiated transaction request message.

Issuers may optionally support receipt of this dataset in request messages. Issuers that do not support receipt of field 125, Usage 2 will not receive the original transaction identifier in Merchant-initiated transaction request messages. The one exception to this is incremental transactions where the original transaction identifier is populated in field 62.2 of request messages sent to Issuers.

Table 119: Data field 125, Usage 2, dataset hex 03, additional original data elements

Field 125, Usage 2, dataset 03, additional original data elements				
Tag	Length	Format	Value	Content
03	8	15 N, BCD	Original transaction identifier	This tag contains the original transaction identifier that is right-justified and in the same format as field 62.2 - Transaction Identifier (bitmap format).

This usage applies to the following messages:

- 0100 authorizations
- 0120 advices
- 0200 full financials
- 0220 advices

5.103.6.1 Field edits

Data field 125, Usage 2 field length is edited but content is not.

5.103.6.2 Reject codes

Data field 125, Usage 2 reject codes:

0715 = Incorrect data length

0716 = Length error (TLV format)

5.104 Data field 126 - Visa Private-Use Fields

5.104.1 Attributes

1 byte, binary +

variable by field

minimum: 10 bytes; maximum: 255 bytes

5.104.2 Description

Data field 126 is a bitmapped, private-use field for services such as CVV2.

Table 120: Data field 126, layout

Field 126, layout				
Field	Name	Length		Format
		Bytes	Positions	
	length subfield	1	n/a	Binary
126.0	Field 126 Bitmap	8	64	Bit string
126.1-5	<not applicable>			
126.6	Cardholder Certificate Serial Number	17	1 + 16	Binary
126.7	Merchant Certificate Serial Number	17	1 + 16	Binary
126.8	Transaction ID (XID)	20	20	Binary
126.9	CAVV Data	20	20	Binary
126.10	CVV2 Authorization Request Data	6	6	AN
126.11	<not applicable>			
126.12	Service Indicators	3	24	Bit string
126.13	POS Environment	1	1	AN
126.14	<not applicable>			
126.15	MasterCard UCAF Collection Indicator	1	1	ANS
126.16	MasterCard UCAF Field	33	33	ANS
126.17	<not applicable>			
126.18	Agent Unique Account Result	12	n/a	Binary
126.19	Dynamic Currency Conversion Indicator	1	1	ANS
126.20-21	<not applicable>			

Note The services that use field 126 are mutually exclusive. Therefore, all possible field 126 subfields will never and can never be present in the same message.

5.104.3 Usage

E-commerce: Field 126 and its subfields are used in card-not-present 0100 authorization requests if the request message contains additional security information.

CAVV verification service: Field 126 is used in card-not-present 0100 authorization requests if the request message contains additional security information. The field is not returned in 0110 response messages.

How data fields 126.8 and 126.9 are used depends on whether the Verified by Visa Issuers' ACS is using Protocol 1.0.1 or Protocol 1.0.2.

- Protocol 1.0.1 supports full authentications only (where the Merchant, Acquirer, Issuer and Cardholder are all participating); the XID is sent in field 126.8 and the CAVV is sent in field 126.9. In the CAVV Verification Service this is referred to as data field 126.9, Usage 2
- Protocol 1.0.2 supports both authentications and attempts (when the Cardholder or Issuer are not participating); the CAVV and other authentication data is sent in field 126.9 in compressed format, but the XID, and therefore field 126.8, is not required but is optional. In the CAVV Verification Service, this is referred to as data field 126.9, Usage 3

CVV2: The CVV2 value must be printed on the back of all Visa credit and debit cards generated after 1 January 1998, but participation in CVV2 is optional. Participating Merchants enter the CVV2 values. Participating Issuers must be able to accept and process the CVV2 data, and they can choose to have Visa perform CVV2 validation or not.

Field 126 is used if the 0100 Authorization Request contains CVV2 authorization data. This field is not returned in 0100 response messages.

Recurring transaction: Field 126.13 is used for recurring payment indicators.

Authorization Gateway transactions - American Express: Field 126.10 contains the American Express Card Identifier (CID) and is used by Acquirers of American Express manually entered, Card-not-present transactions to be sent to American Express through the Visa System. See the data field 126.10 - CVV2 Authorization Request Data description for more information.

5.104.4 Field edits

Refer to field 126.xx descriptions.

5.104.5 Reject codes

Refer to field 126.xx descriptions.

5.105 Data field 126.0 - Field 126 Bitmap

5.105.1 Attributes

64 N, bit string, 8 bytes

5.105.2 Description

Data field 126.0 is a bitmap specifying which data subfields are present.

Table 121: Field 126 bitmap, subfield specifications, bytes 1 and 2

Field 126 bitmap, subfield specifications, bytes 1 and 2																	
Field	Name	Byte 1								Byte 2							
		1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
126.1	<not applicable>																
126.2	<not applicable>																
126.3	<not applicable>																
126.4	<not applicable>																
126.5	<not applicable>																
126.6	Cardholder Certificate Serial Number							X									
126.7	Merchant Certificate Serial Number								X								
126.8	Transaction ID (XID)								X								
126.9	CAVV Data									X							
126.10	CVV2 Authorization Request Data										X						
126.11	<not applicable>																
126.12	Service Indicators											X					
126.13	POS Environment												X				
126.14	<not applicable>																
126.15	MasterCard UCAF Collection Indicator													X			
126.16	MasterCard UCAF Field																X

Table 122: Field 126 bitmap, subfield specifications, bytes 3 to 8

Field 126 bitmap, subfield specifications, bytes 3 to 8																		
Field	Name	Byte 3								Byte 4								Bytes 5-8 n/a
		1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8	
126.17	<not applicable>																	
126.18	Agent Unique Account Result		X															
126.19	Dynamic Currency Conversion Indicator			X														
126.20 to 126.64	<not applicable>																	

5.105.3 Usage

This field must be present if any of the subfields are present.

5.105.4 Field edits

This field must be present if any of the subfields are present. The bit switches for subfields marked as 'Not applicable' must not be present.

5.105.5 Reject codes

Data field 126.0 reject codes:

0180 = Invalid bitmap

5.106 Data field 126.6 - Cardholder Certificate Serial Number

5.106.1 Attributes

fixed length

1 byte, binary (number of significant digits) +

16 bytes, binary (32 hexadecimal digits), 17 bytes total

5.106.2 Description

Data field 126.6 contains a value assigned to a Visa Secure Electronic Commerce (VSEC) Cardholder certificate issued by the Acquirer's certificate authority.

The number's specific size and data type is not defined by the standard. The first byte contains the number of significant hexadecimal digits from 1 to 32. The number is right-justified and zero-filled if less than 16 bytes binary.

5.106.3 Usage

Field 126.6 is present in a 0100 authorization request. It is not returned in 0110 response messages. It is not used in reversals. Issuers must be certified to receive this field.

5.106.4 Field edits

Data field 126.6 has no field edits.

5.106.5 Reject codes

Data field 126.6 has no reject codes.

5.107 Data field 126.7 - Merchant Certificate Serial Number

5.107.1 Attributes

fixed length

1 byte, binary (number of significant digits) +

16 bytes, binary (32 hexadecimal digits), 17 bytes total

5.107.2 Description

Data field 126.7 contains a value assigned to a Visa Secure Electronic Commerce (VSEC) Merchant certificate issued by the Acquirer's certificate authority.

The first byte contains the number of significant hexadecimal digits from 1 to 32. The number is right-justified and zero-filled if less than 16 bytes binary.

5.107.3 Usage

Field 126.7 is present in a 0100 authorization request. It is not returned in 0110 response messages. It is not present in 0400 reversals. Issuers must be certified to receive this field.

5.107.4 Field edits

Data field 126.7 has no field edits.

5.107.5 Reject codes

Data field 126.7 has no reject codes.

5.108 Data field 126.8 - Transaction ID (XID)

5.108.1 Attributes

fixed length

binary, 20 bytes

5.108.2 Description

Data field 126.8 contains a unique Visa Secure Electronic Commerce (VSEC) number, the Transaction ID (XID), generated by the Merchant server to identify the transaction. The XID is used in conjunction with field 126.9.

5.108.3 Usage

Field 126.8 is present in a CAVV Verification Service or other e-commerce 0100 authorization request that requires the XID. The field is not required in 0400 reversals. VEAS drops the field, if present, from a reversal before sending the message to the Issuer. It is not returned in 0110 or 0410 response messages.

Issuers must be certified to receive this field.

CAVV verification service: This field is present in full authentication requests according to field 126.9, Usage 2; the XID is sent in field 126.8 and the CAVV is sent in field 126.9. This field is not required if field 126.9, Usage 3, is being used.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Note Although field 126.8 can be included in a CAVV Verification Service, authorization request in which a VSDC card was used for authentication purposes, field 126.8 is not considered a VSDC field, and therefore is not shown in the VSDC tables in the Message formats chapter.

Authorization Gateway transactions - American Express token processing: This field is optional. Acquirers can submit this field in 0100 authorization request messages containing token data. This field contains the token block B data.

5.108.4 Field edits

Data field 126.8 has no field edits.

5.108.5 Reject codes

Data field 126.8 has no reject codes.

5.109 Data field 126.9 - CAVV Data

5.109.1 Attributes

fixed length

binary, 20 bytes

5.109.2 Description

Data field 126.9 is a multi-use field for VSEC (Visa Secure Electronic Commerce) transactions. It contains encrypted data for verification purposes depending on the Visa service involved.

- Field 126.9, Usage 1: Reserved for future use
- Field 126.9, Usage 2: 3-D Secure CAVV
- Field 126.9, Usage 3: 3-D Secure CAVV, Revised Format
- Field 126.9, Usage 4: American Express Safekey/Token Processing

5.109.3 Usage

Refer to individual usages for this data field.

5.109.4 Field edits

Data field 126.9 has no field edits.

5.109.5 Reject codes

Data field 126.9 has no reject codes.

5.110 Data field 126.9, Usage 2: 3-D Secure CAVV

5.110.1 Attributes

fixed length

40N, 4 bit BCD (unsigned packed); 20 bytes

5.110.2 Description

Data field 126.9, Usage2, contains the Cardholder Authentication Verification Value (CAVV) for 3-D Secure transactions. The CAVV is a cryptographic value calculated by the Issuer's Access Control Server (ACS) using the Issuer's encryption key and related elements according to Protocol 1.0.1. The CAVV value is unique to the Cardholder and to the transaction that was authenticated. Acquirer transfers unaltered ACS data to this data field when preparing the Visa System request message. Visa or the Issuer verifies the CAVV to ensure that the Issuer's ACS authenticated the Cardholder for the transaction and that its contents have not been altered.

Positions:				
1	2	3	4	5
3-D Secure authentication results code	Second factor authentication code	CAVV Key indicator	CAVV value	CAVV unpredictable number
Byte 1	Byte 2	Byte 3	Bytes 4-5	Bytes 6-7
6.1		6.2		6.3
Card sequence number		Card verification results		reserved
Bytes 8-9		Bytes 10-13		Bytes 14-20

Position 1, 3-D Secure authentication results code: This 1-byte, BCD value is a 1-digit code indicating the result of the Issuer's ACS authentication decision. A leading zero is required to pad the first unused half-byte of the 3D Authentication Results Code. Valid values are:

Code	Definition
0	Authentication successful (status Y)

Position 2, Second factor authentication code: This 1-byte, BCD value is a 2-digit code, determined by the Issuer's ACS based on the type of additional authentication performed. This value may indicate when a VSDC card is used. This value is determined by the second factor authentication. Valid values are:

Code	Definition
00	Not present
11	VSDC card used; cryptogram failed

Code	Definition
12	VSDC card used; cryptogram passed

Position 3, CAVV key indicator: This 1-byte, BCD value is a 1-digit code indicating the CAVV key set used to calculate the CAVV value. A leading zero is required to pad the first unused half-byte of the CAVV key indicator. This value is determined by the VEAS key ID. Valid values are:

Code	Definition
01	CAVV key set 1
02	CAVV key set 2

Position 4, CAVV value: This 2-byte, BCD value is a 3-digit code generated by the Issuer's ACS that may be used by the Issuer to validate the authentication response message during authorization. A leading zero is required in byte 4 to pad the first unused half-byte of the CAVV, for example, 0456. This value is determined by the ACS and then loaded in VEAS.

Position 5, CAVV unpredictable number: This 2-byte, BCD value is a 4-digit code used by the Issuer's ACS to generate the CAVV.

Positions 6.1 and 6.2: When a 3D-Secure transaction involves another method of authentication, such as a VSDC card, positions 6.1 and 6.2 are formatted as follows. Otherwise, the remainder of the field (bytes 8-20) are filled with binary zeros. If the first digit of the second factor authentication code is 1, it indicates that a VSDC card was used and position 6 will contain the following VSDC authentication data:

- **Position 6.1, Card sequence number:** This 2-byte, BCD value is a 3-digit code identifying the VSDC card's sequence number that distinguishes it from other cards having the same Primary Account Number. A leading zero in byte 8 is required to pad the first unused half-byte of the card sequence number, for example, 0123. When the number of digits is less than 3 digits, zero-fill byte 8 and pad the first unused half-byte of byte 9 with a zero, for example, 0002. This value is determined by the second factor authentication
- **Position 6.2, Card verification results:** This position is 4 bytes (binary). It contains a series of card-recorded offline and online processing indicators. This value is determined by the chip terminal. See field 134.3 for specific information.

Position 6.3, reserved: Not used for VSDC, bytes 14-20 are zero-filled.

The following table is an example of field 126.9 with 3-D Secure CAVV data.

Table 123: Data field 126.9, example with 3-D Secure CAVV data

Field 126.9, example with 3-D Secure CAVV data		
Position	Value	Description
1 - 3-D Secure authentication results code	00	Authentication successful
2 - Second factor authentication code	00	Non-VSDC card used
3 - CAVV key indicator	01	Key set 1 used
4 - CAVV value	0114	CAVV
5 - CAVV unpredictable number	7993	
6.1 - Card sequence number	0000	
6.2 - Card verification results	00000000	
6.3 - zero-fill	0000000000000000	

5.110.3 Usage

Field 126.9, Usage 2 applies to a CAVV verification service, 0100 authorization request that is for full authentication; field 126.8 is included with the XID. The field is present in a 0100 authorization request. It is not returned in 0110 response messages. It is not present in 0400 reversals. Issuers must be certified to receive this field.

- See Usage 3 of this field for sending the Transaction ID (XID) and the CAVV together in compressed format.
- Although field 126.8 can be included in a CAVV verification service request message in which a VSDC card was used for authentication purposes, field 126.8 is not considered a VSDC data field, and therefore is not shown in the VSDC message format tables.
- If a request message contains both a CAVV and CVV2, CAVV validation takes precedence over CVV2 validation. For further information concerning VEAS processing when both are present in a request message, refer to *Card Verification Service in Visa Europe Technical Service Descriptions*.

5.110.4 Field edits

Data field 126.9 has no field edits.

5.110.5 Reject codes

Data field 126.9 has no reject codes.

5.110.6 Valid values

Valid values are listed in the *Description* section by position.

5.111 Data field 126.9, Usage 3: 3-D Secure CAVV, Revised Format

5.111.1 Attributes

fixed length

40N, 4 bit BCD (unsigned packed); 20 bytes

5.111.2 Description

Data field 126.9, Usage 3, contains an Authentication Tracking Number (ATN) and the Cardholder Authentication Verification Value (CAVV) in compressed format for CAVV verification service transactions.

The CAVV is a cryptographic value calculated by the Issuer's Access Control Server (ACS) using the Issuer's encryption key and related elements. The CAVV value is unique to the Cardholder and to the transaction that was authenticated. The ATN replaces the need for the transaction ID (XID) in field 126.8.

See Usage 2 of this field for sending only the CAVV in uncompressed format.

Positions:				
1	2	3	4	5
3-D Secure authentication results code	Second factor authentication code	CAVV key indicator	CAVV value	Unpredictable number
Byte 1	Byte 2	Byte 3	Bytes 4-5	Bytes 6-7
6		7		8
Authentication tracking number		Version and authentication action		IP address in hex format
Bytes 8-15		Byte 16		Bytes 17-20

Position 1, 3-D Secure authentication results code: This 1-byte, 2-BCD value is a 1-digit code indicating the result of the Issuer's ACS authentication decision. A leading zero is required to pad the first unused half-byte of the Verified by Visa authentication results code. The value is determined from the Payer Authentication Response (PARes) transaction status.

First BCD digit = 0.

Table 124: Data field 126.9, Usage 3, position 1 values

Field 126.9, Usage 3, position 1			
Status	CAVV ACS result	CAVV ACS result definition	Associated field 60.8 ECI
Y	0	Authentication successful (status Y)	5
N	8	Acquirer attempt, Issuer ACS not available (status A); proof of authentication attempt generated for participating Issuer with server unavailable (Visa Proof of Attempts STIP)	6

Note VEAS sets field 44.13 to 0 when field 126.9, position 1 is 5 or 9.

Position 2, Second factor authentication code: This 1-byte, 2-BCD value is a 2-digit code, determined by the Issuer's ACS based on the type of additional authentication performed. This value may indicate when a VSDC card is used. This value is determined by the second factor authentication. The following table contains position 2 valid values.

Table 125: Data field 126.9, Usage 3, position 2 values

Field 126.9, Usage 3, position 2	
Code	Definition
00	Not present
11	VSDC Card used; cryptogram failed
12	VSDC Card used; cryptogram passed

Position 3, CAVV key indicator: This 1-byte, 1-BCD value is a 1-digit code indicating the CAVV or CAAV key set used to calculate the CAVV value. A leading zero is required to pad the first unused half-byte of the CAVV key indicator. This value is determined by the VEAS key ID. The following table contains position 3 valid values.

Table 126: Data field 126.9, Usage 3, position 3 values

Field 126.9, Usage 3, position 3	
Code	Definition
01	CAVV key set 1
02	CAVV key set 2
03-09	Reserved for Visa key(s)
10	US region attempt server Visa key #1
11	US region attempt server Visa key #2
12-99	Reserved for Visa key(s)

Position 4, CAVV: This 2-byte, 3-BCD value is a 3-digit code generated by the Issuer's ACS that may be used by the Issuer to validate the authentication response during authorization.

A leading zero is required in byte 4 to pad the first unused half-byte of the CAVV, for example, 0456. This value is determined by the ACS and the keys loaded in VEAS (attempts only).

Position 5, Unpredictable number: This 2-byte, 4-BCD value is a 4-digit code that contains the four least significant digits for the authentication tracking number. The value is derived from the authentication tracking number by the ACS.

Position 6, Authentication tracking number: This 8-byte, 16-BCD value is a 16-digit code generated by the Issuer's ACS to identify the transaction.

Position 7, Version and authentication action: The left nibble of this 1-byte, 1-BCD value identifies a version; the right nibble identifies the authentication action.

Table 127: Data field 126.9, Usage 3, position 7 values

Field 126.9, Usage 3, position 7	
Code	Definition
Version	
0	Authentication action and Cardholder IP address not present.
1	Authentication action and Cardholder IP address present.
3	Visa Token Service payment.
4	Visa Token Service payment.
Authentication action	
0	Standard authentication performed: no Activated During Shopping (ADS) or Forgot your Password (FYP) performed.
1	ADS-registration authentication performed.
2	FYP-re-registration/re-authorization performed. Note If an invalid value is submitted for this position, field 44.13 will be populated with a 0 (CAVV authentication results invalid) for US issuers.
4	Token Authentication Verification Value (TAVV) - Token authentication verification performed.

Position 8, IP address in hex format: This 4-byte value identifies the client IP address submitted in the authorization message from ACS. The IP address must be in hexadecimal format to fit in the field.

5.111.3 Usage

Field 126.9, Usage 3, applies to a CAVV verification service 0100 authorization request being submitted as an attempt or as a full authentication where the ATN is being used in place of an XID. The field is not present in any subsequent reversal. It is not returned in 0110 or 0410 response messages. Issuers must be certified to receive this field.

CPS: Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.

Note If a request message contains both a CAVV and a CVV2, CAVV validation takes precedence over CVV2 validation. For more information, see *Card Verification Service in Visa Europe Technical Service Descriptions*.

Visa Token Service: Application-based, e-commerce transactions are available from some digital wallet providers using cloud-based payment tokens. The data needed to populate field 126.9 - Usage 3 is provided to the Merchant or their payment processor by the Visa Token Service via the token requestor. The Acquirer must populate this field with the data provided to the Merchant or payment processor.

Token Issuers - this field will be removed from 0100/0120 messages.

5.111.4 Field edits

Data field 126.9 has no field edits.

5.111.5 Reject codes

Data field 126.9 has no reject codes.

5.111.6 Valid values

Valid values are listed in the *Description* section by position.

5.112 Data field 126.9, Usage 4: American Express Safekey/Token Processing

5.112.1 Attributes

fixed length

binary, 20 bytes

5.112.2 Description

This field contains the American Express data related to token processing. For the detailed format required by American Express, refer to the American Express documentation.

5.112.3 Usage

American Express token processing: This field is mandatory. Acquirers must submit this field in 0100 authorization request messages containing token data. This field contains the token block A data.

5.112.4 Field edits

Data field 126.9 has no field edits.

5.112.5 Reject codes

Data field 126.9 has no reject codes.

5.112.6 Valid values

Refer to American Express documentation.

5.113 Data field 126.10 - CVV2 Authorization Request Data

5.113.1 Attributes

fixed length

6 ANS, 6 bytes

5.113.2 Description

Data field 126.10 contains CVV2 data for the card-not-present CVV2 service, the manually entered card-not-present American Express, Card Identifier (CID) or MasterCard CVC2 data, and the optional card-present CVV2 pass-through service.

Note This field may be present in a card-present request message, but VEAS does not consider card-present CVV2s as candidates for the CVV2 verification service.

Positions:		
1	2	3-6
Subfield 1	Subfield 2	Subfield 3
Presence indicator	Response type	CVV2 value
Byte 1	Byte 2	Bytes 3-6

5.113.3 Description - Visa CVV2 data

Position 1, Presence indicator: The Merchant provides this code to indicate that the CVV2 value is on the card. The CVV2 valid values are described in the following table

Table 128: Data field 126.10, position 1 values

Field 126.10, position 1 values		
Value	Description	Usage
0	CVV2 value not provided	Indicates that the Merchant is not providing a CVV2 value for verification.
1	CVV2 value is present	Indicates that the Merchant is providing the CVV2 value for verification.
2	CVV2 value is on the card but is illegible	Indicates that the Merchant wants to provide the CVV2 value but cannot because the Cardholder states that the value is illegible.
9	No CVV2 value on card	Indicates that the Merchant wants to provide the CVV2 value but cannot because the Cardholder states that there is no value on the card.

Position 2, Response type: The Merchant provides this code to indicate the type of response message to be returned. The valid values are:

0 = Only the normal response code in data field 39 should be returned.

1 = The normal response code in data field 39 and the CVV2 result in data field 44.10 should be returned.

VEAS uses 0 (zero) as a default value when the response type is not 0 or 1.

Positions 3-6, CVV2 value: This value is the 3-digit value on the back of the Visa Card in a unique, reverse italic font. The value helps detect fraud in non-PIN-based transactions. This data subfield is right-justified and filled with blanks. (Visa uses three digits while other card products can use four digits.)

5.113.4 Description - MasterCard, American Express, Discover and JCB

This data field contains card verification data for non-Visa Card transactions:

- American Express and Discover - cardholder identification data (CID)
- MasterCard - Card Validation Code 2 (CVC2)
- JCB - Card Authentication Value 2 (CAV)

5.113.5 Usage

Visa, card-not-present: Field 126.10 is present in a card-not-present 0100 authorization request. It is not returned in 0110 response messages. CVV2 results are returned in field 44.10. Issuers must be certified to receive this field. For non-participating Issuers, Visa will remove this field from the request message before forwarding it to the Issuer.

Note The card expiry date is used to determine which key set, if any, is used for validation.

CPS/Account Funding: This field must be present in the request message. The value must be 1, 2, or 9 (downgrade reason code PI).

CPS program requirements for e-commerce transactions using stored-value cards include a CVV2 value. For stored-value cards that are to be refilled more than once, the CVV2 is required only in the initial funding request for the authorization or full financial request to qualify; subsequent transactions can also qualify for the CPS programme without the CVV2 being present.

Authorization Gateway transactions: This field is optional in non-Visa Card 0100 request messages. For more information about data field mapping between Visa and American Express and Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - American Express: The gateway maps the CID to American Express data field 53 and sets American Express data field 22.7 to S (key-entered, including the CID). The field is dropped if it contains hex zeros or spaces, or if the message includes Track 1 or Track 2. For response messages, if field 126.10 was present in the request message, field 44.10 in the response message is set to U (Issuer not participating).

Authorization Gateway transactions - Discover: If data field 126.10 position 2 was 1 in the Visa 0100 request message to the Discover issuer, the result code is transferred to field 44.10 in the Visa 0110 response message to the Acquirer, along with the field 39 response code.

Authorization Gateway transactions - JCB: Transactions use the VisaNet message format throughout. If the CAV is present in the request message, the validation result code is returned in field 44.10. If the field was not present in the request message, Acquirers may receive field 39 response code N7 (decline for CVV2 No Match) in addition to field 44.10 = N (CVV2/CAV no match), P (not processed), or S (CVV2/CAV should be on the Card but the Merchant indicates it is not)

Authorization Gateway transactions - MasterCard: For request messages, the gateway maps the CVC2 to MasterCard DE 48.92. For CVC2 response messages, if field 126.10 position 2 was 1, the MasterCard result code is transferred to Visa field 44.10, which is included with field 39 in the Visa response message

If MasterCard request messages include both CVC1 and CVC2 data, CVC1 processing supersedes CVC2 processing, and CVC1 results take precedence over CVC2 results.

Authorization Gateway transactions - MasterCard - POS account status inquiry: Acquirers may use fields 126.10 and 123 (verification data) in Account Verification requests, where field 4 is a zero amount and field 25 = 51 (request for verification without authorization). For non-AFD transactions, Account Verification requests should be used instead of status checks.

Authorization Gateway transactions - MasterCard - Digital Secure Remote Payment: Field 126.10 must be present in 0100 authorization request messages.

CVV2 card-present: Field 126.10 is present in a card-present 0100 authorization request and passed directly to participating Issuers. It is not returned in 0110 response messages. (VEAS does not populate fields 44.10 or 39 in either the 0100 request message or the 0110 response message based on the field 126.10 data.)

Note If a request message contains both a CAVV and CVV2, CAVV validation takes precedence over CVV2 validation. For more information, see *Card Verification Service in Visa Europe Technical Service Descriptions*.

CVV2 verification-only requests: These US-only request messages are used to check CVV2 data in a card-present transaction at the point-of-transaction. This is useful when the

magnetic stripe cannot be read. Acquirers submit CVV2 verification-only 0100 request messages, with the CVV2 data to be verified in this field, a condition code of 51 in field 25, and a Transaction Amount of zero in field 4.

Issuers that perform their own CVV2 validation must be prepared to receive CVV2 verification-only request messages. Issuer 0110 responses must contain a Transaction Amount of zero in field 4, a response code of 85, and a valid CVV2 results value in field 44.10. If VEAS performs CVV2 validation on behalf of the Issuer, VEAS will check the CVV2 in all eligible request messages and provide results data in response messages.

Visa Token Service: For cloud-based payment transactions with Magnetic Secure Transmission (MST), Acquirers must not send field 126.10; and Issuers must not send field 126.10 in responses that contain CVV2 data.

5.113.6 Field edits

If this data field is present, the value in position 1 must be 0, 1, 2, or 9.

5.113.7 Reject codes

Data field 126.10 reject codes:

0148 = Invalid value (position 1 not equal to 0, 1, 2, or 9)

5.114 Data field 126.12 - Service Indicators

5.114.1 Attributes

fixed length

24 N, Bit string, 3 bytes

5.114.2 Description

Data field 126.12 is a Visa private-use field containing a string of bit indicators, each defining a specific characteristic of a transaction.

Members must be certified to send and receive this field in its entirety whether or not they participate in any of its service applications.

- **Transponder indicator** - Identifies participating Member transactions that use radio frequency (RF) devices to exchange information in certain attended and unattended environments. This is also valid for MasterCard and American Express transactions.
- **Relationship participant indicator** - Identifies transactions originating from Merchants participating in the Visa USA Relationship Manager Service that regularly collect recurring payments from customers.
- **Deferred billing indicator** - Identifies transactions from participating acquirers that use deferred billing. Participating and non-participating acquirers may include the field in requests. The field is dropped from messages sent to non-participating issuers.
- **Remote terminal indicator** - Used in the UK and the US to identify transactions that occur at a remote terminal.
- **Digital commerce program indicator** - Used by Visa to identify a Merchant that is enrolled in the Digital Commerce Program.

Positions:					
1	2	3	4	5	6-24
Transponder indicator	Relationship participant indicator	Deferred billing indicator	Remote terminal indicator	Digital commerce program indicator	Reserved
Bit 1	Bit 2	Bit 3	Bit 4	Bit 5	
	Not supported in Visa Europe	Not supported in Visa Europe		Not supported in Visa Europe	

Position 1, Transponder indicator: This code is provided by the Merchant.

0 = Not provided

1 = Transponder-initiated (indicates that a transponder was used at the point-of-service. Also applies to MasterCard and American Express)

Position 2, Relationship participant indicator: This code is provided by the Merchant.

0 = Not provided

1 = Relationship participant (Merchant and Acquirer are service participants)

Position 3, Deferred billing indicator: This code is provided by the Merchant through US Acquirers to indicate that a Visa Card transaction is to be billed on a deferred basis. That is, the Cardholder is to be billed for merchandise already received. The indicator is valid only for Visa Card products.

0 = Not provided

1 = Deferred billing transaction

Position 4, Remote terminal indicator: This code indicates that a UK domestic or US acquired cash disbursement occurred at a remote terminal (for example, an ATM machine that is not in a branch location). Position 4 is valid for all US ATM originals. For network 0004 (Plus), this also includes deposits. UK and US acquirers and issuers must support this capability.

0 = Not provided

1 = Remote terminal indicator

Position 5, Digital commerce program indicator: This field is optional and may contain an indicator applied by Visa for each transaction where a merchant is enrolled in the Digital Commerce Program. This program is not supported in Visa Europe.

0 = Not provided

1 = Digital Commerce Program indicator

Position 6-24, Reserved: These positions are set to all zeros.

5.114.3 Usage

Depending on field content for participating Members, field 126.12 is present in 0100 and 0400 request and response messages. It is also present in 0120 STIP advice messages and 0420 reversal advice messages. Issuers must be certified to receive this field regardless of usage.

If field 126.12 contains all zeros, or if the message is destined for a non-participating Issuer, VEAS drops it before forwarding the request.

This field can contain more than one indicator in a message with the unused positions filled with zeros. For example, in a single request message, this field could contain a transponder indicator and a deferred billing indicator. In this case, the transponder indicator would be in position 1, position 2 would be a zero, the deferred billing indicator would be in position 3, and positions 4-24 would be zeros.

Authorization Gateway transactions - American Express: This field applies to transponder indicator transactions. If this field is present in the request message with the value 1 (transponder initiated), VEAS sets American Express data field 22.7 = W.

For more information about data field mapping between Visa and American Express, refer to the *Authorization Gateway Services Cross-Reference Guide*.

Authorization Gateway transactions - MasterCard: If this field is present in the Visa request message with the value 1 (transponder initiated), VEAS overlays any current value in DE 61.10 with 7 and retains the value it overlaid for the Visa response message.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.114.4 Field edits

Data field 126.12 has no field edits.

5.114.5 Reject codes

Data field 126.12 has no reject codes.

5.115 Data field 126.13 - POS Environment

5.115.1 Attributes

fixed length

1 AN; 1 byte

5.115.2 Description

Data field 126.13 may contain an indicator for one of the following types of payment:

- Credential on file - Identifies either the first transaction of a series (other than recurring or instalment) initiated by a Merchant on behalf of a Cardholder using credentials stored on file; or a Merchant-initiated unscheduled stored credential transaction
- **Note** Currently, this indicator is not applicable to transactions acquired within the Visa Europe Territory.
- Recurring transaction - Identifies multiple transactions such as periodic membership fees or subscriptions
- Instalment transaction - Indicates a single purchase of goods or services that is billed to the account in multiple charges over a period of time

5.115.3 Usage

Participating Issuers must be certified to receive this field. If not certified, VEAS drops the field before forwarding the request to the Issuer.

Recurring transaction indicator (R): In authorization messages, the transaction indicator must appear as follows:

- Acquirers in the Visa Europe Territory must include a value of **R** in field 126.13 for all (including the first) Recurring Transactions originating from Acquirers within the Visa Europe Territory
- All other, non-US acquired transactions must also include a value of **R** in field 126.13
- US acquired transactions may optionally include a value of **R** in field 126.13, but must include a value of 02 in field 60.8

Acquirers in the Visa Europe Territory must not send Recurring Transaction values in field 60.8. Only field 126.13 must be used to identify a transaction as recurring.

If field 126.13 is not present in a US originated Recurring Transaction (field 60.8 = 02) destined for an Issuer in the Visa Europe Territory or a non US issuer, VEAS will insert a value of **R** in field 126.13.

If field 60.8 is not present in an International, Recurring Transaction destined for a US issuer and the transaction includes field 126.13 with a value of **R**, V.I.P. will insert field 60.8 with a value of 02.

This indicator is supported in the following messages (it is not used in responses):

- 0100/0120 original POS authorizations and advices
- 0400/0420 original POS reversals and reversal advices

Instalment transaction indicator (I): The transaction indicator must appear as follows:

- Acquirers in the Visa Europe Territory must include a value of **I** in field 126.13 for Instalment Transactions originating from Acquirers within the Visa Europe Territory
- All other, non-US acquired Instalment Transactions must also include a value of **I** in field 126.13
- US acquired Instalment Transactions do not include field 126.13, instead, such transactions are indicated by a value of 03 in field 60.8

This indicator is supported in the following messages:

- 0100/0120 authorizations and STIP advices
- 0400/0420 POS reversal, partial reversal, and reversal advices

Additional instalment payment information can be sent in field 104, Usage 2 - Transaction-Specific Data, dataset ID hex 5D - Instalment Payment Data.

Authorization Gateway transactions - MasterCard: If this data field is present with R and/or if data field 60.8 is present with 02, VEAS populates DE 61.4 with the value 4.

For more information on gateway data transfers, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.115.4 Field edits

If present in a request message, the value must be I, R, or C.

5.115.5 Reject codes

Data field 126.13 reject codes:

0175 = Invalid value

5.115.6 Valid values

The following table provides valid values for data field 126.13.

Table 129: Data field 126.13, payment indicators

Field 126.13, payment indicators	
Code	Definition
C	Credential on file
I	Instalment transaction
R	Recurring transaction

5.116 Data field 126.15 - MasterCard UCAF Collection Indicator

5.116.1 Attributes

fixed length

1 ANSI; 1 byte

5.116.2 Description

Data field 126.15 contains an e-commerce indicator showing that MasterCard Universal Cardholder Authentication (UCAF) data is included in the message. The actual UCAF data is contained in 126.16.

Fields 126.15 and 126.16 can also contain MasterCard telephone order data.

5.116.3 Usage

This field may be present in 0100 Authorization Requests destined for MasterCard issuers. If present, VEAS transfers the indicator value to DE 48.42.3.

If field 126.15 is not present but field 126.16 is, VEAS sets DE 48.42.3 = 2.

If neither field is present, VEAS sets DE 48.42.3 = 0.

If present in the request message, field 126.15 may also be present in 0120 Acquirer generated authorization advices and 0400 reversal requests. It is not present in 0420 advice messages. It is not present in response messages.

Note MasterCard no longer requires UCAF data for Electronic Commerce Transactions. If the field is present, Visa will forward the information to or from MasterCard.

Telephone orders with UCAF data: Field 126.15 may be present in MasterCard telephone orders.

MasterPass program: Acquirers of MasterPass e-commerce transactions must submit either 5 (Issuer risk-based decisioning) or 6 (Merchant risk-based decisioning) in 0100 authorization request, 0120 acquirer-generated authorization advice, and 0400 reversal request messages.

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.116.4 Field edits

Data field 126.15 has no edits.

If present, the request message must be destined for a MasterCard issuer; otherwise, this field, along with field 126.16, is dropped from the message at the VIC.

5.116.5 Reject codes

Data field 126.15 has no reject codes.

5.116.6 Valid values

The following table lists the valid values for field 126.15.

Table 130: Data field 126.15, UCAF values

UCAF collection indicators	
Code	Definition
0	UCAF data collection is not supported at the Merchant's website.
1	UCAF data collection is supported by the Merchant, and UCAF data may be available. UCAF data can be sent in field 126.16
2	UCAF data collection is supported by the Merchant, and the UCAF data is supplied in this Authorization Request.
3	Specialised UCAF data
5	Security-level indicator when processed through the MasterPass program Issuer risk-based decisioning
6	Security-level indicator when processed through the MasterPass program Merchant risk-based decisioning
7	Partial shipment or recurring payment

5.117 Data field 126.16 - MasterCard UCAF Field

5.117.1 Attributes

variable length

1 byte, binary +

up to 32 ANS; maximum 33 bytes

5.117.2 Description

Data field 126.16 contains MasterCard e-commerce Universal Cardholder Authentication (UCAF) data in encrypted form. Field 126.15 contains the e-commerce indicator.

Fields 126.15 and 126.16 can also contain MasterCard telephone order data.

5.117.3 Usage

This field may be present in 0100 Authorization Requests destined only for MasterCard issuers. If present, VEAS transfers the data to DE 48.43 in the MasterCard request message.

If present in the request message, field 126.16 may also be present in 0120 Acquirer-generated authorization advices and 0400 reversal requests. It is not present in 0420 advice messages. It is not present in response messages.

Note MasterCard no longer requires UCAF data for Electronic Commerce Transactions. If this field is present, Visa will forward the information to or from MasterCard.

Telephone orders with UCAF data: Field 126.16 may be present in MasterCard telephone orders.

Authorization gateway transactions - MasterCard: Field 126.16 must contain the value j (MasterCard 3-D secure SPA AAV for first and subsequent transactions) for MasterCard 3-D secure transactions in 0100 authorization request messages.

This field must contain a 28-character value of 'PARTIAL SHIPMENT ', for subsequent digital secure remote payment transactions in partial shipment authorizations. For such transactions, field 126.15 must contain a value of 3 (specialized UCAF data).

For more information about data field mapping between Visa and MasterCard, refer to the *Authorization Gateway Services Cross-Reference Guide*.

5.117.4 Field edits

If this field is present, there is a length check but no data edits. The length cannot be zero or greater than the currently defined maximum of 32 bytes. Otherwise, the request message will be rejected with error code 0400.

If this field is present, the request message must be destined for a MasterCard issuer; otherwise, this field, along with field 126.15, is dropped from the message at the VIC.

5.117.5 Reject codes

Data field 126.16 reject codes:

0400 = Invalid length

5.118 Data field 126.18 - Agent Unique Account Result

5.118.1 Attributes

fixed length

binary value 11, 1 byte, binary +

5 ANS, 5 bytes +

48 N bit string, 6 bytes

12 bytes total

5.118.2 Description

Note V.I.P. forwards this field to Issuers that receive this field to indicate that the transaction was processed through Visa Checkout. This field is not included in Visa Europe transactions.

Data field 126.18 is used in POS transactions only. It is not used in ATM transactions.

Positions:		
1	2-6	7-12
Fixed value	Agent unique ID	Reserved
Byte 1	Bytes 2-6	Bytes 7-12

Position 1, Fixed value: Contains the binary value 11 (Hex '0B').

Positions 2-6, Agent unique ID: For a Visa Checkout transaction, Visa requires the digital identifier. See *Valid values*.

Positions 7-12, Reserved: Not used, but must be set to 000000 (all zeros) for a Visa Checkout transaction.

5.118.3 Usage

Visa Checkout: This field must contain the value **VCIND**. Acquirers must send this value if received by the Merchant. This field is optional for Issuers. If an Issuer supports field 126.18, V.I.P forwards this field to the Issuer in the authorization message and returns it to the Acquirer in the response message.

5.118.4 Field edits

Data field 126.18 has no edits.

5.118.5 Reject codes

Data field 126.18 has no reject codes.

5.118.6 Valid values

Table 131: Data field 126.18, agent unique IDs

Agent unique IDs	
ID	Service
VCIND	Visa Checkout Indicates that the transaction was processed through Visa Checkout

5.119 Data field 126.19 - Dynamic Currency Conversion Indicator

5.119.1 Attributes

fixed length

1 ANS, 1 byte

5.119.2 Description

Dynamic Currency Conversion (DCC) is an optional non-Visa service offered by Merchants at the point-of-sale. The service involves offering the Cardholder the option to pay for goods or services in their own Billing Currency or in the Merchant's own local currency. DCC occurs when a Merchant performs currency conversion locally and submits the transaction in the Billing Currency of the Cardholder.

5.119.3 Usage

If the Merchant performs currency conversion at the point-of-sale, Acquirers must send a value of '1' in field 126.19 of authorization and reversal messages.

Note Acquirers must ensure that they receive the DCC indicator value from their Merchants when DCC is performed for a transaction.

The field can be used in 0100 authorizations and related reversals, partial reversals, and reversal advice messages.

5.119.4 Field edits

Data field 126.19 has no field edits.

5.119.5 Reject codes

Data field 126.19 has no reject codes.

5.120 Data field 127 - File Record(s): Action and Data

5.120.1 Attributes

variable length

1 byte, binary +

up to 255 bytes, variable by subfield; maximum: 256 bytes

5.120.2 Description

Data field 127 is a multi-part, private-use field used to maintain and display records in the Cardholder Database (CDB). It is used in the following:

- 0302-0312 file maintenance messages
- 0322 file update advice messages for Visa-initiated file update messages

When updating the Exception File, Issuers must send separate file maintenance update messages rather than include the update information in the 0110 response message.

Note If an Issuer sends this field in a 0110 response message to update the Exception File, Visa will drop the data in field 127. The response message will not be rejected to the Issuer, and Visa will not update the Cardholder Database.

File maintenance: Visa 03xx messages are used for maintaining the Exception File, PIN Verification File, and Risk-Level File. These messages permit an Issuer to update or display any Issuer-maintained file in the Cardholder Database.

The messages (which may be used to process any type of account number) support exception listings, PIN verification values and the assignment of risk levels and activity limits. CRB region code is not supported.

Each subfield for each possible type of 03xx request and response message is described on the following pages.

Note A file inquiry has a successful response if field 39 response code = 00.

5.120.3 Usage

See individual data field 127 descriptions that follow.

5.120.4 Field edits

See individual data field 127 descriptions that follow.

5.120.5 Reject codes

See individual data field 127 descriptions that follow.

5.121 Data field 127 - File Maintenance

5.121.1 Attributes

1 byte, binary +

up to 255 bytes, variable by subfield

maximum: 256 bytes

5.121.2 Description

Data field 127 has multiple subfields for certain data needed in a 0300 or 0302 request message to update a single record in the file identified in field 101 - File Name. The remaining data is located in other fields of the 0300 and 0302 request message.

This section describes the requirements for this field, as used to update or review the following in the CardholderDatabase (CDB):

- Exception File
- PIN Verification File
- Risk-Level File

5.121.3 Usage

Field 127 is used in 0300 and 0302 messages that request file updating. It is needed in all file add, change, or replace request messages, but is only needed in a file delete request message to identify the Card type of the record being change. When it is present in a 0300 or 0302 request message, this field is returned in the 0310 or 0312 response message. This field is also present in 0322 file maintenance advice messages.

This field is not used in 0300 or 0302 file inquiry request messages. If field 127 is present in the message, VEAS ignores it. It is present in the 0310 and 0312 response message to a file inquiry.

The following tables illustrate the subfields for each file. The field numbers, by which these subfields are known, are in the following format.

Name element				
Standard numeric field identifier	Alpha identifier derived from the file name	Decimal point	Sequence number of subfield	Subfield file name
Example:				
127	E	.	1	Action code
127E.1 Action code				

File name E2 - Exception File							
127E.1				127E.2			
action code				region coding			
File name P2 - PIN Verification File							
127P.1							
algorithm identifier			PVKI			verification value	
File name R2 - Risk-Level File							
127R.1	127R.2	127R.3	127R.4	127R.5	127R.6	127R.7	
	Filler				Travel Activity Limits		
risk level					available	unavailable	
127R.8	127R.9	127R.10	127R.11	127R.12	R127R.13	127R.14	127R.15
Lodging Activity Limits	Auto Rental Activity Limits			Restaurant Activity Limits		Mail/Telephone Activity Limits	
available	unavailable	available	unavailable	available	unavailable	available	unavailable
127R.16	127R.17	127R.18	127R.19	127R.20	127R.21	127R.22	127R.23
Risk Purchase Activity Limits	Total Purchase Activity Limits			Total Cash Activity Limits		ATM Cash Activity Limits	
available	unavailable	available	unavailable	available	unavailable	available	unavailable

5.121.4 Field edits

Field 127 is required in a 0300 request message if field 91 is 1, 2, 3, or 4, and in a 0302 request message if field 91 is 1, 2, or 4. Length cannot exceed 255.

5.121.5 Reject codes

Data field 127 reject codes:

0075 = Invalid length (exceeds 255)

0399 = Field missing

5.121.6 File edits

The file management function at the VIC applies these additional edits.

In 0302 adds, changes, and replaces, the length must be valid, based on the data subfields required for the file name.

- If field 101 = E2, length must be 11
- If field 101 = P2, length must be 7

- If field 101 = R2, length must be 1, 31, 41, 51, 61, 71, 81, 91, 101, or 111

In 0302 inquiries, the length returned in the 0312 message is the same length as an add or change, except for:

- If field 101 = R2, length must be 141

5.121.7 File maintenance error codes

Data field 127 error codes:

0699 = Length is invalid for file name

0801 = Invalid length in 0300 request message

0809 = Field is all spaces in 0300 request message

5.122 Data field 127, Usage 2 - Terms & Conditions

5.122.1 Attributes

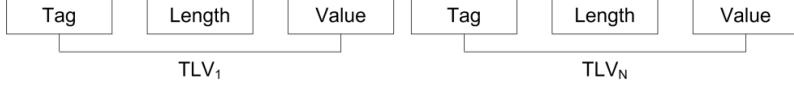
variable length

1 byte, binary +

TLV format: up to 255 ANS, EBCDIC; maximum: 256 bytes

5.122.2 Description

Data field 127, Usage 2 allows for multiple datasets in TLV format. Each dataset can have multiple TLV subfields.

Positions:			
0	1	2-3	4-255
Subfield 1	Subfield 2	Subfield 3	Subfield 4
length	dataset ID	dataset length	TLV elements
			
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

Position 1, dataset ID: A 1-byte binary identifier that contains a hexadecimal value that identifies the TLV data that follows. Current supported datasets are:

- Hex 40 = Terms and Conditions

Positions 2-3, dataset length: A 2-byte binary number which specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

5.122.3 Usage

The following subsections (in hex number order) describe the usages for this field.

5.122.4 Dataset ID 40, Terms and conditions

Table 132: Data field 127, Usage 2, dataset hex 40, terms and conditions

Field 127, Usage 2, dataset 40, terms and conditions				
Tag	Length	Format	Value	Content
01	64	AN	Terms and Conditions Verification	This tag contains the terms and conditions data when field 63.3 contains message reason code 3700.
02	32	AN	Issuer Terms and Conditions Date/Time	This tag contains the date and time.

This usage applies to the following:

- 0620/0630 Issuer token notification advice and response messages

5.122.4.1 Field edits

The field must be correctly formatted; otherwise, VEAS will reject the message with a value of 06 (error) in field 39 - Response Code.

5.122.4.2 Reject codes

Data field 127, Usage 2 has no reject codes.

5.123 Data field 127.PAN - PAN File Maintenance (TLV format)

5.123.1 Attributes

variable length

1 byte, binary +

TLV format: up to 255 ANS, EBCDIC; maximum: 256 bytes

5.123.2 Description

Data field 127.PAN allows for multiple datasets in TLV format. Each dataset can have multiple TLV subfields.

Positions:					
0	1	2-3	4-255		
Subfield 1	Subfield 2	Subfield 3	Subfield 4		
length	dataset ID	dataset length	TLV elements		
			Tag	Length	Value
			TLV ₁		TLV _N
Byte 1	Byte 2	Bytes 3-4	Bytes 5-256		

Position 0, length: A 1-byte binary subfield that contains the number of bytes following the length subfield. The maximum is 255.

Position 1, dataset ID: A 1-byte binary identifier that contains a hexadecimal value that identifies the TLV data that follows. Current supported value is:

- Hex 41 = Token vault PAN update

Positions 2-3, dataset length: A 2-byte binary number which specifies the total length of the TLV fields present in the dataset. The length is variable, depending on the data that follows.

Positions 4-255, TLV data: Each subfield of a dataset has a defined tag, length, and value. The tag is used in conjunction with the dataset ID value. The dataset subfields can be present in any order with other TLV subfields.

5.123.3 Usage

The following subsections (in hex number order) describe the usages for this field.

5.123.4 Dataset ID 41, Token vault PAN update

Table 133: Data field 127.PAN, dataset hex 41, token vault PAN update

Field 127.PAN, dataset 41, token vault PAN update				
Tag	Length	Format	Value	Content
01	13-19	N BCD	Replacement PAN	This field contains the replacement primary account number. This field is required when the existing PAN in field 2 - Primary Account Number is being replaced with a new PAN.
02	4	N BCD	Replacement PAN Expiration Date	This field contains the expiry date of the new PAN in tag 01, or the updated expiry date of the existing PAN, formatted as: YYMM

This usage applies to the following messages:

- 0302/0312 primary account number maintenance field requests and responses

5.123.4.1 Field edits

Data field 127.PAN must be correctly formatted; otherwise, VEAS will reject the message with a value of 06 (error) in field 39 - Response Code.

5.123.4.2 Reject codes

Data field 127.PAN has no reject codes.

5.123.4.3 File maintenance error codes

749 = PAN file maintenance request sent without replacement expiry date

768 = Token expiry date invalid

771 = Replacement PAN has invalid account length or invalid check digit

772 = PAN and replacement PAN match: PAN expiry change request required

5.124 Data field 127E.1 - Action Code

5.124.1 Applies to

Exception File (field 101 - File Name = E2)

5.124.2 Attributes

fixed length

2 ANS; 2 bytes

5.124.3 Description

Data field 127E.1 contains the Issuer-designated action code to be used by STIP when authorizing on the Issuer's behalf.

5.124.4 Usage

Field 127E.1 is used in 0302 add, change, and replace request messages for the Exception File, and is returned in response messages. It is not used in delete request messages. It is not used in a 0302 file inquiry request message. It is present in a successful 0312 response and 0322 advice messages. It is also present in 0120 file maintenance advices.

5.124.5 Field edits

Data field 127E.1 has no field edits.

5.124.6 Reject codes

Data field 127E.1 has no reject codes.

5.124.7 File edits

Field 127E.1 must be present in a 0302 request message if field 101 = E2 and field 91 = 1, 2, or 4. The value in this field must be one of the codes listed in the table in *Valid values*.

When field 91 = 3, this field should not be present.

The activity limits for action codes A1 through A9 represent consolidated limits for all Merchant Category Groups, not limits for individual ones.

Action code 11 (approval for VIP Cardholder) means activity checking is bypassed during STIP. However, VEAS still uses applicable mandatory and Issuer-specified amount limits to determine whether to route a transaction to an available Issuer.

Only one action code per record is allowed.

Auto-CDB: If the account is listed in the Exception File with something other than pick-up status, Auto-CDB changes the listing to pick-up status.

5.124.8 File maintenance error codes

Data field 127E.1 file maintenance error codes:

0650 = Invalid value

5.124.9 Valid values

The following table shows valid values for data field 127E.1.

Table 134: Data field 127E.1, Exception File action codes

Exception File action codes	
Code	Definition
04	Pick-up card (no fraud)
05	Do not honour
07	Pick-up card, special condition (fraud)
11	Approval for very important person (VIP); approval within limits
41	Pick-up card, lost card (fraud)
43	Pick-up card, stolen card (fraud)
Space	Approval within limits

Codes A1 through A9 are VEAS codes associated with special high-value activity limits.

	One-day limits		Four-day limits	
	Amount	Count	Amount	Count
A1	USD 1,500	3	USD 1,500	9
A2	USD 2,000	5	USD 3,500	12
A3	USD 3,000	8	USD 6,000	14
A4	USD 4,500	12	USD 8,000	25
A5	USD 6,000	15	USD 10,000	40
A6	USD 8,000	20	USD 14,000	50
A7	USD 10,000	25	USD 20,000	100
A8	USD 1,500	4	USD 2,000	10
A9	USD 2,250	6	USD 3,500	13
XA	Forward to Issuer; default to 00 (approve)			
XC	MasterCard Account Management System (Restricted Card List) pick-up card. Note Issuers cannot put this action code in an add or change request message, but Issuers may receive it in an inquiry.			
XD	Forward to Issuer; default to 05 (do not honour)			

5.125 Data field 127E.2 - Region Coding

5.125.1 Applies to

Exception File (field 101 - File Name = E2)

5.125.2 Attributes

fixed length

9 ANS; 9 bytes

5.125.3 Description

Data field 127E.2 contains one or more CRB region codes that define the distribution of an Account Number in Card Recovery Bulletin Service files.

5.125.4 Usage

Field 127E.2 is used in 0302 add, change, and replace request messages for the Exception File, and is returned in the response messages. It is not used in delete request messages or 0302 file inquiry request messages. It is present in a successful 0312 response message and in 0120 and 0322 file maintenance advice messages.

This field contains one or more valid codes whenever the action code in an update request message is a pick-up code: 04, 07, 41, or 43. Otherwise, it contains spaces. If an update is received with a region code that is not a pick-up code, that update is accepted and the region coding is ignored; in this case, the CRB is not updated.

When more than one region code is placed in this field, spaces can be used to separate them, although VEAS ignores them.

Region code E indicates the account should be included in the Visa Europe CRB. Code E is used for all electronic STIP authorizations regardless of Acquirer or Issuer Visa region.

For details on the countries within CRB regions, see the *VisaNet Card Recovery Bulletin User Guide*.

This field is present in GCAS file update advice messages.

5.125.5 Field edits

Data field 127E.2 has no field edits.

5.125.6 Reject codes

Data field 127E.2 has no reject codes.

5.125.7 File edits

Field 127E.2 must be present in a 0302 request message if field 101 = E2 and field 91 = 1, 2, or 4. The codes must be left-justified. The remainder of the field must be space-filled.

When field 91 = 3, this field should not be present in the message, but it will not be rejected if it is set to spaces or valid values.

Any combination of region codes can be placed in field 127E.2 in any order and with or without imbedded spaces, except that no other region code can be specified in combination with region code '0'.

5.125.8 File maintenance error codes

Data field 127E.2 error codes:

0577 = Invalid code

0578 = Invalid spaces (action code is a pick-up)

5.125.9 Valid values

The following table provides the valid values for data field 127E.2.

Table 135: Data field 127E.2, CRB region codes

CRB region codes	
Region code	Geographic area
0	Do not list in any card recovery bulletin
A	Asia-Pacific
B	Central and Eastern Europe, Middle East and Africa
C	Canada
D	National Card Recovery Bulletin (NCRB). Before Visa can produce an NCRB, all acquirers within the country must agree to its use. Agreement among acquirers is necessary to avoid chargeback disputes arising when both regional and national CRBs are used in the same country.
E	Europe
F	Latin America and Caribbean
Y	All CRB regions (A, B, C, E, F)
Z	All CRB regions (A, B, C, E, F)

5.126 Data field 127P.1 - PIN Verification Data

5.126.1 Applies to

PIN Verification File (field 101 - File Name = P2)

5.126.2 Attributes

fixed length

7 AN; 7 bytes

5.126.3 Description

Data field 127P.1 has three subfields.

Positions 1-2, algorithm identifier: This is a code that identifies the algorithm used by the Issuer to verify the PIN.

Valid codes are shown in *Valid values*.

Position 3, PVKI: This is a 1-digit PIN Verification Key Index (PVKI) value.

If the verification value is a Visa PIN Verification Value (PVV), the PVKI is a value between 1 and 6. The value indicates which of six possible pairs of PIN verification keys was used by the card Issuer to generate the PVV. If the verification value is an IBM PIN offset, the PVKI must be 1, representing the single key used to generate the offset.

Positions 4 - 7, verification value: This is a 4-digit PVV or PIN offset value.

The card Issuer derives this value using either the Visa PVV method or the IBM PIN offset method. The verification value is calculated using the account number and the PIN.

Depending on the verification method, other data such as the PVKI, one or more PIN verification keys, and a decimalisation table may be employed. To verify a PIN in an authorization request, the verification value is first recalculated. The recalculated value is then compared to the value on file.

5.126.4 Usage

Field 127P.1 is used in a 0302 add, change, and replace request message when the card Issuer needs to add or change PIN verification data; that is, it is required in any 0302 request message if field 101 = P2 and field 91 = 1, 2, or 4.

This field is not used in a delete request message or a file inquiry request message. When this field is present in a 0302 request message, it is returned in the 0312 response message.

5.126.5 Field edits

There are no data field edits.

5.126.6 Reject codes

There are no reject codes.

5.126.7 File edits

When data field 101 = P2 and field 91 = 1, 2, or 4, these edits apply:

- The algorithm ID must be 01 or 04
- The PVKI must be a value from 1 through 6
- The verification value must be numeric

When the value in field 91 = 3, field 127P.1 should not be present but will not be rejected if set to zeros or valid values.

5.126.8 File maintenance error codes

The error codes for data field 127P.1 are:

0582 = Invalid algorithm ID

0583 = Invalid PVKI

0584 = Invalid verification value

5.126.9 Valid values

The following table provides the valid values for data field 127P.1.

Table 136: Data field 127P.1, file update PIN Verification algorithm ID

Field 127P.1, file update PIN Verification algorithm ID	
Code	Definition
01	Visa PVV method
04	IBM PIN offset method

5.127 Data field 127R.1 - Risk Level

5.127.1 Applies to

Risk-Level File (field 101 - File Name = R2)

5.127.2 Attributes

fixed length

1 ANS; 1 byte

5.127.3 Description

Data field 127R.1 contains a 1-character, alphabetic code describing the Cardholder risk level. The codes are A, B, C, and D, where A represents the lowest risk and D the highest.

5.127.4 Usage

Field 127R.1 is used in 0302 add, change and replace request messages for the Risk-Level File. It is returned in the response messages. This field is not used in delete request messages or a file inquiry request message. It is present in a successful 0312 response message.

If an account-specific risk level does not apply to the Cardholder, this field should contain the Issuer's default value, if one is selected, or C (the default risk level assumed by VEAS). If this field in a change or replace request message contains a space, the account-specific code on file is changed to the Issuer's default risk level, if any, or to the system default.

It is assumed the Issuer has previously established risk levels for VEAS processing.

5.127.5 Field edits

Field 127R.1 must be present in a 0302 request message if field 101 = R2 and field 91 = 1, 2, or 4. The code must be A through D. In a change or replace involving assignment of lower risk, the new code must be the next lower code.

For example, if the risk level on file is C, it can be changed to B but not A. (This next code edit does not apply when higher risk is assigned. For example, there is no problem in changing code A to D.)

If field 91 = 3, field 127R.1 should not be present in the message, but it will not be rejected if it is spaces or a valid value.

5.127.6 Reject codes

Data field 127R.1 error codes:

0653 = Invalid value

5.128 Data field 127R.2 through 127R.5 - Filler

5.128.1 Applies to

Risk-Level File (field 101 - File Name = R2)

5.128.2 Attributes

fixed length

20 ANS; 20 bytes

5.128.3 Description

Data subfields 127R.2 through 127R.5 contain filler only.

5.128.4 Usage

These data subfields must be space-filled.

5.128.5 Field edits

There are no field edits.

5.128.6 Reject codes

There are no reject codes.

5.129 Data field 127R.6 through 127R.23 - Activity Limits

5.129.1 Applies to

Risk-Level File (field 101 - File Name = R2)

5.129.2 Attributes

variable length

up to 120 ANS; maximum: 120 bytes

5.129.3 Description

Data fields 127R.6 through 127R.23 (18 fields in total) contain account-specific amount activity limits for certain types of transaction. See the following table for the applicable limits and subfield content. The limits in these fields override those in effect for all Cardholders of this Issuer; they do not impact count limits. Each limit is expressed in whole US dollars.

Table 137: Data field 127R.6 - 127R.23, risk-level activity limits

Fields 127R.6 - 127R.23, risk-level activity limits		
Subfield	Bytes	Type of Activity Limit
127R.6	1-5	Travel limit (Issuer available)
127R.7	6-10	Travel limit (Issuer unavailable)
127R.8	11-15	Lodging limit (Issuer available)
127R.9	16-20	Lodging limit (Issuer unavailable)
127R.10	21-25	Auto rental limit (Issuer available)
127R.11	26-30	Auto rental limit (Issuer unavailable)
127R.12	31-35	Restaurant limit (Issuer available)
127R.13	36-40	Restaurant limit (Issuer unavailable)
127R.14	41-45	Mail/telephone limit (Issuer available)
127R.15	46-50	Mail/telephone limit (Issuer unavailable)
127R.16	51-55	Risky purchase limit (Issuer available)
127R.17	56-60	Risky purchase limit (Issuer unavailable)
127R.18	61-65	Total purchase limit (Issuer available)
127R.19	66-70	Total purchase limit (Issuer unavailable)
127R.20	71-75	Total cash limit (Issuer available)
127R.21	76-80	Total cash limit (Issuer unavailable)
127R.22	81-85	ATM cash limit (Issuer available)
127R.23	86-90	ATM cash limit (Issuer unavailable)
Reserved	91-120	Spaces returned in inquiry

5.129.4 Usage

The fields are used in 0302 add, change, and replace request messages for the Risk-Level File when the Issuer elects to set unique activity limits for this Cardholder. When these fields are present in a request message, they are returned in the update response message. They are not used in a delete message.

These fields are not used in a file inquiry request message. They are present in a successful 0312 response message.

In an add, the Issuer provides the appropriate numeric value for the fields where it wants unique activity limits for this Cardholder, and uses spaces in the fields where the limit for this Cardholder is the default limit for all of the Issuer's Cardholders (as specified in the appropriate risk level in VEAS).

In a change or replace, the Issuer can remove a unique limit by setting its data field to spaces, can change any established limit by providing a new value for its field, but must provide the existing value for any limits that are not being changed. When a change is processed, the entire record is replaced.

When no unique activity limits apply, all 18 of these fields are omitted from the update message.

5.129.5 Field edits

There are no data field edits.

5.129.6 Reject codes

There are no reject codes.

5.129.7 File edits

Any one or more of these fields may be present in a 0302 request message if field 101 = R2 and field 91 = 1, 2, or 4. A space-filled field must be included only if it is followed by a non-space field. Trailing space-filled fields may be omitted. The maximum limit that can be specified in any one of these fields is USD 65,000.

If field 91 = 3, these fields should not be present, but it will not be rejected if it is set to spaces or valid values.

5.129.8 File maintenance error codes

The error codes for fields 127R.6 through 127R.23 are:

0658 = Invalid (available) travel limit

0659 = Invalid (unavailable) travel limit

0660 = Invalid (available) lodging limit
0661 = Invalid (unavailable) lodging limit
0662 = Invalid (available) auto rental limit
0663 = Invalid (unavailable) auto rental limit
0664 = Invalid (available) restaurant limit
0665 = Invalid (unavailable) restaurant limit
0666 = Invalid (available) mail or telephone limit
0667 = Invalid (unavailable) mail or telephone limit
0668 = Invalid (available) risky purchase limit
0669 = Invalid (unavailable) risky purchase limit
0670 = Invalid (available) total purchase limit
0671 = Invalid (unavailable) total purchase limit
0672 = Invalid (available) total cash limit
0673 = Invalid (unavailable) total cash limit
0674 = Invalid (available) ATM cash limit
0675 = Invalid (unavailable) ATM cash limit

5.130 Data field 130 - Terminal Capability Profile

5.130.1 Attributes

fixed length

24 bit string; 3 bytes

5.130.2 Description

This field maps to data field 55, tag 9F33 - Terminal Capabilities.

Data field 130 is carried in VSDC transactions and indicates the card data input, the Cardholder Verification Method (CVM), and the security capabilities of the terminal.

Positions:					
1	2	3	4-8		
Manual key entry	Magnetic stripe	IC with contacts	Reserved		
Byte 1					
1	2	3	4	5	6-8
Plaintext PIN for ICC verification	Enciphered PIN for online verification	Signature (paper)	Enciphered PIN for offline verification	No CVM required	Reserved
Byte 2					
1	2	3	4	5	6-8
SDA	DDA	Card capture	Reserved	CDA	Reserved
Byte 3					

The names of the subfields align with the *EMV Integrated Circuit Card Specifications for Payment Systems*, version 4.3.

The following table shows field 130 subfields and related values.

Table 138: Data field 130, subfield values

Field 130, subfield values		
Position	Description	Values
Byte 1		
1	Manual key entry	1 = Yes; 0 = Other
2	Magnetic stripe	1 = Yes; 0 = Other
3	IC with contacts	1 = Yes; 0 = Other
4-8	Reserved	n/a
Byte 2		
1	Plaintext PIN for ICC verification	1 = Yes; 0 = Other

Table 138: Data field 130, subfield values (continued)

Field 130, subfield values		
Position	Description	Values
2	Enciphered PIN for online verification	1 = Yes; 0 = Other
3	Signature (paper)	1 = Yes; 0 = Other
4	Enciphered PIN for offline verification	1 = Yes; 0 = Other
5	No CVM required	1 = Yes; 0 = Other
6-8	Reserved	n/a
Byte 3		
1	SDA	1 = Yes; 0 = Other
2	DDA	1 = Yes; 0 = Other
3	Card capture	1 = Yes; 0 = Other
4	Reserved	n/a
5	CDA	1 = Yes; 0 = Other
6-8	Reserved	n/a

5.130.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 ATM cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

5.130.4 Field edits

Data field 130 has no field edits.

5.130.5 Reject codes

Data field 130 has no reject codes.

5.131 Data field 131 - Terminal Verification Results (TVR)

5.131.1 Attributes

fixed length

40 bit string; 5 bytes

5.131.2 Description

This field maps to data field 55, tag 95 - Terminal Verification Results.

Data field 131 is carried in contact EMV chip card transactions and contains 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.

Positions:							
1	2	3	4	5	6	7	8
Offline authentication was not performed	SDA failed	ICC data missing	Card appears on terminal exception file	DDA failed	CDA failed	SDA selected	Reserved
Byte 1							

1	2	3	4	5	6-8
ICC and terminal have different application versions	Expired application	Application not yet effective	Requested service not allowed for card product	New card	Reserved
Byte 2					

1	2	3	4	5	6	7-8
Cardholder verification was not successful	Unrecognised CVM	PIN try limit exceeded	PIN entry required and PIN pad not present or not working	PIN entry required, PIN pad present, but PIN was not entered	Online PIN entered	Reserved
Byte 3						

1	2	3	4	5	6-8
Transaction exceeds floor limit	Lower consecutive offline limit exceeded	Upper consecutive offline limit exceeded	Transaction selected randomly for online processing	Merchant forced transaction online	Reserved
Byte 4					

1	2	3	4	5-8
Default TDOL used	Issuer authentication failed	Script processing failed before final GENERATE AC	Script processing failed after final GENERATE AC	Reserved
Byte 5				

The names of the subfields align with *EMV Integrated Circuit Card Specifications for Payment Systems*, version 4.3.

Table 139: Data field 131, subfield values

Field 131, subfield values		
Position	Description	Values
Byte 1		
1	Offline data authentication was not performed	1 = Yes, 0 = Other
2	SDA failed	1 = Yes, 0 = Other
3	ICC data missing	1 = Yes, 0 = Other
4	Card appears on terminal exception file	1 = Yes, 0 = Other
5	DDA failed	1 = Yes, 0 = Other
6	CDA failed	1 = Yes, 0 = Other
7	SDA selected	1 = Yes, 0 = Other
8	Reserved	n/a
Byte 2		
1	ICC and terminal have different application versions	1 = Yes, 0 = Other
2	Expired application	1 = Yes, 0 = Other
3	Application not yet effective	1 = Yes, 0 = Other
4	Requested service not allowed for card product	1 = Yes, 0 = Other
5	New card	1 = Yes, 0 = Other
6-8	Reserved	n/a
Byte 3		
1	Cardholder verification was not successful	1 = Yes, 0 = Other
2	Unrecognised CVM	1 = Yes, 0 = Other
3	PIN try limit exceeded	1 = Yes, 0 = Other
4	PIN entry required and PIN pad not present or working	1 = Yes, 0 = Other
5	PIN entry required and PIN pad present, PIN not entered	1 = Yes, 0 = Other
6	Online PIN entered	1 = Yes, 0 = Other
7-8	Reserved	n/a
Byte 4		
1	Transaction exceeds floor limit	1 = Yes, 0 = Other
2	Lower consecutive offline limit exceeded	1 = Yes, 0 = Other

Table 139: Data field 131, subfield values (continued)

Field 131, subfield values		
Position	Description	Values
3	Upper consecutive offline limit exceeded	1 = Yes, 0 = Other
4	Transaction selected randomly for online processing	1 = Yes, 0 = Other
5	Merchant forced transaction online	1 = Yes, 0 = Other
6-8	Reserved	n/a
Byte 5		
1	Default TDOL used	1 = Yes, 0 = Other
2	Issuer authentication failed	1 = Yes, 0 = Other
3	Script processing failed before final GENERATE AC	1 = Yes, 0 = Other
4	Script processing failed after final GENERATE AC	1 = Yes, 0 = Other
5-8	Reserved	n/a

5.131.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

It is also required in the following messages if Issuer authentication failed: 0400 reversal requests and 0420 reversal advices.

Note The Terminal Verification Results (TVR) field sent in reversals contains the final values, not those that were sent in the original request message.

5.131.4 Field edits

Data field 131 has no field edits.

5.131.5 Reject codes

Data field 131 has no reject codes.

5.132 Data field 132 - Unpredictable Number

5.132.1 Attributes

fixed length

8 hexadecimal digits; 4 bytes

5.132.2 Description

This field maps to data field 55, tag 9F37 - Unpredictable Number.

Data field 132 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.

5.132.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

Contactless magnetic stripe: This field is supported in 0100 authorization messages and 0120 STIP advices.

5.132.4 Field edits

There are no field edits for data field 132.

5.132.5 Reject codes

There are no reject codes for data field 132.

5.133 Data field 133 - Terminal Serial Number

5.133.1 Attributes

fixed length

8 AN; 8 bytes

5.133.2 Description

Data field 133 is temporarily reserved while Visa evaluates the current methodology used by manufacturers to assign the identification number for VSDC terminals. The field may be reinstated at a later date after a standard is established within Visa and the payments industry related to the formatting and coding of the data. Acquirers should not submit this field in VEAS messages. If present in a request message, VEAS will drop the field.

5.133.3 Usage

Not currently in use.

5.133.4 Field edits

Data field 133 has no field edits.

5.133.5 Reject codes

Data field 133 has no reject codes.

5.134 Data field 134 - Visa Discretionary Data

5.134.1 Attributes

variable length

1 byte, binary +

up to 255 data bytes; variable by usage and subfield; maximum 256 bytes

5.134.2 Description

This field maps to data field 55, tag 9F10 - Issuer Application Data.

Data field 134 contains information from the chip that is:

- All of the Issuer Application Data (IAD), or
- Only the Visa discretionary portion of the IAD

There are multiple formats the Acquirer can use to transmit the IAD in the request message. The Acquirer can use the standard format where both fields 134 and 135 are used to transmit the IAD, or the two fields can be combined and sent in the expanded format of field 134, in which case field 135 should not be included in the request message from the Acquirer.

The formats are listed below and are described in their individual field descriptions.

- Format 1, standard format:
 - VIS usage
 - CCD usage
- Format 2, expanded format:
 - VIS usage
 - CCD usage
 - Generic EMV transport usage

5.134.3 Usage

This data field is used in full VSDC transactions and contactless magnetic stripe transactions.

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices. And if Issuer authentication failed, 0400 reversal request and 0420 reversal advices.

For full VSDC transactions, the format of the field will vary depending on the Member-specified preference.

- Format 1: When this format is used, field 135 can also be present in the transaction. For CCD transactions, field 135 must be present.

- Format 2: When this format is used, field 135 should not be present in the transaction. This format is not supported in transactions going to or from Issuers. For Issuers, the data will be carried in either field 134 - Format 1, Standard Format, or field 55, tag 9F10, depending on the Issuer-specified preference.

Contactless magnetic stripe: This field is supported in 0100 authorization messages and 0120 STIP advices.

5.134.4 Field edits

Field edits vary according to usage.

5.134.5 Reject codes

Data field 134 reject codes:

0369 = Invalid length (length varies by format)

5.135 Data field 134 - Format 1, Standard Format

5.135.1 Attributes

variable length

1 byte, binary +

up to 15 bytes; maximum 16 bytes

5.135.2 Description

Data field 134 - Format 1, is carried in VSDC transactions, and contains the Visa discretionary data portion of the IAD that is transmitted from the card to the Issuer.

When this format is used, field 135 can also be present in the transaction.

Subfields 134.1 and 134.2 are hexadecimal subfields and subfield 134.3 is a bit string field, regardless of chip card type (VIS or CCD).

Issuers can choose to use either of the following:

- Field 134 - Format 1, with field 135
- Field 55, tag 9F10

5.135.3 Description - VIS

The format for the VIS type of VSDC card is shown below. In the standard format, byte 1 (length) should always be populated with byte 1 of the Issuer application data.

Field 134 - Format 1, Standard Format (VIS)				
Positions:				
0	1	2	3	4
	Field 134.1	Field 134.2	Field 134.3	Field 134.4
length	DKI	CVN	CVR	Reserved
Byte 1	Byte 2	Byte 3	Bytes 4-7	Bytes 8-16

Position 0, length: A 1 byte field that contains the number of bytes in the field after the length subfield. The maximum value is six bytes for VIS transactions.

Position 1, Derivation Key Index (DKI): This is a 2-hexadecimal digit, 1-byte subfield. It contains an index into the Issuer's list of keys for use in online card authentication, Issuer authentication, and validation of the clearing cryptogram.

Position 2, Cryptogram Version Number (CVN): This is a 2-hexadecimal digit, 1-byte subfield used to calculate the cryptogram contained in the message. It indicates which version of the cryptogram algorithm was used for ARQC, TC, AAC, or ARPC generation.

The following table lists potential CVN values. The table details both the hex value included in the field, and the familiar name used when referring to it. This is included as early CVNs are often referred to by their decimal rather than hex number.

Table 140: Data field 134.2 - Format 1, CVN (VIS)

Field 134.2 - Format 1, CVN (VIS)		
CVN (hex)	CVN (familiar name)	Definition
0A	CVN 10	Visa-defined cryptogram generation - used for contact and contactless, and secure element (SE)-based mobile
0C	CVN 12	<i>Proprietary</i>
11	CVN 17	Visa-defined cryptogram generation - used for contactless and SE-based mobile
12	CVN 18	Visa-defined cryptogram generation - used for contact and contactless, and SE-based mobile
4A	CVN '4A'	Generated as for CVN 10, as defined in the Visa Integrated Circuit Card Specification
41	CVN '41'	Generated as for CVN 17, as defined in the Visa Contactless Payment Specification
42	CVN '42'	Generated as for CVN 18, as defined in the Visa Mobile Contactless Payment Specification
43	CVN '43'	Generated as defined in the Visa Cloud-Based Payments Contactless Specification

Position 3, Card Verification Results (CVR): This subfield is a 1-byte binary length indicator, plus 3-bytes of indicator (the subfield maximum is 4-bytes). The Card 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. The length subfield specifies the number of bytes present in this data subfield.

Table 141: Data field 134.3 - Format 1, CVR (VIS)

Field 134.3 - Format 1, CVR (VIS)		
Position	Description	Values
Byte 1		
1-8	CVR Length Subfield	Number of bytes following the subfield

Table 141: Data field 134.3 - Format 1, CVR (VIS) (continued)

Field 134.3 - Format 1, CVR (VIS)		
Position	Description	Values
Byte 2		
1-2	Second Cryptogram Type	00 = AAC 01 = TC 10 = Second cryptogram not requested 11 = Reserved
3-4	First Cryptogram Type	00 = AAC 01 = TC 10 = ARQC 11 = AAR (Not supported)
5	Issuer Authentication Performed and Failed	1 = Yes, 0 = No
6	Offline PIN Verification Performed	1 = Yes, 0 = No
7	Offline PIN Verification Failed	1 = Yes, 0 = No
8	Unable to Go Online	1 = Yes, 0 = No
Byte 3		
1	Last Online Transaction Not Complete	1 = Yes, 0 = No
2	Offline PIN Try Limit Exceeded	1 = Yes, 0 = No
3	Velocity Checking Counters Exceeded	1 = Yes, 0 = No
4	New Card	1 = Yes, 0 = No
5	Issuer Authentication Failed on Last Online Transaction	1 = Yes, 0 = No
6	Issuer Authentication Not Performed on Last Online Transaction	1 = Yes, 0 = No
7	Application Blocked Because PIN Try Limit Exceeded	1 = Yes, 0 = No
8	Static Data Authentication Failed on Last Transaction and Transaction Declined Offline	1 = Yes, 0 = No
Byte 4		
1-4	Number of Issuer Script Commands Processed on Last Transaction	A 4-bit numeric value with leading zeros
5	Issuer Script Processing Failed on Last Transaction	1 = Yes, 0 = No
6	DDA Failed on Last Transaction and Transaction Declined Offline	1 = Yes, 0 = No
7	DDA Performed	1 = Yes, 0 = No
8	Reserved for future use	n/a

Position 4, reserved: These bytes are reserved for future use.

5.135.4 Description - CCD

The format for the CCD type of VSDC Card is shown below.

Field 134 - Format 1, Standard Format (CCD)				
Positions:				
0	1	2	3	4
	Field 134.1	Field 134.2	Field 134.3	Field 134.4
length	CCI	DKI	CVR	Counters
Byte 1	Byte 2	Byte 3	Bytes 4-8	Bytes 9-16

Position 0, length: A 1-byte field that contains the number of bytes in the field after the length subfield. The maximum value is 15-bytes for CCD-compliant transactions.

Position 1, Common Core Identifier (CCI): This is a 1-byte field containing two pieces of information used to determine STIP CVR and TVR processing and routing, and Cryptogram processing. The content of this subfield is as follows.

Table 142: Data field 134.1 - Format 1, CCI (CCD)

Field 134.1 - Format 1, CCI (CCD)		
Name	Position	Comments
Format Code	1st 4 bits	Valid settings are: A = CCD-Specific IAD Format B-F = Reserved Currently, only a bit setting that equates to hexadecimal A has been defined for Authentication Services.
Cryptogram version	2nd 4 bits	The value of these bits indicates the cryptogram version: 0-3 = Proprietary 4-F = EMVCo-defined

Position 2, Derivation Key Index (DKI): Like VIS cards, the DKI in CCD-compliant Cards is a two hexadecimal digit, single byte subfield that contains an index into the Issuer's list of keys. These keys are used in Card authentication, Issuer authentication, and validation of the clearing Cryptogram

Position 3, Card Verification Results (CVR): This 5-byte subfield contains indicators that reflect the results of offline and online processing.

Table 143: Data field 134.3 - Format 1, CVR (CCD)

Field 134.3 - Format 1, CVR (CCD)		
Position	Description	Values
Byte 4		
1-2	Application Cryptogram type returned in second generate AC	00 = AAC 01 = TC 10 = Second cryptogram not requested 11 = Reserved for future use
3-4	Application Cryptogram type returned in second generate AC	00 = AAC 01 = TC 10 = ARQC 11 = Reserved for future use
5	CDA performed	1 = Yes, 0 = No
6	Offline DDA performed	1 = Yes, 0 = No
7	Issuer Authentication not performed	1 = Yes, 0 = No
8	Issuer Authentication failed	1 = Yes, 0 = No
Byte 5		
1-4	Low order nibble of PIN Try Counter	4-bit numeric value
5	Offline PIN Verification performed	1 = Yes, 0 = No
6	Offline PIN Verification performed and PIN not successfully verified	1 = Yes, 0 = No
7	PIN Try Limit exceeded	1 = Yes, 0 = No
8	Last online transaction not completed	1 = Yes, 0 = No
Byte 6		
1	Lower Offline Transaction Count Limit exceeded	1 = Yes, 0 = No
2	Upper Offline Transaction Count Limit exceeded	1 = Yes, 0 = No
3	Lower Cumulative Offline Transaction Amount Limit exceeded	1 = Yes, 0 = No
4	Lower Cumulative Offline Transaction Amount Limit exceeded	1 = Yes, 0 = No
5	Issuer-discretionary bit 1	n/a
6	Issuer-discretionary bit 2	n/a
7	Issuer-discretionary bit 3	n/a
8	Issuer-discretionary bit 4	n/a
Byte 7		
1-4	Number of Issuer Script commands containing Secure Messaging processed	4-bit numeric value with leading zeros

Table 143: Data field 134.3 - Format 1, CVR (CCD) (continued)

Field 134.3 - Format 1, CVR (CCD)		
Position	Description	Values
5	Issuer Script processing failed	1 = Yes, 0 = No
6	Offline Data Authentication failed on previous transaction	1 = Yes, 0 = No
7	Go Online on next transaction was set	1 = Yes, 0 = No
8	Unable to go online	1 = Yes, 0 = No
Byte 8		
1-8	Reserved for future use	n/a

Position 4, Counters: This subfield is an 8-byte field used to carry counters. The format of the counters is Issuer-defined.

5.135.5 Usage

Data field 134 is used in full VSDC transactions. Subfield requirements are as follows:

- VIS: Fields 134.1 through 134.3 are required
- CCD: Fields 134.1 through 134.4 are required

The Card Verification Results (CVR) and CVR extension fields sent in reversals contains the final values, not those that were sent in the original request message.

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices. And, if Issuer authentication failed, 0400 reversal requests and 0420 reversal advices.

5.135.6 Field edits

If data field 134 - Format 1 is present, the length cannot exceed 15-bytes, not counting the length byte. There are no other field edits or reject codes.

5.135.7 Reject codes

Data field 134 reject codes:

0369 = Invalid length (length greater than 15 bytes)

5.136 Data field 134 - Format 2, Expanded Format

5.136.1 Attributes

variable length

1 byte, binary +

up to 32 bytes; maximum 33 bytes

5.136.2 Description

Data field 134 - Format 2, is carried in VSDC transactions and contains the entire IAD transmitted from the card to the Issuer. The content can be either VIS or CCD data. When the expanded format is used, field 135 should not be present in the transaction.

When submitting VSDC transactions using the expanded format, Acquirers must also populate field 60.6 - Chip Transaction Indicator with a value of **2**.

Format 2, Expanded Format covers the following:

- VIS and CCD data
- VIS format 2
- Generic EMV transport data

Except as noted, the following table shows the breakdown of the data that is carried in the expanded format of field 134. The content of this field is mapped to field 55, tag 9F10 - Issuer Application Data to send to the Issuer. The following table does not apply to VIS format 2.

VSDC Card type	Length of IAD	Length of 1st 'LV' segment	Value of 1st 'LV' segment	Length of 2nd 'LV' segment	Value of 2nd 'LV' segment		
VIS/CCD	Subfield 1: length	Subfield 2: segment 1 length	Subfield 3: segment 1 value	Subfield 4: segment 2 length	Subfield 5: segment 2 value		
		Visa discretionary data portion		Issuer discretionary data portion			
Generic EMV Transport	Subfield 1: length	Issuer-defined					
	Byte 1	Bytes 2-33					

For Format 2, the length byte is the length of the Issuer application data and is not part of it.

5.136.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices. And, if Issuer authentication failed, 0400 reversal

requests and 0420 reversal advices.

For specific data requirements on VIS and CCD chip card types, see data field 134, Format 1 for Visa discretionary data, and field 135 for Issuer discretionary data.

5.136.4 Field edits

If field 134 - Format 2, is present, the length cannot exceed 32 bytes, not counting the length byte. There are no other field edits or reject codes.

5.136.5 Reject codes

Data field 134 reject codes:

0369 = Invalid length (length greater than 32 bytes)

5.136.6 Valid values

Valid values for subfields are as follows.

5.136.7 Valid values - VIS and CCD

length	Length of 1st 'LV' segment	Value of 1st 'LV' segment	Length of 2nd 'LV' segment	Value of 2nd 'LV' segment
length	segment 1 length	segment 1 value	segment 2 length	segment 2 value
	Visa discretionary data portion			Issuer discretionary data portion
Byte 1				Bytes 2-33

Length subfield: A 1-byte subfield that contains the total number of bytes in the field. The current maximum for this format is 33 bytes including the length byte.

Subfield 2, segment 1 length: A 1-byte field that contains the total number of bytes for subfield 3. The maximum value is 15 bytes. Content maps to byte 1 of field 134 - Format 1.

Subfield 3, segment 1 value: A variable number of bytes depending on the type of VSDC Card. Content maps to bytes 2-16 of field 134 - Format 1.

Subfield 4, segment 2 length: A 1-byte field that contains the total number of bytes for subfield 5. The maximum value is 15 bytes. Content maps to byte 1 of field 135.

Subfield 5, segment 2 value: A variable number of bytes depending on the type of VSDC Card. Content maps to bytes 2-16 of field 135.

5.136.8 Valid values - VIS format 2

The following layout is used for IAD format 2.

Length	Format/CV	DKI	CVR	CVR extension	IDDO ID	IDD
Byte 1	Byte 2	Byte 3	Bytes 4-7	Byte 8	Byte 9	Bytes 10-32
Visa discretionary portion						Issuer discretionary portion

Byte 1, length: length in bytes of IAD (31 bytes - hex 1F).

Byte 2, Format/CV: = 22.

Byte 3, DKI: Derivation Key Index (DKI).

Bytes 4-8, CVR: Card Verification Result (CVR), as follows:

- Byte 4: reserved for future use
- Byte 5: CVR data
- Byte 6: CVR data
- Byte 7: CVR data
- Byte 8: reserved for future use

Byte 9, IDDO ID: Right-most nibble, Issuer Discretionary Data Option Identifier (IDDO ID)

Bytes 10-32, IDD: Issuer Discretionary Data (IDD). The IDD, including optional Proprietary Authentication Data (PAD), is left-justified and padded through byte 32. Padding with hex 0 is recommended.

5.136.9 Valid values - Generic EMV transport data

length	Generic EMV transport data
Subfield 1: length	Issuer-defined
Byte 1	Bytes 2-33

This type of information is data that is personalized by the Issuer and does not conform to the VIS and CCD-compliant standards. The content of this field is not edited or used by the Visa System for processing. It is forwarded unaltered in field 55 to the Issuer.

The following describes the contents of field 134 for Generic EMV Transport transactions:

Length subfield: A 1-byte field that contains the total number of bytes in the field. The current maximum for this format is 33-bytes including the length byte.

Subfield 2, generic EMV transport data: The content of this field is not edited or validated by Visa. The field is forwarded as submitted in the message.

5.137 Data field 135 - Issuer Discretionary Data

5.137.1 Attributes

variable length

1 byte, binary + up to 30 hexadecimal digits; maximum 16 bytes

5.137.2 Description

This field maps to data field 55, tag 9F10 - Issuer Application Data.

Data field 135 contains the Issuer discretionary data portion of the Issuer Authentication Data (IAD) that is defined by the Issuer on the card. This data is in online messages for use by the Issuer in online processing.

This field must be supported by full VSDC Acquirers and Issuers that use the standard format of field 134 - Visa Discretionary Data. Third bitmap Acquirers that use the expanded format of field 134 (Format 2) should not include field 135 in submitted transactions. If present, field 135 will be dropped.

Positions:	
0	1-15
length	Issuer discretionary data
Byte 1	Bytes 2-16

The length byte is the first of Issuer discretionary data. The location of this byte within Issuer application data varies depending on the number of bytes used to carry Visa discretionary data in field 134. The number of bytes in field 134 varies by type of chip card.

5.137.3 Usage

VSDC: This field applies to full VSDC transactions. It is present in CCD-compliant transactions, and may be present in VIS transactions. For CCD-compliant transactions, all 32 bytes of Visa discretionary data and Issuer discretionary data must be carried in the message. When field 135 is present, the length (IAD data byte 17) must be 15 bytes.

If this field is present, it is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

Contactless magnetic stripe: This field is supported in 0100 authorization messages and 0120 STIP advices.

5.137.4 Field edits

If field 135 is present, its length cannot exceed 15-bytes, excluding the length byte.

5.137.5 Reject codes

Data field 135 reject codes:

0370 = Invalid length

5.138 Data field 136 - Cryptogram

5.138.1 Attributes

fixed length

16 hexadecimal digits; 8 bytes

5.138.2 Description

This field maps to data field 55, tag 9F26 - Application Cryptogram.

Data field 136 contains an Authorization Request Cryptogram (ARQC), Transaction Certificate (TC), or an Application Authentication Cryptogram (AAC). Since this data element represents the cryptogram itself, Acquirers must provide the cryptogram value generated by the card at the point-of-transaction without modification.

The Card Verification Results (CVR) bytes in field 134 in VIS and CCD-compliant VSDC transactions indicate which cryptogram type is present in this field. In general, an ARQC indicates that the card determined that the transaction should be sent online, a TC indicates that the transaction was approved offline, and an AAC indicates that the transaction was declined offline.

5.138.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash Disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

Contactless magnetic stripe: This field is supported in 0100 authorization messages and 0120 STIP advices.

VSDC PIN change/unblock requests: This is an optional field that is not used by VEAS.

5.138.4 Field edits

There are no field edits for data field 136.

5.138.5 Reject codes

There are no reject codes for data field 136.

5.139 Data field 137 - Application Transaction Counter

5.139.1 Attributes

fixed length

4 hexadecimal digits; a 2-byte binary value

5.139.2 Description

This field maps to data field 55, tag 9F36 - Application Transaction Counter.

Data field 137 contains a count of the transactions performed within the card application. The count is incremented 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.

5.139.3 Usage

Field 137 (or field 55, tag 9F36) is used as described in this section. In Acquirer request messages, the VIC will remove the ATC if the Issuer is an early data participant or send it to the Issuer if the Issuer is a full data participant.

This field is optional in all response messages. However, if the field is present in Issuer response messages, it will be dropped before the message is forwarded to the Acquirer.

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices. It is recommended in 0400 request messages and 0420 advice messages if available.

Contactless magnetic stripe: This field is supported in 0100 authorization messages, and 120 STIP advices. It is recommended in 0400 request messages and 0420 advices if available.

5.139.4 Field edits

There are no field edits for data field 137.

5.139.5 Reject codes

There are no reject codes for data field 137.

5.140 Data field 138 - Application Interchange Profile

5.140.1 Attributes

fixed length

16 bit string; 2 bytes

5.140.2 Description

This field maps to data field 55, tag 82 - Application Interchange Profile.

Data field 138 is carried in VSDC transactions and provides a series of indicators that reflect the specific functions supported by the chip card account.

Positions:							
1	2	3	4	5	6	7	8
Reserved	SDA	DDA	Cardholder verification	Terminal risk management	Issuer authentication	Reserved	CDA
Byte 1							
1-8							
Reserved							
Byte 2							

Table 144: Data field 138, subfield values

Field 138, subfield values		
Position	Description	Values
Byte 1		
1	Reserved	n/a
2	SDA supported	1 = Yes, 0 = Other
3	DDA supported	1 = Yes, 0 = Other
4	Cardholder verification supported	1 = Yes, 0 = Other
5	Terminal risk management to be performed	1 = Yes, 0 = Other
6	Issuer authentication supported	1 = Yes, 0 = Other
7	Reserved	1 = Yes, 0 = Other
8	CDA supported	n/a
Byte 2		
1-8	Reserved	n/a

5.140.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices; and 0120 Acquirer confirmation advices.

5.140.4 Field edits

Data field 138 has no field edits.

5.140.5 Reject codes

Data field 138 has no reject codes.

5.141 Data field 139 - ARPC Response Cryptogram and Code

5.141.1 Attributes

fixed length

16 hexadecimal digits +

2 AN; 10 bytes total

5.141.2 Description

This field maps to the following data fields:

- Field 140 - Issuer Authentication Data (expanded third bitmap)
- Field 55, tag 91 - Issuer Authentication Data

Data field 139 is optional for full VSDC transactions when field 134 - Format 1 is used. There are two layouts that a third bitmap Issuer can use to transmit the authentication information in a response message: VIS or CCD. Acquirers must not use field 139. Acquirers should use field 140 or field 55, tag 91 to receive this data.

The first 8 bytes in the field are specific to the chip card type. Bytes 9-10 in both formats contain the ARPC response code.

Type of VSDC card	Byte content		
VIS	ARPC cryptogram	Bytes 1-8	ARPC response code Bytes 9-10
CCD	ARPC cryptogram	CSU	ARPC response code Bytes 9-10
	Bytes 1-4	Bytes 5-8	

5.141.3 Usage

VSDC: This field is used on full VSDC transactions. Issuers should only populate field 139 when they are performing Issuer authentication. The Issuer provides the same data in the ARPC response code as in field 39 - Response Code.

VEAS populates field 139 under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The Issuer uses the standard format of field 134
- The transaction meets the processing guidelines for Issuer authentication performance

VEAS sends the content of field 139 to the Acquirer in the format that is appropriate for the Acquirer.

VSDC: Field 139 is required in the following messages if Issuer authentication was performed: 0110 authorization and Account Verification responses; 0110 cash disbursements and ATM balance inquiry responses; 0120 STIP advices.

5.141.4 Field edits

Data field 139 has no field edits.

5.141.5 Reject codes

Data field 139 has no reject codes.

5.142 Data field 139 - Format 1, VIS Usage: ARPC Response Cryptogram and Code

5.142.1 Attributes

fixed length

16 hexadecimal digits +

2 AN; 10 bytes total

5.142.2 Description

This field maps to the following data fields:

- Field 140 - Issuer Authentication Data
- Field 55, tag 91 - Issuer Authentication Data

Data field 139 - Format 1 contains the Authorization Response Cryptogram (ARPC) and response code that is used by the card to perform Issuer authentication for VIS transactions.

This layout of field 139 must be supported by full VSDC Issuers that use the standard format of field 134 - Visa Discretionary Data and issue VIS Cards.

Position:	
1	2
Field 139.1	Field 139.2
ARPC cryptogram	ARPC response code
Bytes 1-8	Bytes 9-10

Position 1, ARPC cryptogram: This 8-byte subfield contains an ARPC cryptogram used to authenticate the Issuer.

Position 2, ARPC response code: This subfield contains the response code value used by the Issuer to calculate the ARPC. The Acquirer may modify the response code value in field 39 before sending it to the terminal. When the card generates an ARPC and compares it to the ARPC generated by the Issuer, it must have access to the same value used by the Issuer. This subfield has been added to the message to ensure that the Issuer and the card are using the same value to compute the cryptogram.

5.142.3 Usage

VSDC: This field is used in full VSDC transactions. Issuers should only populate field 39 when they are performing Issuer authentication. The Issuer provides the same data in the ARPC response code as in field 39 - Response Code.

VEAS populates field 139 using this format under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The Issuer uses the standard format of field 134
- The transaction was identified as a VIS transaction
- The transaction meets the processing guidelines for Issuer authentication performance

VEAS sends field 139 information to the Acquirer in the format that is appropriate for the Acquirer.

VSDC: Field 139 is required in the following full VSDC messages if Issuer authentication was performed: 0110 authorization and Account Verification responses; 0110 cash disbursements and ATM balance inquiry responses; 0120 STIP advices

5.142.4 Field edits

Data field 139 has no field edits.

5.142.5 Reject codes

Data field 139 has no reject codes.

5.143 Data field 139 - Format 2, CCD Usage: Issuer Authentication Data

5.143.1 Attributes

fixed length

16 hexadecimal digits +

2 AN; 10 bytes total

5.143.2 Description

This field maps to the following data fields:

- Field 140 - Issuer Authentication Data
- Field 55, tag 91 - Issuer Authentication Data

Data field 139 - Format 2 is carried in VSDC transactions and contains the Authorization Response Cryptogram (ARPC), Card Status Updates (CSU), and response code used by the card to perform Issuer authentication for CCD transactions. This layout of field 139 must be supported by full VSDC Issuers that use the standard format of field 134 - Visa Discretionary Data and issue CCD cards.

Positions:		
1	2	3
ARPC cryptogram	Card status updates (CSU)	ARPC response code
Bytes 1-4	Bytes 5-8	Bytes 9-10

Position 1, ARPC cryptogram: Contains the ARPC used to authenticate the Issuer.

Position 2, Card status updates (CSU): Contains indicators used by Issuers to update specific card elements without using Issuer script processing. CSUs are sent by the Issuer in response messages, or generated as default CSUs by VEAS for participating Issuers. When generated by VEAS, the default is either approve or decline.

Response type	Default CSU bit settings by byte	Description
Approval	Byte 1 = 0000 0000 Byte 2 = 1000 0110 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 6 indicates that the CSU was created by a proxy for the Issuer. The update counter bits may be processed or ignored depending on how the card is personalised.
Decline	Byte 1 = 0000 0000 Byte 2 = 0000 0100 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 6 indicates that the response message was created by a proxy for the Issuer.

Position 3, ARPC response code: Contains the response value. It might match the value in the response code in field 39, but the Acquirer can elect to modify the response code value in field 39 before sending it to the terminal.

When the card generates an ARPC and compares it to the ARPC generated by the Issuer, it must have access to the same value used by the Issuer. This field has been added to the message to ensure that the Issuer and the card are using the same value to compute the cryptogram.

5.143.3 Usage

VSDC: This field is used in full VSDC transactions. Issuers should only populate field 139 when they are performing Issuer authentication. The Issuer provides the same data in the ARPC response code as in field 39 - Response Code.

VEAS populates field 139 using this format under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The Acquirer uses the standard format of field 134
- The transaction was identified as a CCD-compliant transaction
- The transaction meets the processing guidelines for Issuer authentication performance
- Issuer authentication data was either not in the response from the Issuer or the ARPC cryptogram portion of Issuer authentication from the Issuer was equal to binary zeros

VEAS sends field 139 information to the Acquirer in the format that is appropriate for the Acquirer.

VSDC: Field 139 is required in the following full VSDC messages if Issuer authentication was performed: 0110 authorization and account verification responses; 0110 cash Disbursements and ATM balance inquiry responses; and 0120 STIP advices.

5.143.4 Field edits

Data field 139 has no field edits.

5.143.5 Reject codes

Data field 139 has no reject codes.

5.144 Data field 140 - Issuer Authentication Data

5.144.1 Attributes

variable length

1 byte, binary +

up to 255 bytes variable by usage; maximum 256 bytes

5.144.2 Description

This field maps to data field 55, tag 91 - Issuer Authentication Data.

Data field 140 is carried in VSDC transactions and contains information to be used by the Card to perform Issuer authentication.

There are three formats for field 140, each has its own, separate field description: VIS, CCD, and Generic EMV Transport.

The content of the field is the same as that for field 139 except that:

- The ARPC response code in field 140 - Format 1, is in ASCII format
- The proprietary authentication data (PAD) used in field 140 - Format 2, for CCD-compliant transactions is not supported in field 139

Issuers do not use field 140. Issuers using the standard format (Format 2) of field 134 should refer to field 139.

Acquirers that use the expanded format of field 134 - Visa Discretionary Data must support field 140. Acquirer systems cannot differentiate between the card types.

VSDC card type	Byte content					
VIS	Length	ARPC Cryptogram		ARPC response code	n/a	Reserved
CCD	Length	ARPC Cryptogram	CSU	Proprietary authentication data (PAD)		Reserved
		Bytes 2-5	Bytes 6-9	Bytes 10-17		Reserved
Generic EMV transport	Length	Issuer defined				
	Byte 1	Bytes 2-9		Bytes 10-11	Bytes 12-17	Bytes 18-256

Length subfield: A 1-byte field that contains the total number of bytes in the field. The maximum value is 16 bytes.

Positions 1-16, Issuer authentication data: The contents of these positions vary depending on the type of Chip Card. Bytes 10-11 must contain the ARPC response code for VIS Cards. Bytes 10-17 may optionally contain the PAD for CCD Cards.

5.144.3 Usage

This field is used in full VSDC transactions. VEAS populates field 140 under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The transaction meets the processing guidelines for Issuer authentication performance
- Issuer authentication data was not in the Issuer response message
- The Acquirer uses the expanded format (format 2) of field 134 or field 55

VSDC: If Issuer authentication was performed, field 140 is required in 0110 authorization and Account Verification responses; 0110 Cash Disbursements and ATM Balance Inquiry response messages to third bitmap Acquirers that use expanded formats.

5.144.4 Field edits

Data field 140 has no field edits.

5.144.5 Reject codes

Data field 140 has no reject codes.

5.145 Data field 140 - Format 1, VIS Usage: Issuer Authentication Data

5.145.1 Attributes

variable length

1 byte, binary +

16 hexadecimal digits and two bytes binary, ASCII equivalent; maximum 11 bytes

5.145.2 Description

This field maps to data field 55, tag 91 - Issuer Authentication Data.

Data field 140 - Format 1 contains the Authorization Response Cryptogram (ARPC) and response code that are used by the card to perform Issuer authentication for VIS transactions. The content of the field is the same as that in field 139 except that the ARPC response code in bytes 10-11 in field 140 is in ASCII format.

Field 140 must be supported by full VSDC Acquirers that use the expanded format (Format 2) of field 134 - Visa Discretionary Data. Acquirer systems cannot differentiate between the card types.

This field is not used by Issuers.

Positions:		
0	1	2
length	ARPC cryptogram	ARPC response code
Byte 1	Bytes 2-9	Bytes 10-11

Position 0, length: A 1-byte subfield that contains the total number of bytes in the field following the length subfield. The maximum value is 10.

Position 1, ARPC cryptogram: This 8-byte subfield contains the Authorization Response Cryptogram used to authenticate the Issuer.

Position 2, ARPC response code: This 2-byte subfield contains the response value. Because the Acquirer may modify the response code value in field 39 before sending it to the terminal, field 140 contains the response value used by the Issuer to generate the ARPC.

When the card generates an ARPC and compares it to the ARPC generated by the Issuer, it must have access to the same value used by the Issuer.

This field has been added to the message to ensure that the Issuer and the card are using the same value to compute the cryptogram.

5.145.3 Usage

This field is used in full VSDC transactions. VEAS populates field 140 under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The Acquirer uses the expanded format (format 2) of field 134 or field 55
- The transaction was identified as a VIS transaction
- The transaction meets the processing guidelines for Issuer authentication performance
- Issuer authentication data was not in the Issuer response message, or the authorization response cryptogram received from the Issuer was equal to binary zeros

VSDC: If Issuer authentication was performed, field 140 is required in 0110 authorization and Account Verification responses; 0110 cash disbursements and ATM balance inquiry responses to third bitmap Acquirers that use expanded formats.

5.145.4 Field edits

There are no field edits for data field 140.

5.145.5 Reject codes

There are no reject codes for data field 140.

5.146 Data field 140 - Format 2, CCD Usage: Issuer Authentication Data

5.146.1 Attributes

variable length

1 byte, binary +

up to 16 hexadecimal bytes; minimum 9 bytes; maximum 17 bytes

5.146.2 Description

This field maps to data field 55, tag 91 - Issuer Authentication Data.

Data field 140 - Format 2 is carried in VSDC transactions and contains the Authorization Response Cryptogram (ARPC), the Card Status Updates (CSUs), and optional Proprietary Authentication Data (PAD). These data elements are used by the Card to perform Issuer authentication for CCD transactions.

Field 140 must be supported by full VSDC Acquirers that use the expanded format of field 134 - Visa Discretionary Data. Acquirer systems cannot differentiate between the Card types.

This field is not used by Issuers.

Positions:			
0	1	2	3
length	ARPC cryptogram	Card status updates (CSU)	Proprietary authentication data (PAD)
Byte 1	Bytes 2-5	Bytes 6-9	Bytes 10-17

Position 0, length: A 1-byte field that contains the total number of bytes in the field, following the length subfield. The maximum value is 16 bytes.

Position 1, ARPC cryptogram: This 4-byte subfield contains the authorization response Cryptogram used to authenticate the Issuer.

Position 2, Card status updates (CSU): This 4-byte subfield contains indicators that are used by Issuers to update specific Card elements without using Issuer script processing. The CSU is either sent by the Issuer or created by VEAS when the Issuer elects to have VEAS perform Issuer authentication. VEAS uses different CSU default values, depending on whether the transaction is approved or declined.

Table 145: Data field 140, Format 2, position 2, CSU indicators

Field 140, Format 2, position 2, CSU indicators		
Position	Description	Value
Byte 1		
1	PAD is present	1 = Yes, 0 = No
2-4	Reserved	Reserved for future use.
5-8	PIN Try Counter	A binary number that indicates the value the Card is to assign to the PIN Try Counter
Byte 2		
1	Issuer Approve Online Transaction	1 = Yes, 0 = No
2	Card Block	1 = Yes, 0 = No
3	Application Block	1 = Yes, 0 = No
4	Update PIN Try Counter	1 = Yes, 0 = No
5	Set Go Online on Next Transaction	1 = Yes, 0 = No
6	CSU Created By Proxy for the Issuer	1 = Yes, 0 = No
7-8	Update Counters	00 = Do Not Update Offline Counters 01 = Set Offline Counters to Upper Offline Limits 10 = Reset Offline Counters to Zero 11 = Add Transaction to Offline Counter
Byte 3		
1-8	Reserved	Reserved for future use.
Byte 4		
1-8	Reserved for Issuers	Issuer-determined.

The following table shows the position 2 default settings when generated by VEAS.

Table 146: Data field 140, Format 2, position 2, default settings generated by VEAS

Field 140, Format 2, position 2, default settings generated by VEAS		
Response type	Default CSU bit settings by byte	Description
Approval	Byte 1 = 0000 0000 Byte 2 = 1000 0110 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 6 indicates that the CSU was created by a proxy for the Issuer. The update counter bits may be processed or ignored depending on how the Card is personalised.
Decline	Byte 1 = 0000 0000 Byte 2 = 0000 0100 Byte 3 = 0000 0000 Byte 4 = 0000 0000	Byte 2 bit 6 indicates that the response message was created by a proxy for the Issuer.

Position 3, Proprietary authentication data (PAD): This optional 8-byte subfield, which is used for sending proprietary information to the Card, can only be carried in response messages from Issuers that use field 55. The subfield is used in the VisaNet Issuer Authentication Service when bit 1 of CSU byte 1 is equal to 1.

5.146.3 Usage

This field is used in full VSDC transactions. VEAS populates field 140 under the following conditions:

- The Issuer subscribes to the VisaNet Issuer Authentication Service
- The Issuer uses either the standard format of field 134 or field 55
- The transaction was identified as a CCD-compliant transaction
- The transaction is eligible for Issuer authentication
- Issuer authentication data was either not in the Issuer response or the ARPC Cryptogram portion of Issuer authentication from the Issuer was equal to binary zeros

VSDC: If Issuer authentication was performed, field 140 is sent to third bitmap Acquirers that use the expanded format or in the following messages: 0110 authorization and Account Verification responses; 0110 Cash Disbursements and ATM Balance Inquiry responses; 0120 STIP advices.

5.146.4 Field edits

There are no field edits for data field 140.

5.146.5 Reject codes

There are no reject codes for data field 140.

5.147 Data field 140 - Format 3, Generic EMV Transport Usage

5.147.1 Attributes

variable length

1 byte, binary +

16 hexadecimal digits to 32 hexadecimal digits; 9 bytes minimum to 17 bytes maximum

5.147.2 Description

This field maps to data field 55, tag 91 - Issuer Authentication Data.

Data field 140 - Format 3 contains data set by the Issuer. The content of this field is not used by the Visa Europe System for processing. Field 140 must be supported by full VSDC Acquirers that use the expanded format (Format 2) of field 134 - Visa Discretionary Data. Acquirer systems cannot differentiate between the card types.

Positions:	
0	1-16
length	Generic EMV transport data
Byte 1	Bytes 2-17

Position 0, length: Contains the total number of bytes in the field following the length subfield. The minimum value is 8 (bytes) and the maximum value is 16 (bytes).

Positions 1-16, Generic EMV transport data: The content of this field is not edited or validated by VEAS. The field is forwarded as submitted in the message.

5.147.3 Usage

This field is used in full VSDC transactions, and is sent to third bitmap Acquirers that use expanded formats. VEAS forwards the content of the field as submitted by the Issuer under the following conditions:

- The transaction was identified as a Generic EMV Transport transaction
- Field 55 from the Issuer contained tag 91

VSDC: Field 140 is sent to third bitmap Acquirers that use the expanded third bitmap format in the following messages: 0110 authorization and account verification responses; 0110 cash disbursements and ATM balance inquiry responses; 0120 STIP advices.

5.147.4 Field edits

There are no field edits for data field 140.

5.147.5 Reject codes

There are no reject codes for data field 140.

5.148 Data field 142 - Issuer Script

5.148.1 Attributes

variable length

1 byte +

up to 510 hexadecimal digits; maximum 256 bytes

While the maximum number of bytes for this field is 256 bytes, EMV specifies that networks must support a minimum of 128 bytes of Issuer script. With the length byte, Acquirers must support a minimum of 129 bytes in field 142. Issuers may send more than 129 bytes in field 142 only when the Issuer knows that longer Issuer scripts are supported on the entire transaction path.

5.148.2 Description

This field maps to data field 55, tag 71 and tag 72 - Issuer Script.

Data field 142 originates from the Issuer and contains Issuer script commands with changes that the Issuer wants to communicate to the card. It allows dynamic changes to the content of the card without reissuing it.

The Issuer sends either tag 71 or tag 72 in the response message but not both. Visa recommends the use of tag 72 but will accept tag 71:

- Tag 71 is used when the Issuer sends Issuer script commands to the card in the response message to be applied to the card before the final GENERATE AC command.
- Tag 72 is used when the Issuer sends Issuer script commands to the card in the response message to be applied to the card after the final GENERATE AC command.

This field is not used by the Visa Europe System for processing. The format of the field is a special form of a composite data element that uses three subfields after the length subfield as is shown in the following table.

Positions:					
0	1	2	3-255		
length	Tag	Length	Value		
	71 or 72	L (Σ data, including tag for script ID, followed by the Issuer Script TLV data elements)	Tag	Length	Value
			TLV ₁		
			Tag		
			Length		
			TLV _N		
Byte 1	Byte 2	Bytes 3-x	Bytes x-256		

Position 0, length: A 1-byte binary subfield that contains the number of bytes in the field after the length subfield.

Position 1, Tag: A 1-byte binary identifier given to each dataset. The identifier is either hexadecimal 71 or 72.

Position 2, Length: The number of bytes used to specify the length is determined by the first bit of the first byte. When this first bit is 0, the length is in the remaining seven bits of this byte.

When the first bit is 1, the remaining seven bits indicate the number of subsequent bytes that are used to encode the length.

To determine the number of bytes that are used for this second subfield:

- If the first bit of the first Length byte is 0, then the length is carried in the next 7 bits of this first byte. Length is only one byte long
- If the first bit of the first Length byte is 1, then the next 7 bits contain the number of subsequent bytes used for length

Examples:		
Tag	Length	Value
XX	'00001111'	15 bytes long ('0001111' from the 1-byte Length portion)
	'0' means length is in the rest of the byte	
Tag	Length	Value
XX	'10000001 10000001'	129 bytes long ('10000001' from the second byte of Length portion)
	'1' means next 7 bits contain number of subsequent bytes (in this example, a second length byte follows.)	

Two bytes of length are necessary for any lengths from 128 to 255, but some Issuers may use two bytes for lengths that are less than 128 bytes.

Positions 3-255, Value (Issuer script TLV data elements): This subfield contains Issuer script data elements that are in TLV format.

For information on the content of this data field, please refer to the *EMV Integrated Circuit Card Specifications for Payment Systems*, version 4.3.

5.148.3 Usage

VSDC: Field 142 is optional in 0110 authorization, account verification, cash disbursement, and ATM balance inquiry and PIN change/unblock request response messages (except in PIN change/unblock approvals, where the field is mandatory). This field is not present in 0120 advice messages.

Table 147: Data field 142, example of Issuer script

Field 142, example of Issuer script										
Positions:										
0	1	2	3-39							
length	Tag	Length	Issuer script TLV data elements							
27	72	25	Tag	Length	Value	Tag	Length	Value	TLV ₁	TLV _N
Byte 1	Byte 2	Byte 3	Bytes 4-40							

VSDC PIN change/unblock requests: This field must be present in 0110 response messages when the Issuer approves a PIN change/unblock request. If the request message is declined, this field may be present in the response message but is not required. When present, the field is passed to the Acquirer.

5.148.4 Field edits

If field 142 is present, the 1-byte length value cannot exceed the 510-hexadecimal-digit maximum.

5.148.5 Reject codes

Data field 142 reject codes:

0371 = Invalid length

0490 = Data field 142 is missing in an approved PIN change/unblock response message

5.149 Data field 143 - Issuer Script Results

5.149.1 Attributes

variable length

1 byte, binary +

Up to 40 hexadecimal digits; maximum 21 bytes

5.149.2 Description

This field maps to data field 55, tag 9F5B - Issuer Script Results.

Data field 143 is carried in VSDC transactions. During online processing, the Issuer has the option to send commands to the card in the authorization response. These commands instruct the card to update the card parameters. The card records the success or failure of the updates in field 143. The field contains a length indicator followed by 5 bytes to indicate the results of script processing.

The content of this field is not used by VEAS. For information on the bit settings, refer to the *Visa Smart Debit/Credit (VSDC) System Technical Manual*.

Positions:				
0	1-4	5-8	9-40	
length	Script processing results	Script sequence number	Script identifier	reserved
Byte 1	Byte 2, bits 1-4	Byte 2, bits 5-8	Bytes 3-6	Bytes 7-21

5.149.3 Usage

If an Issuer script was present in the original response, field 143 is required in full VSDC transactions in 0400 requests, and in 0420 advices if available from the device.

VSDC PIN change/unblock requests: This field must be present in 0400 reversal request messages for update failures only.

5.149.4 Field edits

If this field is present, its length cannot exceed 20 bytes excluding the length byte.

5.149.5 Reject codes

Data field 143 reject codes:

0372 = Invalid length

0491 = Data field 143 missing in reversal

5.150 Data field 144 - Cryptogram Transaction Type

5.150.1 Attributes

fixed length

2N, 4 bit BCD (unsigned packed); 1 byte

5.150.2 Description

This field maps to data field 55, tag 9C - Transaction Type.

Data field 144 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 field 3 processing code. Field 144 is carried in the message to ensure that the Issuer and the card are using the same value to compute the cryptogram.

5.150.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices and 0120 Acquirer confirmation advices.

5.150.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.150.5 Reject codes

There are no reject codes for data field 144.

5.151 Data field 145 - Terminal Country Code

5.151.1 Attributes

fixed length

3N, 4 bit BCD; 2 bytes

5.151.2 Description

This field maps to data field 55, tag 9F1A - Terminal Country Code.

Data field 145 is carried in VSDC transactions and 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.

5.151.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; 0120 STIP advices and 0120 Acquirer confirmation advices.

5.151.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.151.5 Reject codes

There are no reject codes for data field 145.

5.152 Data field 146 - Terminal Transaction Date

5.152.1 Attributes

fixed length

6N, 4 bit BCD; 3 bytes

5.152.2 Description

This field maps to data field 55, tag 9A - Transaction Date.

Data field 146 is carried in VSDC transactions and 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

5.152.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and ATM balance inquiries; and 0120 STIP advices and 0120 Acquirer confirmation advices.

5.152.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.152.5 Reject codes

There are no reject codes for data field 146.

5.153 Data field 147 - Cryptogram Amount

5.153.1 Attributes

fixed length

12N, 4 bit BCD (unsigned packed); 6 bytes

5.153.2 Description

This field maps to data field 55, tag 9F02 - Amount, Authorized.

Data field 147 contains the Transaction Amount used by the chip when calculating the cryptogram. It must contain numeric right-justified data with leading zeros.

If the transaction is a purchase with cash back transaction, this field contains the purchase amount plus the cash back amount. For VSDC cash back transactions, the message must also contain the field 149 - Cryptogram Cashback Amount.

5.153.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests (with the amount equal to zero); 0100 cash disbursements and ATM balance inquiries (with the amount equal to zero); 0120 STIP advices and 0120 Acquirer confirmation advices.

If this field is not present, the Issuer should assume zeros when performing cryptogram validation.

Contactless magnetic stripe: This field is supported in 0100 authorization requests and 0120 STIP advices.

If this field is not present, the Issuer should assume zeros when performing cryptogram validation.

VSDC PIN change/unblock requests: Although this field is optional, VEAS does not use it.

5.153.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.153.5 Reject codes

There are no reject codes for data field 147.

5.154 Data field 148 - Cryptogram Currency Code

5.154.1 Attributes

fixed length

3N, 4 bit BCD; 2 bytes

5.154.2 Description

This field maps to data field 55, tag 5F2A - Transaction Currency Code.

Data field 148 is carried in VSDC transactions and contains the currency code used by the chip when calculating the cryptogram. Codes are listed in the *Country and currency codes* appendix. 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.

5.154.3 Usage

VSDC: For full VSDC transactions, this field is required in 0100 authorization and account verification requests; 0100 cash disbursements and balance inquiries; 0120 STIP advices and 0120 Acquirer confirmation advices.

5.154.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.154.5 Reject codes

There are no reject codes for data field 148.

5.155 Data field 149 - Cryptogram Cashback Amount

5.155.1 Attributes

fixed length

12N, 4 bit BCD (unsigned packed); 6 bytes

5.155.2 Description

This field maps to data field 55, tag 9F03 - Amount, Other.

Data field 149 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.

5.155.3 Usage

VSDC: If a cash back amount is present, field 149 is required for full VSDC transactions in the following messages: 0100 POS authorization requests and account verification requests; 0120 STIP advices and 0120 Acquirer confirmation advices. It is not used in 0100 ATM cash disbursements or ATM balance inquiries.

5.155.4 Field edits

If this field is present, it must contain a BCD value (packed unsigned numbers); otherwise, the field is removed from the message.

5.155.5 Reject codes

Data field 149 reject codes:

0378 = Truncated F149

5.156 Data field 152 - Secondary PIN Block

5.156.1 Attributes

fixed length

64 N, bit string; 8 bytes

5.156.2 Description

This field maps to data field 55, tag C0 - Secondary PIN Block.

Data field 152 contains a new PIN to replace an existing PIN. It is encrypted and formatted as a block of 16 hexadecimal digits. A new PIN is chosen to replace the current PIN when the Cardholder does not remember the current PIN, or the current PIN is compromised, or just wants a new PIN.

In an Acquirer-initiated request message, this field format must conform to the PIN block format code in field 53 - Security-Related Control Information. In a request message received by the Issuer Processor, the format conforms to the PIN block format of the Issuer Processor, as previously specified to Visa. This new PIN is never logged, even if it is in an encrypted form.

PIN change/unblock is part of the PIN Management Service.

5.156.3 Usage

Field 152 must be present in 0100 request messages when the Cardholder chooses to replace their current PIN at an ATM; that is, field 3 processing code is 70 (PIN change/unblock). This field must not be present if the field 3 processing code is 72 (PIN unblock). This field is not included in reversals. It is not used in response messages.

If this field is present, field 52 - Personal Identification Number (PIN) Data and field 53 - Security-Related Control Information must also be present. This field should not be used other than for a PIN Management request message.

STIP and switch advices: Field 152 is not present in 0120 advice messages.

5.156.4 Field edits

Field 152 is required if the processing code in field 3 is 70 (PIN change/unblock). The VIC's security module edits field contents during PIN translation. If there is an error (most commonly, an Acquirer key problem), the request message is not rejected; instead, the response code in field 39 of the 0110 response message is set to 81.

5.156.5 Reject codes

Data field 152 reject codes:

0489 = Field missing in a PIN change request message

0717 = Field present in a PIN unblock request message

6 Message formats

This chapter comprises DMSA message tables. The tables show the fields in a message and indicate whether a field value is required, conditional, or optional or whether the field should be left blank. The tables also show necessary actions on the part of the Acquirer, the Issuer, and the VIC.

The following summary table lists what the tables cover.

Format designation	Description
Standard	This format applies to VEAS messages for: <ul style="list-style-type: none">■ Non-Visa Card products supported by the Authorization Gateway Service■ Visa Card, manual cash-only transactions
CPS	This format applies to Visa card product transactions being submitted for Custom Payment Service (CPS) consideration. Acquirers in CPS countries should use this format when submitting transactions to qualify for CPS. Issuers in CPS countries should expect to see all transactions in this format. Currently, there are no CPS/POS programs running within the Visa Europe Territory. These programs may however be utilised by Processors running cross-border activities. For more information, please refer to the V.I.P. system manuals.
Non-CPS	This format applies to Visa card product transactions not being submitted for CPS consideration. Acquirers in CPS countries may use this format for transactions that will not qualify for CPS. Acquirers and Issuers from non-CPS countries should use this format.
Plus	This format applies to Plus ATM transactions.

6.1 Interpreting the tables

The following example table provides a key to the notations used throughout this chapter, as well as examples of how to interpret the notations.

Table 148: Code and message interpretation

Table title		0100		0110	
Field	Name	Acquirer	VIC	Issuer	VIC
2	Primary Account Number	M	→	M	→
7	Transmission Date and Time	M	→	M	→
14	Date, Expiration	C	→		
39	Response Code		C+	C	→
41	Card Acceptor Terminal ID	C	→	C	→
62.1	Authorization Characteristics Indicator	M	C	O	M+
62.2	Transaction Identifier		C+	O	M+
115	Additional Trace Data	O	-		C+

Code	Meaning
C	Conditional - the field or value is present under certain conditions (see <i>Data fields</i>).
C+	The field or value conditionally added by VEAS at the VIC.
C-	The field or value conditionally removed by VEAS at the VIC.
M+	The field or value is always added by VEAS at the VIC.
O	Optional - the field/value presence in the message is up to the message initiator or the recipient.
M	Mandatory - the field or value must be present in the message.
blank	The field/value must not be present in the message.
→	VEAS passes the field/value with the message: no VEAS action other than possible field editing.
-	The field/value is always removed by VEAS at the VIC.
	The field/value must forwarded/or returned exactly as received.

6.1.1 Row coding interpretation examples

Data field 2

(1) The Acquirer must include the Primary Account Number (PAN) in the request; (2) VEAS passes the PAN as received assuming a successful length edit, (3) the Issuer must return the PAN in the response exactly as it was received in the request; (4) VEAS does nothing to the PAN except forward it.

Data field 39

(1) The Acquirer does not include this field; (2) if appropriate, VEAS inserts the response code before forwarding the request to the Issuer; (3) if appropriate, the Issuer inserts the response code in the response message; (4) which is forwarded to the Acquirer.

Data field 115

(1) The Acquirer can include the field if it wants; (2) VEAS removes it if necessary before forwarding the message to the Issuer; (3) because the field value is absent from the request message, the Issuer does not include it in the response message; (4) VEAS reinserts it before forwarding the response to the Acquirer.

Note Rules governing when a field is included in a message are contained in the respective field descriptions in *Data fields*.

6.1.2 The use of 'M', 'C', and 'O' codes in message format tables

The determination of when a field is mandatory, conditional, or optional is found in the *Data fields* chapter.

M (mandatory): The term 'mandatory' refers to a Member requirement and means that a field must be present in a message and must contain certain values.

While VEAS enforces edits and rejects transactions for some violations of mandatory requirements, it does not enforce edits for all mandatory or conditional fields and values.

Visa Europe strongly urges Members and their Processors to comply with mandatory field requirements. Failure to do so can result in greater risk to the Member or increased processing cost, and may result in exposure to chargebacks and compliance claims, elevated decline rates, and disqualification for preferential Interchange rates. Visa Europe also advises Members not to rely upon VEAS to reject all transactions that don't comply with mandatory or conditional requirements.

C (conditional): The term 'conditional' refers to a Member requirement that applies under specified conditions.

Conditional indicates that a particular field or specific code or value is required in the message if certain conditions exist. That is, if the message is attempting to meet certain service or system requirements.

For example, if the message is being submitted for CVV checking (field 22 = 05 or 95 and track data included), field 44.5 - CVV Results Code may be present either in the request message forwarded to the Issuer, or in the response message to the Acquirer.

However, if the request is not being submitted for CVV checking (track data included, field 22 is not 05 or 95), field 44.5 will not be included in either the request forwarded to the Issuer or in the response to the Acquirer. Therefore, field 44.5 = C in the message layout charts that accommodate both CVV and non-CVV submissions.

O (optional): The term 'optional' indicates the presence of the field is up to the message sender. VEAS does not check or edit the field or its content.

6.2 Authorizations

6.2.1 Card authorization/verification purchase (0100)

This section details the fields used in non-chip purchase authorization messages. Visa and non-Visa chip-based transactions are located in a separate section in this chapter.

Table 149: Card present/not present: non-CPS standard purchase, electronic terminal, PIN or no PIN; e-commerce

Card present/not present: non-CPS purchase, electronic terminal, PIN or no PIN; e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	C
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C+	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+		C+	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C

Table 149: Card present/not present: non-CPS standard purchase, electronic terminal, PIN or no PIN; e-commerce (continued)

Card present/not present: non-CPS purchase, electronic terminal, PIN or no PIN; e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.2	Address Verification Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.10	CVV2 Result Code		C+	C	→	C
44.13	CAVV Results Code		C+	C	→	C
44.14	Response Reason Code				C+	
45	Track 1 Data	C	→			
48	Additional Data - Private	C	→	C	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C+	C
52	Personal Identification Number (PIN) Data	C	C-			
53	Security-Related Control Information	C	C-			
54	Additional Amounts	C	C-	C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator-Existing Debt Indicator	C	C-			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing		C+			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.1	Authorization Characteristics Indicator		C+			C
62.2	Transaction Identifier		C+	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	C

Table 149: Card present/not present: non-CPS standard purchase, electronic terminal, PIN or no PIN; e-commerce (continued)

Card present/not present: non-CPS purchase, electronic terminal, PIN or no PIN; e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.17	Gateway Transaction Identifier			C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
116	Card Issuer Reference Data				C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
123	Verification Data	C	C-			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cardholder Certificate Serial Number	C	→			C
126.7	Merchant Certificate Serial Number	C	→			C
126.8	Transaction ID (XID)	C	→			C
126.9	CAVV Data	C	→			C
126.10	CVV2 Authorization Request Data	C	C-			C

Table 149: Card present/not present: non-CPS standard purchase, electronic terminal, PIN or no PIN; e-commerce (continued)

Card present/not present: non-CPS purchase, electronic terminal, PIN or no PIN; e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.15	MasterCard UCAF Collection Indicator	O	C-			C
126.16	MasterCard UCAF Field	O	C-			C
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			
127	File Record(s): Action and Data			C	C-	C

Table 150: Card present/not present: non-CPS standard purchase, voice authorization

Card present/not present: non-CPS standard purchase, voice authorization						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	C	→	O	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C+	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C+	C
11	System Trace Audit Number	M	→	O	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	C	→	C	M+	C
25	Point-of-Service Condition Code	M	→	O	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
37	Retrieval Reference Number	M	→	O	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	O	→	O	→	C
42	Card Acceptor Identification Code	C	→	O	→	C

Table 150: Card present/not present: non-CPS standard purchase, voice authorization (continued)

Card present/not present: non-CPS standard purchase, voice authorization						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
44.2	Address Verification Result Code		C+	C	→	C
44.10	CVV2 Result Code		C+	C	→	C
44.13	CAVV Results Code		C+	C	→	C
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C+	C
54	Additional Amounts	C	C-	C	→	C
59	National Point-of-Service Geographic Data	O	→			C
60.1	Terminal Type	C	→			C
60.2	Terminal Entry Capability	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator		C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing		C+			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.1	Authorization Characteristics Indicator		C+			C
62.2	Transaction Identifier		C+	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C

Table 150: Card present/not present: non-CPS standard purchase, voice authorization (continued)

Card present/not present: non-CPS standard purchase, voice authorization							
Field	Name	0100		0110		0120	
		Acquirer	VIC	Issuer	VIC	VIC	VIC
101	File Name			C	C-	C	
102	Account Identification 1	C	→	C	→	C	
103	Account Identification 2	C	→	C	→	C	
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C	
115	Additional Trace Data	O	C-		C+		
117	National Use	C	C-	C	C-	C	
118	Intra-Country Data	O	C-	O	C-	C	
121	Issuing Institution Identification Code	C	→	C	→	C	
123	Verification Data	C	C-			C	
126.0	Field 126 Bitmap	C	C-	C	→	C	
126.6	Cardholder Certificate Serial Number	C	→			C	
126.7	Merchant Certificate Serial Number	C	→			C	
126.8	Transaction ID (XID)	C	→			C	
126.9	CAVV Data	C	→			C	
126.10	CVV2 Authorization Request Data	C	C-			C	
126.12	Service Indicators	C	→	C	→	C	
126.13	POS Environment	C	C-			C	
126.18	Agent Unique Account Result	C	→	O	→	C	
126.19	Dynamic Currency Conversion Indicator	C	-				
127	File Record(s): Action and Data			C	C-	C	

Table 151: CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations

CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations											
Field	Name	Incremental authorizations						0100 0110 0120			
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M
2	Primary Account Number	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amount, Transaction	M	→	M	→	M	M	→	C	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C

Table 151: CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations (continued)

CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
Field	Name	Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
7	Transmission Date and Time	M	→	M	→	M	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M	M	→	M	→	M
14	Date, Expiration	M	→			M	C	→			C
18	Merchant Type	M	→			M	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M	M	C+			M
23	Card Sequence Number	C	C-	C	C-	C	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M	M	→	M	→	M
35	Track 2 Data	C	→				O	→			
37	Retrieval Reference Number	M	→	M	→	M	M	→	M	→	M
38	Authorization Identification Response			C	→	C			C	→	C
39	Response Code		C+	M	→	M		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M	M	→			M
44.1	Response Source/ Reason Code				M+	M				M+	M
44.2	Address Verification Result Code		C+	C	→	C					
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C
45	Track 1 Data	C	→				O	→			

Table 151: CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations (continued)

CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
Field	Name	Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
48	Additional Data - Private	C	→	C	→	C					C
49	Currency Code, Transaction	M	→	M	→	M	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C
54	Additional Amounts			C	→	C			C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C	M	→			C
60.1	Terminal Type	M	→			M	M	→			M
60.2	Terminal Entry Capability	M	→			M	M	→			M
60.4	Special Condition Indicator - Existing Debt	C	C-			C	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator		C+			C					
60.10	Additional Authorization Indicator	C	C-				C	C-			
61.1	Other Amount, Transaction	C	→			C	C	→			C
61.2	Other Amount, Cardholder Billing		C+			C		C+			C
62.0	Field 62 Bitmap	M	→	O	→	C	O	→	O	→	C
62.1	Authorization Characteristics Indicator	M	C+	O	C+	C	M	→			C
62.2	Transaction Identifier		C+	O	C+	C	C	C	O	C	C
62.3	Validation Code				C+						
62.4	Market- Specific Data Identifier	M	C		M+	C	O	→			O
62.5	Duration	M	→			C	O	→			O
62.6	Prestigious Property Indicator	C	→			C					O
62.17	Gateway Transaction Identifier			C	→						
62.20	Merchant Verification Value	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C

Table 151: CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations (continued)

CPS Card present: retail purchase (no PIN), passenger transport, and hotel and auto rental incremental authorizations											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
Field	Name	Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M	M	→	M	→	M
63.2	Time (Prauth Time Limit)		O+	C	→	C					
63.4	STIP/Switch Reason Code					M					M
63.19	Fee Program Indicator	C	C-			C	C	C-			C
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Account Identification 1			O	→				O	→	
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+		O	C-		C+	
116	Card Issuer Reference Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C	O	C-	O	C-	C
123	Verification Data	C	C-			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.12	Service Indicators	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Account Result	C	→	O	→	C	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-				C	-			
127	File Record(s): Action and Data			C	C-	C			C	C-	C

Table 152: CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce

CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	C
2	Primary Account Number	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amount, Transaction	M	→	M	→	M	M	→	C	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M	M	→	M	→	M
14	Date, Expiration	O	→			C					
18	Merchant Type	M	→			M	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M	M	→			M
25	Point-of-Service Condition Code	M	→	M	C+	M	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M	M	→	M	→	M
37	Retrieval Reference Number	M	→	M	→	M	M	→	M	→	M
38	Authorization Identification Response			C	→	C			C	→	C
39	Response Code		C+	M	→	M		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M	M	→			M

Table 152: CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce (continued)

CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce											
Field	Name						Incremental authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
44.1	Response Source/Reason Code				M+	M				M+	M
44.2	Address Verification Result Code		C+	C	→	C					
44.10	CVV2 Result Code		C+	C	→	C		C+	C	→	C
44.13	CAVV Results Code		C+	C	→	C					
48	Additional Data - Private	C	→	C	→	C					C
49	Currency Code, Transaction	M	→	M	→	M	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C	C-	C		C+	C+	C-	C
54	Additional Amounts			C	→	C			C	→	C
59	National Point-of-Service Geographic Data	C	→			C		→			C
60.1	Terminal Type	M	→			M	M	→			M
60.2	Terminal Entry Capability	M	→			M	M	→			M
60.4	Special Condition Indicator- Existing Debt Indicator	C	→			C					
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C					
60.10	Additional Authorization Indicator	C	C-				C	C-			
62.0	Field 62 Bitmap	M	→	O	→	C	O	→	O	→	C
62.1	Authorization Characteristics Indicator	M	C+	O	C+	C	M	→			C
62.2	Transaction Identifier		C+	O	C+	C	C	→	O	→	C
62.3	Validation Code				C+						
62.4	Market-Specific Data Identifier	M	C		M+	C	O	→			O
62.5	Duration	M	→			C	O	→			O
62.6	Prestigious Property Indicator	C	→			C					O

Table 152: CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce (continued)

CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.17	Gateway Transaction Identifier			C	→						
62.20	Merchant Verification Value	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M	M	→	M	→	M
63.4	STIP/Switch Reason Code					M					M
63.19	Fee Program Indicator	C	C-			C	C	C-			C
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Account Identification 1			O	→				O	→	
104	Transaction Description and Transaction Specific Data	C	C-	C	C-	C	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+		O	C-		C+	
116	Card Issuer Reference Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
123	Verification Data	C	C-			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.6	Cardholder Certificate Serial Number	C	→			C					
126.7	Merchant Certificate Serial Number	C	→			C					
126.8	Transaction ID (XID)	C	→			C					
126.9	CAVV Data	C	→			C					

Table 152: CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce (continued)

CPS card not present: direct marketing, passenger transport/preferred customer, hotel and auto rental/preferred customer, e-commerce											
Field	Name							Incremental authorizations			
		0100		0110		0120		0100		0110	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
126.10	CVV2 Authorization Request Data	C	C-			C	C	C-			C
126.12	Service Indicators	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Account Result	C	→	O	→	C	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-				C	-			
127	File Record(s): Action and Data			C	C-	C			C	C-	C

Table 153: Account verification service request

Account verification service request								
Field	Name	0100		0110		STIP	STIP	
		Acquirer	VIC	Issuer	VIC	VIC	0120	0130
-	Bitmap, Second	C	→	C	→	M	C	
2	Primary Account Number	M	→	M	→	M	M	
3	Processing Code	M	→	M	→	M	M	
4	Amount, Transaction	M	→	M	→	M		
6	Amount, Cardholder Billing			C+			C+	
7	Transmission Date and Time	M	→	M	→	M	M	
10	Conversion Rate, Cardholder Billing			C+			C+	
11	System Trace Audit Number	M	→	M	→	M	M	
12	Time, Local Transaction	O	→				C	
13	Date, Local Transaction	O	→				C	
14	Date, Expiration	M	→				M	
18	Merchant Type	M	→				M	
19	Acquiring Institution Country Code	M	→	M	→	M	M	
22	Point-of-Service Entry Mode Code	M	→				M	
25	Point-of-Service Condition Code	M	→	M	C+	M	M	
32	Acquiring Institution Identification Code	M	→	M	→	M	M	

Table 153: Account verification service request (continued)

Account verification service request							
Field	Name	0100		0110		STIP 0120	STIP 0130
		Acquirer	VIC	Issuer	VIC	VIC	Issuer
37	Retrieval Reference Number	M	→	M	→	M	M
39	Response Code		C+	M	→	M	M
42	Card Acceptor Identification Code	M	→	M	→	M	M
43	Card Acceptor Name/Location	M	→			C	
44.1	Response Source/Reason Code				M+	M	
44.2	Address Verification Result Code			C	→		
48	Additional Data - Private, (Usage 2 or 9a)	O	→	O	C+	C	
49	Currency Code, Transaction	M	→	M	→	M	
51	Currency Code, Cardholder Billing		C+			C+	
54	Additional Amounts	C	→	C	C-	C	
62.0	Field 62 Bitmap		C+		C+	C	C
62.2	Transaction Identifier		C+		C+	C	
63.0	Field 63 Bitmap	M	→	M	→	M	M
63.1	Network Identification Code	M	→	M	→	M	M
63.4	STIP/Switch Reason Code					M	
63.19	Fee Program Indicator	C	C-			C	M
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C	
115	Additional Trace Data	O	C-		C+		
117	National Use	C	C-	C	C-	C	C
123	Verification Data	C	C-			C	
126.0	Field 126 Bitmap						
126.10	CVV2 Authorization Request Data	C	→	C			

Table 154: Authorization advice and response for DMSA Issuers

Authorization advice and response for DMSA Issuers			
Field	Name	0120	
		VIC	Issuer
-	Bitmap, Secondary	C	C
2	Primary Account Number	M	M
3	Processing Code	M	M
4	Amount, Transaction	M	M

Table 154: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	M	
18	Merchant Type	M	
19	Acquiring Institution Country Code	M	M
20	PAN Extended, Country Code	C	
22	Point-of-Service Entry Mode Code	M	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
33	Forwarding Institution Identification Code	C	
37	Retrieval Reference Number	M	M
38	Authorization Identification Response	C	
39	Response Code	C	M
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	M	M
43	Card Acceptor Name/Location	M	
44.1	Response Source/Reason Code	C	
44.2	Address Verification Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.10	CVV2 Result Code	C	
44.13	CAVV Results Code	C	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	M
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	

Table 154: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.3	Valid/Downgrade Reason Code	C	
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	C	
63.4	STIP/Switch Reason Code	C	
63.19	Fee Program Indicator	C	
100	Receiving Institution Identification Code	C	C
102	Account Identification 1	C	
103	Account Identification 2	C	
104	Transaction Description and Transaction Specific Data	C	
116	Card Issuer Reference Data		C
117	National Use	C	C
118	Intra-Country Data	C	C
123	Verification Data	C	
126.0	Field 126 Bitmap	C	
126.6	Cardholder Certificate Serial Number	C	
126.7	Merchant Certificate Serial Number	C	
126.8	Transaction ID	C	
126.9	CAVV Data	C	

Table 154: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
126.10	CVV2 Authorization Request Data	C	
126.12	Service Indicators	C	
126.13	POS Environment	O	
126.18	Agent Unique Account Result	C	

6.2.2 Card authorization - ATM cash and quasi-cash (0100)

This section details the fields used in the authorization messages for cash withdrawals, cash advances, and Quasi-Cash Transactions.

Note DMSA Issuers can respond to 0120 advice messages with 0130 response messages. A table for these responses is included at the end of the previous section.

Table 155: ATM cash transaction - with PIN (non-CPS)

ATM cash transaction - with PIN (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	C	C	C	C	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	M	→			M
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C

Table 155: ATM cash transaction - with PIN (non-CPS) (continued)

ATM cash transaction - with PIN (non-CPS)							
Field	Name	0100		0110		0120	
		Acquirer	VIC	Issuer	VIC	VIC	
35	Track 2 Data	C	→				
37	Retrieval Reference Number	M	→	M	→	M	
38	Authorization Identification Response			C	→	C	
39	Response Code			C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M	
42	Card Acceptor Identification Code	M	→	M	→	M	
43	Card Acceptor Name/Location	M	→			M	
44.1	Response Source/Reason Code				M+	M	
44.5	CVV/iCVV Results Code			C+	C	C+	C
45	Track 1 Data	C	→				
48	Additional Data - Private	O	→	O	→	C	
49	Currency Code, Transaction	M	→	M	→	M	
51	Currency Code, Cardholder Billing			C+			C
52	Personal Identification Number (PIN) Data	M	C-				
53	Security-Related Control Information	M	C-				
54	Additional Amounts			C+	C	→	C
59	National Point-of-Service Geographic Data	C	→				C
60.1	Terminal Type	M	→				M
60.2	Terminal Entry Capability	M	→				M
61.1	Other Amount, Transaction						C
61.2	Other Amount, Cardholder Billing						C
62.0	Field 62 Bitmap	C	→	O	→	C	
62.2	Transaction Identifier			C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C	
62.21	Risk Score			C+		C-	C
62.22	Condition Codes			C+		C-	C
62.23	Product ID			C+	C	C+	C
62.24	Program Identifier			O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M	
63.1	Network Identification Code	M	→	M	→	M	
63.3	Message Reason Code						
63.4	STIP/Switch Reason Code						M
63.19	Fee Program Indicator	C	C-				C

Table 155: ATM cash transaction - with PIN (non-CPS) (continued)

ATM cash transaction - with PIN (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	C-	C	→	C
127	File Record(s): Action and Data			C	C-	C

Table 156: Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS)

Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	C	C+			C

Table 156: Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS) (continued)

Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M	→	C
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	C	→	C	→	C
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
44.2	Address Verification Result Code			C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing		C+			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.1	Authorization Characteristics Indicator		C+			C
62.2	Transaction Identifier		C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M

Table 156: Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS) (continued)

Manual cash or quasi-cash - electronic terminal, no PIN (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
123	Verification Data	O	C-			C
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			
127	File Record(s): Action and Data			C	C-	C

Table 157: Manual cash or quasi-cash - voice authorization (non-CPS)

Manual cash or quasi-cash - voice authorization (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+		C+	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M

Table 157: Manual cash or quasi-cash - voice authorization (non-CPS) (continued)

Manual cash or quasi-cash - voice authorization (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	C	→			C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code			C+	M	→ M
41	Card Acceptor Terminal Identification	O	→			C
42	Card Acceptor Identification Code	O	→			C
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
44.2	Address Verification Result Code			C	→	C
44.10	CVV2 Result Code			C+	C	→ C
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing			C+	C+	C- C
59	National Point-of-Service Geographic Data	O	→			C
60.1	Terminal Type	O	→			C
60.2	Terminal Entry Capability	O	→			C
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing			C+		C
62.0	Field 62 Bitmap	C	→	O	→	C
62.1	Authorization Characteristics Indicator			C+		C
62.2	Transaction Identifier			C+	O	C+ C
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score			C+		C- C
62.22	Condition Codes			C+		C- C
62.23	Product ID			C+	C	C+ C
62.24	Program Identifier			O+	O	O+ C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M

Table 157: Manual cash or quasi-cash - voice authorization (non-CPS) (continued)

Manual cash or quasi-cash - voice authorization (non-CPS)						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Acct ID	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
123	Verification Data	C	→			C
126.0	Field 126 Bitmap	C	→			C
126.10	CVV2 Authorization Request Data	C	C-			C
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			
127	File Record(s): Action and Data			C	C-	C

Table 158: CPS ATM, Visa Card - with PIN

CPS ATM, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	C
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	M	→			M

Table 158: CPS ATM, Visa Card - with PIN (continued)

CPS ATM, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code			C+	M	→ M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code			C+	C	C+ C
45	Track 1 Data	C	→			
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing			C+		C
52	Personal Identification Number (PIN) Data	M	C-			
53	Security-Related Control Information	M	C-			
54	Additional Amounts			C+	C	→ C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
61.1	Other Amount, Transaction					C
61.2	Other Amount, Cardholder Billing					C
62.0	Field 62 Bitmap	M	→	C	→	C
62.1	Authorization Characteristics Indicator	M	C	O	M+	C
62.2	Transaction Identifier			C+	O	C+ C

Table 158: CPS ATM, Visa Card - with PIN (continued)

CPS ATM, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.3	Validation Code				C+	
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	O
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code					
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Account Identification 1			O	→	
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	C-	C	→	C
127	File Record(s): Action and Data			C	C-	C

6.2.3 ATM and POS standalone balance inquiry (0100)

This section details the fields used in the authorization messages for ATM and POS standalone balance inquiries for both Custom Payment Service (CPS) and non-CPS transactions.

Table 159: ATM Balance Inquiry

ATM balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M

Table 159: ATM Balance Inquiry (continued)

ATM balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
7	Transmission Date and Time	M	→	M	→	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	
39	Response Code			C+	M	→ M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	C
49	Currency Code, Transaction	M	→	M	→	M
52	Personal Identification Number (PIN) Data	M	C-			
53	Security-Related Control Information	M	C-			
54A	Additional Amounts: Balance 1			C	→	
54B	Balance 2			C	→	
54C	Balance 3				C+	
54D	Balance 4				C+	
59	National Point-of-Service Geographic Data	C	→			C

Table 159: ATM Balance Inquiry (continued)

ATM balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier		C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
102	Account Identification 1			O	→	C
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	
126.12	Service Indicators	O	→	O	→	

Table 160: POS balance inquiry

POS balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
2	Primary Account Number	C	→	M	→	C
3	Processing Code	M	→	M	→	M
7	Transmission Date and Time	M	→	M	→	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M

Table 160: POS balance inquiry (continued)

POS balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	
39	Response Code			C+	M	→ M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code					M+ M
44.5	CVV/iCVV Results Code			C+	C	C+ C
45	Track 1 Data	C	→			
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	C
49	Currency Code, Transaction	M	→	M	→	M
52	Personal Identification Number (PIN) Data	C	C-			
53	Security-Related Control Information	C	C-			
54A	Additional Amounts: Balance 1			C	→	
54B	Balance 2			C	→	
54C	Balance 3					C+
54D	Balance 4					C+
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier			C+	O	C+ C
62.20	Merchant Verification Value	C	C-	C	→	C

Table 160: POS balance inquiry (continued)

POS balance inquiry						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
102	Account Identification 1			O	→	C
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C

6.2.4 Original credit authorization (0100)

VEAS does not support the initiation of 0100 original credit transactions. Such requests are declined. However, Issuers can receive enhanced original credit transactions that VEAS has converted from the 0200 to the 0100 format.

Table 161: Original credit: authorization (non-CPS)

Original credit: authorization (non-CPS)						
Field	Name	Original				STIP
		0100		0110		0120
		Acquirer Issuer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	C	C	C	C
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+		C+	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+		C+	C
11	System Trace Audit Number	M	→	M	→	M

Table 161: Original credit: authorization (non-CPS) (continued)

Original credit: authorization (non-CPS)						
Field	Name	Original			STIP	
		0100		0110		0120
		Acquirer Issuer	VIC	Issuer	VIC	VIC
12	Time, Local Transaction	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expiration	O	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
22	Point-of-Service Entry Mode Code	M	→			M
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	O	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M		M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.10	CVV2 Result Code		C+	C	→	C
45	Track 1 Data	O	→			
48	Additional Data - Private (Usage = 37)	C	→			C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+		C+	C
52	Personal Identification Number (PIN) Data	O	→			
53	Security-Related Control Information	O	→			
59	National Point-of-Service Geographic Data	O	→			C
60.1	Terminal Type	C	→			C
60.2	Terminal Entry Capability	C	→			C
62.23	Product ID				C+	C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C-			C

Table 161: Original credit: authorization (non-CPS) (continued)

Original credit: authorization (non-CPS)						
Field	Name	Original			STIP	
		0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.0	Field 62 Bitmap		C+	C	C+	C
62.2	Transaction Identifier		C+		C+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
100	Receiving Institution Identification Code	C				C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	C	C-	C	C-	C
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	C	C-	C	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-			C
126.10	CVV2 Authorization Request Data	C	C-			C
126.19	Dynamic Currency Conversion Indicator	C	-			

6.2.5 Prepaid load and activate (0100)

The following message format may be used for prepaid loads and also for prepaid activations.

Table 162: Prepaid load and activate (0100)

Prepaid load and activate (0100)						
Field	Name	0100		0110		
		Acquirer	VIC	Issuer	VIC	
-	Bitmap, Secondary	C	→	C	→	
2	Primary Account Number	M	→	M	→	
3	Processing Code	M	→	M	→	
4	Amount, Transaction	M	→	M	→	
7	Transmission Date and Time	M	→	M	→	
11	System Trace Audit Number	M	→	M	→	
14	Date, Expiration	O	→			

Table 162: Prepaid load and activate (0100) (continued)

Prepaid load and activate (0100)					
Field	Name	0100		0110	
		Acquirer	VIC	Issuer	VIC
18	Merchant Type	M	→		
19	Acquiring Institution Country Code	M	→	M	→
20	PAN Extended, Country Code	C	→	C	→
22	Point-of-Service Entry Mode Code	M	→		
25	Point-of-Service Condition Code	M	→	M	C+
32	Acquiring Institution Identification Code	M	→	M	→
33	Forwarding Institution Identification Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Reference Number	M	→	M	→
38	Authorization Identification Response			C	→
39	Response Code			C+	M
41	Card Acceptor Terminal Identification	C	→	C	→
42	Card Acceptor Identification Code	M	→	M	→
43	Card Acceptor Name/Location	M	→		
44.1	Response Source/Reason Code				M+
44.5	CVV/iCVV Results Code			C+	O
44.11	Original Response Code				C+
45	Track 1 Data	C	→		
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+
49	Currency Code, Transaction	M	→	M	→
54	Additional Amounts			O	C-
59	National Point-of-Service Geographic Data	C	→		
60	Additional POS Info	C	C+		
62.0	Field 62 Bitmap	C	→	C	C+
62.1	Authorization Characteristics Indicator	C	C+	O	C+
62.2	Transaction Identifier			C+	C+
62.3	Validation Code				C+
62.23	Product ID			C+	C
62.24	Program Identifier			O+	O
63.0	Field 63 Bitmap	M	→	M	→
63.1	Network Identification Code	M	→	M	→
63.19	Fee Program Indicator	C	C-		

Table 162: Prepaid load and activate (0100) (continued)

Prepaid load and activate (0100)					
Field	Name	0100		0110	
		Acquirer	VIC	Issuer	VIC
100	Receiving Institution Identification Code	C	→		
102	Account Identification 1	C	→	C	→
103	Account Identification 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Country Data	O	C-	O	C-
121	Issuing Institution Identification Code	C	→	C	→
126.0	Field 126 Bitmap	C	→		
126.6	Cardholder Certificate Serial Number	C	→		
126.7	Merchant Certificate Serial Number	C	→		
126.8	Transaction ID (XID)	C	→		
126.18	Agent Unique Account Result	C	→	O	→
126.19	Dynamic Currency Conversion Indicator	C	-		

6.2.6 Reversals (0400)

This section details the fields used in reversal messages to reverse previously approved card authorizations.

Table 163: Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal

Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M

Table 163: Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal (continued)

Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts	C	C-	C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator-Existing Debt Indicator	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	
62.2	Transaction Identifier	C	→	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	O
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C

Table 163: Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal (continued)

Standard non-CPS purchase, manual cash or quasi-cash reversal - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MasterCard UCAF Collection Indicator	O	C-			
126.16	MasterCard UCAF Field	O	C-			
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			

Table 164: Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization

Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M

Table 164: Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization (continued)

Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	C	→	C	→	C
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts	C	C-	C	→	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	C	→			C
60.2	Terminal Entry Capability	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C

Table 164: Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization (continued)

Standard non-CPS purchase, manual cash or quasi-cash reversal - voice authorization						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier	C	→	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	O
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.13	POS Environment	C	C+			C
126.12	Service Indicators	C	→	C	→	C
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			

Table 165: Automated POS purchase reversal - with PIN (non-CPS)

Automated POS purchase reversal - with PIN (non-CPS)						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
2	Primary Account Number	M	→	M	→	C

Table 165: Automated POS purchase reversal - with PIN (non-CPS) (continued)

Automated POS purchase reversal - with PIN (non-CPS)						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	C	→	C	→	C
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+			C
54	Additional Amounts		C+			C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier	C	→	O	C+	C

Table 165: Automated POS purchase reversal - with PIN (non-CPS) (continued)

Automated POS purchase reversal - with PIN (non-CPS)						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Service Indicators	C	→	C	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			

Table 166: CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental

CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	M	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C

Table 166: CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental (continued)

CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts			C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M

Table 166: CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental (continued)

CPS Card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
60.4	Special Condition Indicator-Existing Debt Indicator	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62	Bitmap	C	→	C	→	C
62.1	Authorization Characteristics Indicator	O	→	O	C	O
62.2	Transaction Identifier	C	→	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	Dynamic Currency Conversion Indicator	C	-			

Table 167: CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce

CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts			C	→	C

Table 167: CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce (continued)

CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator- Existing Debt Indicator	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
62.0	Field 62 Bitmap	C	→	C	→	C
62.1	Authorization Characteristics Indicator	O	→	O	C	O
62.2	Transaction Identifier	C	→	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.8	Transaction ID (XID)	C	C-			
126.9	CVV	C	C-			
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C+			C

Table 167: CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce (continued)

CPS Card not present reversal - passenger transport, and hotel and auto rental, direct marketing, and e-commerce						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	C+			C

Table 168: POS partial reversal - non-CPS and CPS

POS partial reversal - non-CPS and CPS						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	M	→	C
2	Primary Account Number	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C

Table 168: POS partial reversal - non-CPS and CPS (continued)

POS partial reversal - non-CPS and CPS						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts			C	→	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator-Existing Debt Indicator	C	→			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
61.3	Other Amount, Replacement Billing		C+			C
62.0	Field 62 Bitmap	C	→	C	→	C
62.1	Authorization Characteristics Indicator	O	→	O	C	C
62.2	Transaction Identifier	C	→	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)					C
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
95	Replacement Amounts	M	→	M	→	M
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C

Table 168: POS partial reversal - non-CPS and CPS (continued)

POS partial reversal - non-CPS and CPS						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
126.0	Field 126 Bitmap	C	→			C
126.8	Transaction ID (VSEC)	C	C-			
126.13	POS Environment	C	→			C
126.19	Dynamic Currency Conversion Indicator	C	-			

The following table shows the valid message types for ATM full and partial reversal messages. However, Visa encourages all Acquirers to use message types 0420 and 0430 for these transactions rather than message types 0400 and 0410.

Important Full reversals do not include field 61.3 or field 95.

Table 169: ATM full and partial reversal (0400/0420)

ATM full and partial reversal (0400/0420)						
Field	Name	Advice				Switch advice
		0400/0420		0410/0430		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	M	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→			M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
12	Time, Local Transaction	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code				C+	
22	Point-of-Service Entry Mode Code	M	→			M
25	Point-of-Service Condition Code	M	→	M	→	M
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M

Table 169: ATM full and partial reversal (0400/0420) (continued)

ATM full and partial reversal (0400/0420)							
Field	Name	Advice				Switch advice	
		0400/0420		0410/0430		0420	0430
		Acquirer	VIC	Issuer	VIC	VIC	Issuer
33	Forwarding Institution Identification Code	C	→			C	
37	Retrieval Reference Number	M	→	M	→	M	M
38	Authorization Identification Response	C	→			C	
39	Response Code			M	→	M	M
41	Card Acceptor Terminal Identification	M	→	M	→	M	M
42	Card Acceptor Identification Code	M	→	M	→	M	M
43	Card Acceptor Name/Location	M	→			M	
44.1	Response Source/Reason Code				M+	M	
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	C	
49	Currency Code, Transaction	M	→			M	
51	Currency Code, Cardholder Billing		C+			C	
54	Additional Amounts	C	→	C	→	C	C
59	National Point-of-Service Geographic Data	C	→			C	
60.1	Terminal Type	C	→			C	
60.2	Terminal Entry Capability	C	→			C	
61.3 ¹	Other Amount, Replacement Billing		C+			C	
62.0	Field 62 Bitmap	C	C+	C	C+	C	C
62.1	Authorization Characteristics Indicator	C	→	O	C+	C	O
62.2	Transaction Identifier	C	C+	O	C+	C	O
62.23	Product ID	O	C+	C	C+	C	O
62.24	Program Identifier		C+	O	C+	C	O
63.0	Field 63 Bitmap	M	→	M	→	M	M
63.1	Network Identification Code	M	→	M	→	M	M
63.3	Message Reason Code	M	→			M	
63.4	STIP/Switch Reason Code					M	
63.19	Fee Program Indicator	C	C-			C	
90	Original Data Elements	M	→	M	→	M	M

Table 169: ATM full and partial reversal (0400/0420) (continued)

ATM full and partial reversal (0400/0420)							
Field	Name	Advice				Switch advice	
		0400/0420		0410/0430		0420	0430
		Acquirer	VIC	Issuer	VIC	VIC	Issuer
951	Replacement Amounts	M	→	M	→	M	M
102	Account Identification 1	C	→	C	→	C	C
115	Additional Trace Data	O	-		C+		
117	National Use	C	C-	C	C-	C	C
118	Intra-Country Data	C	C-	C	C-	C	C
126.0	Field 126 Bitmap	C	C-	C	C	C	C
126.12	Service Indicators	C	C-			C	

1 - This field does not apply to full reversals. It is used in partial reversals only.

Table 170: Original Credit: authorization reversal (non-CPS)

Original Credit: authorization reversal (non-CPS)							
Field	Name	Acquirer/Issuer advice				STIP advice	
		0400		0410		0420	
		Acquirer	Issuer	Acquirer	Issuer	VIC	VIC
-	Bitmap, Secondary	C	C	C	C	C	C
2	Primary Account Number	M	→	M	→	M	
3	Processing Code	M	→	M	→	M	
4	Amount, Transaction	M	→	M	→	M	
6	Amount, Cardholder Billing		C+				C
7	Transmission Date and Time	M	→	M	→	M	
10	Conversion Rate, Cardholder Billing		C+				C
11	System Trace Audit Number	M	→	M	→	M	
12	Time, Local Transaction	O	→				C
13	Date, Local Transaction	O	→				C
14	Date, Expiration	O	→				C
18	Merchant Type	M	→				M
19	Acquiring Institution Country Code	M	→	M	→	M	
22	Point-of-Service Entry Mode Code	M	→				M
25	Point-of-Service Condition Code	M	→	M	C+	C	
32	Acquiring Institution Identification Code	M	→	M	→	M	
33	Forwarding Institution Identification Code	C	C-				C

Table 170: Original Credit: authorization reversal (non-CPS) (continued)

Original Credit: authorization reversal (non-CPS)						
Field	Name	Acquirer/Issuer advice				STIP advice
		0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	C	→			C
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+			C
59	National Point-of-Service Geographic Data	C				C
60.1	Terminal Type	C	→			C
60.2	Terminal Entry Capability	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C-			C
62.0	Field 62 Bitmap	C	C+		C+	C
62.2	Transaction Identifier	C	O	O	O	C
62.23	Product ID	O			C	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	C	→	C	→	C
117	National Use	C	C-	C	C-	C

Table 170: Original Credit: authorization reversal (non-CPS) (continued)

Original Credit: authorization reversal (non-CPS)						
Field	Name	Acquirer/Issuer advice				STIP advice
		0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
118	Intra-Country Data	C	C-	C	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.19	Dynamic Currency Conversion Indicator	O	-			

The following message format may be used to reverse prepaid loads and also prepaid activations.

Table 171: Prepaid load and activate reversal of 0100 (0400)

Prepaid load and activate reversal of 0100 (0400)						
Field	Name	0400		0410		
		Acquirer	VIC	Issuer	VIC	
-	Bitmap, Secondary	M	→	M	→	
2	Primary Account Number	M	→	M	→	
3	Processing Code	M	→	M	→	
4	Amount, Transaction	M	→	M	→	
7	Transmission Date and Time	M	→	M	C	
11	System Trace Audit Number	M	→	M	→	
14	Date, Expiration	C	→			
18	Merchant Type	M	→			
19	Acquiring Institution Country Code	M	→	M	→	
20	PAN Extended, Country Code	C	→	C	→	
22	Point-of-Service Entry Mode Code	M	→			
25	Point-of-Service Condition Code	M	→	M	C+	
32	Acquiring Institution Identification Code	M	→	M	→	
33	Forwarding Institution Identification Code	C	→			
37	Retrieval Reference Number	M	→	M	→	
38	Authorization Identification Response	C	→			
39	Response Code			C+	M	C+
41	Card Acceptor Terminal Identification	C	→	C	→	
42	Card Acceptor Identification Code	M	→	M	→	
43	Card Acceptor Name/Location	C	→			
44.1	Response Source/Reason Code					M+

Table 171: Prepaid load and activate reversal of 0100 (0400) (continued)

Prepaid load and activate reversal of 0100 (0400)					
Field	Name	0400		0410	
		Acquirer	VIC	Issuer	VIC
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Original Response Code				C+
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+
49	Currency Code, Transaction	M	→	M	→
54	Additional Amounts			O	C-
59	National Point-of-Service Geographic Data	C	→		
60	Additional POS Information	C	C+		
62.0	Field 62 Bitmap	C	C+	C	C+
62.1	Authorization Characteristics Indicator	C	→	O	C+
62.2	Transaction Identifier	C	C+		C+
62.23	Product ID	O	C+	C	C+
62.24	Program Identifier		O+	O	O+
63.0	Field 63 Bitmap	M	→	M	→
63.1	Network Identification Code	M	→	M	→
63.3	Message Reason Code	M	→		
63.19	Fee Program Indicator	C	C-		
90	Original Data Elements	M	→	M	→
100	Receiving Institution Identification Code	C	→		
102	Account Identification 1	O	→	O	→
103	Account Identification 2	O	→	O	→
117	National Use	C	C-	C	C-
118	Intra-Country Data	O	C-	O	C-
126.0	Field 126 Bitmap	C	C-		
126.8	Transaction ID (XID)	O	C-		
126.19	Dynamic Currency Conversion Indicator	C	-		

Table 172: Acquirer authorization advice reversal

Acquirer authorization advice reversal						
Field	Name	0420		0430		STIP 0420
		Acquirer	VIC	Issuer	VIC	
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→			M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
12	Time, Local Transaction	O	→			O
13	Date, Local Trans	O	→			O
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	→	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	C	→			M
39	Response Code		O+	M	C+	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.11	Original Response Code				C+	
48	Additional Data - Private	C	→	C	→	C
49	Currency Code, Transaction	M	→			M
51	Currency Code, Cardholder Billing		C+			C
60.1	Terminal Type	C	→			C
60.2	Terminal Entry Capability	C	→			C

Table 172: Acquirer authorization advice reversal (continued)

Acquirer authorization advice reversal						
Field	Name	0420		0430		STIP 0420
		Acquirer	VIC	Issuer	VIC	
60.3	Chip Condition Code	C	C-			C
60.6	Transaction Indicator	C	C-			C
60.7	Card Authentication Reliability Indicator	C	C-			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
62.0	Field 62 Bitmap	C	C+		C+	C
62.1	Authorization Characteristics Indicator	C	→	O		M
62.2	Transaction Identifier	C	M+	O	M+	M
62.4	Market-Specific Data Identifier	C	C-	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	→	O	→	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→	C	→	C
90	Original Data Elements	M	→	M	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	O	→	O	→	C
103	Account Identification 2	O	→	O	→	C
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data 1	O	C-		C+	
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	C-			C
126.13	POS Environment	C	C-			C

Table 173: Reversal advice and response for DMSA Issuers

Reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
-	Bitmap, Secondary	C	C
2	Primary Account Number	M	M
3	Processing Code	M	M
4	Amount, Transaction	M	
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	C	
18	Merchant Type	M	
19	Acquiring Institution Country Code	M	M
20	PAN Extended, Country Code	C	
22	Point-of-Service Entry Mode Code	M	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
37	Retrieval Reference Number	M	M
39	Response Code	M	M
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	M	M
43	Card Acceptor Name/Location	M	
44.1	Response Source/Reason Code	M	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	

Table 173: Reversal advice and response for DMSA Issuers (continued)

Reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	M	
63.4	STIP/Switch Reason Code	M	
63.19	Fee Program Indicator	C	
90	Original Data Elements	M	M
104	Transaction Description and Transaction Specific Data	C	
117	National Use	C	C
118	Intra-Country Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Service Indicators	C	
126.13	POS Environment	O	
126.18	Agent Unique Account Result	C	C

Table 174: POS partial reversal advice and response for DMSA Issuers

POS partial reversal advice and response for DMSA Issuers			
Field	Name	Advice	
		0420	0430
Field	Name	VIC	Issuer
-	Bitmap, Secondary	C	C
2	Primary Account Number	M	M
3	Processing Code	M	M
4	Amount, Transaction	M	

Table 174: POS partial reversal advice and response for DMSA Issuers (continued)

POS partial reversal advice and response for DMSA Issuers		Advice	
Field	Name	0420	0430
		VIC	Issuer
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	C	
18	Merchant Type	M	
19	Acquiring Institution Country Code	M	M
20	PAN Extended, Country Code	C	
22	Point-of-Service Entry Mode Code	M	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
37	Retrieval Reference Number	M	M
39	Response Code	M	M
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	M	M
43	Card Acceptor Name/Location	M	
44.1	Response Source/Reason Code	M	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	

Table 174: POS partial reversal advice and response for DMSA Issuers (continued)

POS partial reversal advice and response for DMSA Issuers		Advice	
Field	Name	0420	0430
		VIC	Issuer
61.3	Other Amount, Replacement Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	M	
63.4	STIP/Switch Reason Code	M	
63.19	Fee Program Indicator	C	
90	Original Data Elements	M	M
95	Replacement Amounts	M	M
104	Transaction Description and Transaction Specific Data	C	
117	National Use	C	C
118	Intra-Country Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Service Indicators	C	
126.13	POS Environment	O	

6.3 Chip-based transactions

This section details the fields used in DMSA VSDC authorization request and reversal messages.

Note There is not necessarily a one-to-one correlation between the non-CPS tables and the CPS tables.

The tables for chip-based transactions include both field 55 and the third bitmap fields, fields 130-149 and 152. Requirements related to the presence of the fields in messages are based on Acquirer and Issuer specified preferences for using either field 55 or the third bitmap for exchanging chip data. Third bitmap fields will not be carried in messages where

the Member preference is field 55. Third bitmap fields and field 55 can both be present in messages where the Processor uses the third bitmap to exchange chip data and is certified for supplemental data in field 55.

The requirements related to the chip data elements that are required in VSDC transactions are the same regardless of whether field 55 or the third bitmap is used to exchange chip data. VEAS maps the data between the third bitmap and field 55, based upon Acquirer and Issuer set-up.

Table 175: VSDC non-CPS card present request message - standard purchase, electronic terminal, PIN or no PIN, e-commerce

VSDC non-CPS card present request - standard purchase, electronic terminal, PIN or no PIN, e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	C
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration.	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C

Table 175: VSDC non-CPS card present request message - standard purchase, electronic terminal, PIN or no PIN, e-commerce (continued)

VSDC non-CPS card present request - standard purchase, electronic terminal, PIN or no PIN, e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.2	Address Verification Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authentication Results Code		C+	C	C+	C
44.10	CVV2 Result Code		C+	C	→	C
44.13	CAVV Results Code		C+	C	→	C
44.14	Response Reason Code					
45	Track 1 Data	C	→			
48	Additional Data - Private	C	→	C	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
52	Personal Identification Number (PIN) Data	C	C-			
53	Security-Related Control Information	C	C-			
54A	Additional Amounts: Balance 1			C	→	C
54B	Balance 2			C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator-Existing Debt Indicator	C	C-			C
60.6	Transaction Indicator	C	C+			C
60.7	Card Authentication Reliability Indicator	C	→			C

Table 175: VSDC non-CPS card present request message - standard purchase, electronic terminal, PIN or no PIN, e-commerce (continued)

VSDC non-CPS card present request - standard purchase, electronic terminal, PIN or no PIN, e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing		C+			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.1	Authorization Characteristics Indicator		C+			
62.2	Transaction Identifier		C+	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	C
62.17	Gateway Transaction Identifier			C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Praauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C

Table 175: VSDC non-CPS card present request message - standard purchase, electronic terminal, PIN or no PIN, e-commerce (continued)

VSDC non-CPS card present request - standard purchase, electronic terminal, PIN or no PIN, e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
123	Verification Data	C	C-			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cardholder Certificate Serial Number	C	→			C
126.7	Merchant Certificate Serial Number	C	→			C
126.8	Transaction ID (XID)	C	→			C
126.9	CAVV Data	C	→			C
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MasterCard UCAF Collection Indicator	O	C-			
126.16	MasterCard UCAF Field	O	C-			
126.18	Agent Unique Account Result	C	→	O	→	C
126.19	Dynamic Currency Conversion Indicator	C	-			
127	File Record(s): Action and Data			C	C-	C
130	Terminal Capability Profile	C	C-			C-
131	Terminal Verification Results	C	C-			C-
132	Unpredictable Number	C	C-			C-
133	Terminal Serial Number	O	C-			C-
134	Visa Discretionary Data	C	C-			C-
135	Issuer Discretionary Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	Application Transaction Counter	C	C-	O	→	C-
138	Application Interchange Profile	C	C-			C-
139	ARPC Response Cryptogram and Code			C	C+	C
140	Issuer Authentication Data				C+	C
142	Issuer Script			O	→	
144	Cryptogram Transaction Type	C	C-			C-

Table 175: VSDC non-CPS card present request message - standard purchase, electronic terminal, PIN or no PIN, e-commerce (continued)

VSDC non-CPS card present request - standard purchase, electronic terminal, PIN or no PIN, e-commerce						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
145	Terminal Country Code	C	C-			C-
146	Terminal Transaction Date	C	C-			C-
147	Cryptogram Amount	C	C-			C-
148	Cryptogram Currency Code	C	C-			C-
149	Cryptogram Cashback Amount	C	C-			C-

Table 176: VSDC CPS card present request- retail purchase (no PIN), passenger transport, and hotel and auto rental

VSDC CPS card present request - retail purchase (no PIN), passenger transport, and hotel and auto rental												
Field	Name						Incremental authorizations					
		0100		0110		0120	0100		0110		0120	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M	
-	Bitmap, Third	C	→	C	→	C	C	→	C	→	C	
2	Primary Account Number	M	→	M	→	M	M	→	M	→	M	
3	Processing Code	M	→	M	→	M	M	→	C	→	M	
4	Amount, Transaction	M	→	M	→	M	M	→	C	→	M	
6	Amount, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C	
7	Transmission Date and Time	M	→	M	→	M	M	→	M	→	M	
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C	
11	System Trace Audit Number	M	→	M	→	M	M	→	M	→	C	
14	Date, Expiration	M	→			M	C	→			C	
18	Merchant Type	M	→			M	M	→			M	
19	Acquiring Institution Country Code	M	→	M	→	M	M	→	C	→	M	
20	PAN Extended, Country Code	C	→	C	→	C	C	→	C	→	C	
22	Point-of-Service Entry Mode Code	M	C+			M	M	C+			M	
23	Card Sequence Number	C	C-	C	C-	C	C	C-	C	C-	C	
25	Point-of-Service Condition Code	M	→	M	C+	M	M	→			M	

Table 176: VSDC CPS card present request- retail purchase (no PIN), passenger transport, and hotel and auto rental (continued)

VSDC CPS card present request - retail purchase (no PIN), passenger transport, and hotel and auto rental													
Field	Name							Incremental authorizations					
		0100		0110		0120		0100		0110		0120	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC	VIC	
32	Acquiring Institution Identification Code	M	→	M	→	M	M	→	M	→	M		
35	Track 2 Data	C	→				O	→					
37	Retrieval Reference Number	M	→	M	→	M	M	→	M	→	M		
38	Authorization Identification Response			C	→	C			C	→	C		
39	Response Code		C+	M	→	M		C+	M	→	M		
41	Card Acceptor Terminal Identification	C	→	C	→	C	C	→	C	→	C		
42	Card Acceptor Identification Code	M	→	M	→	M	M	→	M	→	M		
43	Card Acceptor Name/Location	M	→			M	M	→			M		
44.1	Response Source/Reason Code				M+	M				M+	M		
44.2	Address Verification Result Code		C+	C	→	C							
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C		
44.8	Card Authentication Results Code		C+	C	C+	C		C+	C	C+			
44.13	CAVV Results Code		C+	C	→	C							
45	Track 1 Data	C	→				O	→					
48	Additional Data - Private	C	→	C	→	C					C		
49	Currency Code, Transaction	M	→	M	→	M	M	→	M	→	M		
51	Currency Code, Cardholder Billing		C+	C+	C-	C		C+	C+	C-	C		
54A	Additional Amounts: Balance 1			C	→	C			C	→	C		
54B	Balance 2			C	→	C			C	→	C		
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C	C	C-	C	C-	C		
59	National Point-of-Service Geographic Data	C	→			C	M	→			C		
60.1	Terminal Type	M	→			M	M	→			M		
60.2	Terminal Entry Capability	M	→			M	M	→			M		
60.4	Special Condition Indicator - Existing Debt	C	C-			C	C	→			C		

Table 176: VSDC CPS card present request- retail purchase (no PIN), passenger transport, and hotel and auto rental (continued)

VSDC CPS card present request - retail purchase (no PIN), passenger transport, and hotel and auto rental													
Field	Name							Incremental authorizations					
		0100		0110		0120		0100		0110		0120	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC	VIC	
60.6	Transaction Indicator	C	→			C	C	C+				C	
60.7	Card Authentication Reliability Indicator	C	→			C	C	→				C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C							
60.10	Additional Authorization Indicator	C	C-				C	C-					
61.1	Other Amount, Transaction	C	→			C	C	→				C	
61.2	Other Amount, Cardholder Billing		C+			C		C+				C	
62.0	Field 62 Bitmap	M	→	O	→	C	O	→	O	→		C	
62.1	Authorization Characteristics Indicator	M	C+	O	C+	C	M	→				C	
62.2	Transaction Identifier		C+	O	C+	C	C	C	O	C	C		
62.3	Validation Code				C+								
62.4	Market-Specific Data Identifier	C	C-	O	C+	C	C	C-	O	C+	O		
62.5	Duration	M	→			C	O	→				O	
62.6	Prestigious Property Indicator	C	→			C						O	
62.17	Gateway Transaction Identifier				C	→							
62.20	Merchant Verification Value	C	C-	C	→	C	C	C-	C	→		C	
62.21	Risk Score		C+			C-	C		C+		C-	C	
62.22	Condition Codes		C+		C-	C		C+		C-	C		
62.23	Product ID		C+	C	C+	C		C+	C	C+	C		
62.24	Program Identifier		O+	O	O+	C		O+	O	O+	C		
63.0	Field 63 Bitmap	M	→	M	→	M	M	→	M	→	M		
63.1	Network Identification Code	M	→	M	→	M	M	→	M	→	M		
63.2	Time (Prauth Time Limit)		O+	C	→	C							
63.4	STIP/Switch Reason Code					M					M		
63.19	Fee Program Indicator	C	C-			C	C	C-				C	
73	Date, Action			C	C-	C			C	C-	C		
91	File Update Code			C	C-	C			C	C-	C		

Table 176: VSDC CPS card present request- retail purchase (no PIN), passenger transport, and hotel and auto rental (continued)

VSDC CPS card present request - retail purchase (no PIN), passenger transport, and hotel and auto rental													
Field	Name							Incremental authorizations					
		0100		0110		0120		0100		0110		0120	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC	VIC	
101	File Name			C	C-	C			C	C-	C		
102	Account Identification 1			O	→				O	→			
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C	O	C-	C	C-	C		
115	Additional Trace Data	O	C-		C+		O	C-		C+			
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C		
118	Intra-Country Data	O	C-	O	C-	C	O	C-	O	C-	C		
123	Verification Data	C	→			C							
126.0	Field 126 Bitmap	C	C-	C	→	C	C	→	C	C-	C		
126.12	Service Indicators	C	C-	C	→	C	C	→	C	→	C		
126.13	POS Environment	C	C+			C							
126.18	Agent Unique Account Result	C	→	O	→	C	C	→	O	→	C		
126.19	Dynamic Currency Conversion Indicator	C	-			C	-						
127	File Record(s): Action and Data			C	C-	C			C	C-	C		
130	Terminal Capability Profile	C	C-			C-	C	C-			C-		
131	Terminal Verification Results	C	C-			C-	C	C-			C-		
132	Unpredictable Number	C	C-			C-	C	C-			C-		
133	Terminal Serial Number	O	C-			C-	C	C-			C-		
134	Visa Discretionary Data	C	C-			C-	C	C-			C-		
135	Issuer Discretionary Data	C	C-			C-	C	C-			C-		
136	Cryptogram	C	C-			C-	C	C-			C-		
137	Application Transaction Counter	C	C-	O	→	C-	C	C-	O	-	C-		
138	Application Interchange Profile	C	C-			C-	C	C-			C-		
139	ARPC Response Cryptogram and Code			C	C+	C			C	C+	C		
140	Issuer Authentication Data				C+	C				C+	C		
142	Issuer Script			O	→				O	→			
144	Cryptogram Transaction Type	C	C-			C-	C	C-			C-		
145	Terminal Country Code	C	C-			C-	C	C-			C-		
146	Terminal Transaction Date	C	C-			C-	C	C-			C-		

Table 176: VSDC CPS card present request- retail purchase (no PIN), passenger transport, and hotel and auto rental (continued)

VSDC CPS card present request - retail purchase (no PIN), passenger transport, and hotel and auto rental													
Field	Name							Incremental authorizations					
		0100		0110		0120		0100		0110		0120	
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC	VIC	
147	Cryptogram Amount	C	C-			C-	C	C-				C-	
148	Cryptogram Currency Code	C	C-			C-	C	C-				C-	
149	Cryptogram Cashback Amount	C	C-			C-	C	C-				C-	

Table 177: VSDC prepaid load and activate

VSDC prepaid load and activate													
Field	Name	0100				0110							
		Acquirer	VIC	Issuer	VIC	Acquirer	VIC	Issuer	VIC	Acquirer	VIC	Issuer	VIC
-	Bitmap, Secondary	C	→	C	→								
-	Bitmap Third	C	→	C	→								
2	Primary Account Number	M	→	M	→								
3	Processing Code	M	→	M	→								
4	Amount, Transaction	M	→	M	→								
7	Transmission Date and Time	M	→	M	→								
11	System Trace Audit Number	M	→	M	→								
14	Date, Expiration	O	→										
18	Merchant Type	M	→										
19	Acquiring Institution Country Code	M	→	M	→								
20	PAN Extended, Country Code	C	→	C	→								
22	Point-of-Service Entry Mode Code	M	→										
23	Card Sequence Number	C	C-	C	C								
25	Point-of-Service Condition Code	M	→	M	→								
32	Acquiring Institution Identification Code	M	→	M	→								
33	Forwarding Institution Identification Code	C	→										
35	Track 2 Data	C	→										
37	Retrieval Reference Number	M	→	M	→								
38	Authorization Identification Response									C	→		
39	Response Code									C+	M	C+	
41	Card Acceptor Terminal Identification	C	→	C	→								
42	Card Acceptor Identification Code	M	→	M	→								

Table 177: VSDC prepaid load and activate (continued)

VSDC prepaid load and activate					
Field	Name	0100		0110	
		Acquirer	VIC	Issuer	VIC
43	Card Acceptor Name/Location	M	→		
44.1	Response Source/Reason Code				M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Original Response Code				C+
45	Track 1 Data	C	→		
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+
49	Currency Code, Transaction	M	→	M	→
54	Additional Amounts			O	C-
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-
59	National Point-of-Service Geographic Data	C	→		
60	Additional POS Info	C	C+		
62.0	Field 62 Bitmap	C	→	C	C+
62.1	Authorization Characteristics Indicator	C	C+	O	C+
62.2	Transaction Identifier		C+		C+
62.3	Validation Code				C+
63.0	Field 63 Bitmap	M	→	M	→
63.1	Network Identification Code	M	→	M	→
63.19	Fee Program Indicator	C	C-		
100	Receiving Institution Identification Code	C	→		
102	Account Identification 1	C	→	C	→
103	Account Identification 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Country Data	O	C-	O	C-
121	Issuing Institution Identification Code	C	→	C	→
126.0	Field 126 Bitmap	C	-		
126.18	Agent Unique Account Result	C	→	O	→
126.19	Dynamic Currency Conversion Indicator	C	-		
130	Terminal Capability Profile	C	C-		
131	Terminal Verification Results	C	C-		
132	Unpredictable Number	C	C-		
133	Terminal Serial Number	O	C-		
134	Visa Discretionary Data	C	C-		

Table 177: VSDC prepaid load and activate (continued)

VSDC prepaid load and activate					
Field	Name	0100		0110	
		Acquirer	VIC	Issuer	VIC
135	Issuer Discretionary Data	C	C-		
136	Cryptogram	C	C-		
137	Application Transaction Counter	C	C-	O	→
138	Application Interchange Profile	C	C-		
139	ARPC Response Cryptogram and Code			C	C+
140	Issuer Authentication Data				C+
142	Issuer Script			O	→
144	Cryptogram Transaction Type	C	C-		
145	Terminal Country Code	C	C-		
146	Terminal Transaction Date	C	C-		
147	Cryptogram Amount	C	C-		
148	Cryptogram Currency Code	C	C-		
149	Cryptogram Cashback Amount	C	C-		

Table 178: VSDC non-CPS ATM authorization request

VSDC non-CPS ATM authorization request					
Field	Name	0100		0110	
		Acquirer	VIC	Issuer	VIC
-	Bitmap, Secondary	C	→	C	→ M
-	Bitmap, Third	C	→	C	→ C
2	Primary Account Number	C	→	C	→ C
3	Processing Code	M	→	M	→ M
4	Amount, Transaction	M	→	M	→ M
6	Amount, Cardholder Billing		C+		C
7	Transmission Date and Time	M	→	M	→ M
10	Conversion Rate, Cardholder Billing		C+		C
11	System Trace Audit Number	M	→	M	→ M
14	Date, Expiration.	M	→		M
18	Merchant Type	M	→		M
19	Acquiring Institution Country Code	M	→	M	→ M
20	PAN Extended, Country Code	C	→	C	→ C
22	Point-of-Service Entry Mode Code	M	C+		M
23	Card Sequence Number	C	→	C	→ C

Table 178: VSDC non-CPS ATM authorization request (continued)

VSDC non-CPS ATM authorization request							
Field	Name	0100		0110		0120	
		Acquirer	VIC	Issuer	VIC	VIC	
25	Point-of-Service Condition Code	M	→	M	C+	M	
26	Point-of-Service PIN Capture Code	C	C-			C	
28	Amount, Transaction Fee	C	→			C	
32	Acquiring Institution Identification Code	M	→	M	→	M	
33	Forwarding Institution Identification Code	C	→			C	
35	Track 2 Data	C	→				
37	Retrieval Reference Number	M	→	M	→	M	
38	Authorization Identification Response			C	→	C	
39	Response Code			C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M	
42	Card Acceptor Identification Code	M	→	M	→	M	
43	Card Acceptor Name/Location	M	→			M	
44.1	Response Source/Reason Code				M+	M	
44.5	CVV/iCVV Results Code			C+	C	C+	C
44.8	Card Authentication Results Code			C+	C	C+	C
45	Track 1 Data	C	→				
48	Additional Data - Private	O	→	O	→	C	
49	Currency Code, Transaction	M	→	M	→	M	
51	Currency Code, Cardholder Billing			C+			C
52	Personal Identification Number (PIN) Data	M	C-				
53	Security-Related Control Information	M	C-				
54	Additional Amounts			C+	C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C	
59	National Point-of-Service Geographic Data	C	→			C	
60.1	Terminal Type	M	→			M	
60.2	Terminal Entry Capability	M	→			M	
60.6	Transaction Indicator	C	C+			C	
60.7	Card Authentication Reliability Indicator	C	→			C	
61.1	Other Amount, Transaction						C
61.2	Other Amount, Cardholder Billing						C
62.0	Field 62 Bitmap	C	→	O	→	C	
62.2	Transaction Identifier			C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C	

Table 178: VSDC non-CPS ATM authorization request (continued)

VSDC non-CPS ATM authorization request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code					
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Receiving Institution Identification Code	C	→			C
101	File Name			C	C-	C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	C-	C	→	C
127	File Record(s): Action and Data			C	C-	C
130	Terminal Capability Profile	C	C-			C-
131	Terminal Verification Results	C	C-			C-
132	Unpredictable Number	C	C-			C-
133	Terminal Serial Number	O	C-			C-
134	Visa Discretionary Data	C	C-			C-
135	Issuer Discretionary Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	Application Transaction Counter	C	C-	O	→	C-
138	Application Interchange Profile	C	C-			C-

Table 178: VSDC non-CPS ATM authorization request (continued)

VSDC non-CPS ATM authorization request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
139	ARPC Response Cryptogram and Code			C	C+	C
140	Issuer Authentication Data				C+	C
142	Issuer Script			O	→	
144	Cryptogram Transaction Type	C	C-			C-
145	Terminal Country Code	C	C-			C-
146	Terminal Transaction Date	C	C-			C-
147	Cryptogram Amount	C	C-			C-
148	Cryptogram Currency Code	C	C-			C-

Table 179: VSDC CPS ATM request, Visa Card - with PIN

VSDC CPS ATM request, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	M
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	C
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	M	→			M
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C

Table 179: VSDC CPS ATM request, Visa Card - with PIN (continued)

VSDC CPS ATM request, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authentication Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+			C
52	Personal Identification Number (PIN) Data	M	C-			
53	Security-Related Control Information	M	C-			
54	Additional Amounts		C+	C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.6	Transaction Indicator	C	C+			C
60.7	Card Authentication Reliability Indicator	C	→			C
61.1	Other Amount, Transaction					C
61.2	Other Amount, Cardholder Billing					C
62.0	Field 62 Bitmap	M	→	C	→	C
62.1	Authorization Characteristics Indicator	M	C	O	M+	C
62.2	Transaction Identifier		C+	O	C+	C
62.3	Validation Code				C+	
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C

Table 179: VSDC CPS ATM request, Visa Card - with PIN (continued)

VSDC CPS ATM request, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code					
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Account Identification 1			O	→	
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	C-	C	→	C
127	File Record(s): Action and Data			C	C-	C
130	Terminal Capability Profile	C	C-			C-
131	Terminal Verification Results	C	C-			C-
132	Unpredictable Number	C	C-			C-
133	Terminal Serial Number	O	C-			C-
134	Visa Discretionary Data	C	C-			C-
135	Issuer Discretionary Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	Application Transaction Counter	C	C-	O	→	C-
138	Application Interchange Profile	C	C-			C-
139	ARPC Response Cryptogram and Code			C	C+	C
140	Issuer Authentication Data				C+	C
142	Issuer Script			O	→	
144	Cryptogram Transaction Type	C	C-			C-
145	Terminal Country Code	C	C-			C-
146	Terminal Transaction Date	C	C-			C-
147	Cryptogram Amount	C	C-			C-

Table 179: VSDC CPS ATM request, Visa Card - with PIN (continued)

VSDC CPS ATM request, Visa Card - with PIN						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
148	Cryptogram Currency Code	C	C-			C-

Table 180: VSDC non-CPS ATM balance inquiry request

VSDC non-CPS ATM balance inquiry request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	C	→	C	→	C
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
7	Transmission Date and Time	M	→	M	→	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	C-			C
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	
39	Response Code			C+	M	→ M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code			C+	C	C+
44.8	Card Authentication Results Code			C+	C	C+

Table 180: VSDC non-CPS ATM balance inquiry request (continued)

VSDC non-CPS ATM balance inquiry request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
45	Track 1 Data	C	→			
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	C
49	Currency Code, Transaction	M	→	M	→	M
52	Personal Identification Number (PIN) Data	C	C-			
53	Security-Related Control Information	C	C-			
54A	Additional Amounts: Balance 1			C	→	
54B	Balance 2			C	→	
54C	Balance 3				C+	
54D	Balance 4				C+	
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.6	Transaction Indicator	C	C+			C
60.7	Card Authentication Reliability Indicator	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier		C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition codes		C+		C-	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
130	Terminal Capability Profile	C	C-			C-
131	Terminal Verification Results	C	C-			C-
132	Unpredictable Number	C	C-			C-

Table 180: VSDC non-CPS ATM balance inquiry request (continued)

VSDC non-CPS ATM balance inquiry request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
133	Terminal Serial Number	O	C-			C-
134	Visa Discretionary Data	C	C-			C-
135	Issuer Discretionary Data	C	C-			C-
136	Cryptogram	C	C-			C-
137	Application Transaction Counter	C	C-	O	→	C-
138	Application Interchange Profile	C	C-			C-
139	ARPC Response Cryptogram and Code			C	C+	C
140	Issuer Authentication Data				C+	C
142	Issuer Script			O	→	
144	Cryptogram Transaction Type	C	C-			C-
145	Terminal Country Code	C	C-			C-
146	Terminal Transaction Date	C	C-			C-
147	Cryptogram Amount	C	C-			C-
148	Cryptogram Currency Code	C	C-			C-

Table 181: PIN change/unblock request

Pin change/unblock request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Third	M	→	M	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
7	Transmission Date and Time	M	→	M	→	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M
23	Card Sequence Number	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+ M	
26	Point-of-Service PIN Capture Code	C	C-			C
32	Acquiring Institution Identification Code	M	→	M	→	M

Table 181: PIN change/unblock request (continued)

Pin change/unblock request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
33	Forwarding Institution Identification Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response			C	→	C
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authentication Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
49	Currency Code, Transaction	M	→	M	→	M
52	Personal Identification Number (PIN) Data	M	C-			
53	Security-Related Control Information	M	C-			
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.2	Terminal Entry Capability	C	C+			M
60.6	Transaction Indicator	C	→			C
60.7	Card Authentication Reliability Indicator	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	
62.2	Transaction Identifier		C+	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
130	Terminal Capability Profile	C	C			C
131	Terminal Verification Results	C	C			C
132	Unpredictable Number	C	C			C

Table 181: PIN change/unblock request (continued)

Pin change/unblock request						
Field	Name	0100		0110		0120
		Acquirer	VIC	Issuer	VIC	VIC
133	Terminal Serial Number	O	C+			O
134	Visa Discretionary Data	C	C			C
135	Issuer Discretionary Data	C	C+			C
136	Cryptogram	O	C			O
137	Application Transaction Counter	C	C+	O	→	C
138	Application Interchange Profile	C	C			C
139	ARPC Response Cryptogram and Code				C+	C
140	Issuer Authentication Data				C+	C
142	Issuer Script			C	C+	
144	Cryptogram Transaction Type	C	C			C
145	Terminal Country Code	C	C			C
146	Terminal Transaction Date	C	C			C
147	Cryptogram Amount	O	C			O
148	Cryptogram Currency Code	C	C			C
149	Cryptogram Cashback Amount	C	C+			C
152	Secondary PIN Block	C	C+			C

Table 182: Authorization advice and response for DMSA Issuers

Authorization advice and response for DMSA Issuers			
Field	Name	0120	0130
		VIC	Issuer
-	Bitmap, Secondary	C	C
-	Bitmap, Third	C	C
2	Primary Account Number	M	M
3	Processing Code	M	M
4	Amount, Transaction	M	M
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	M	
18	Merchant Type	M	
19	Acquiring Institution Country Code	M	M

Table 182: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
20	PAN Extended, Country Code	C	
22	Point-of-Service Entry Mode Code	M	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
33	Forwarding Institution Identification Code	C	
35	Track 2 Data	C	
37	Retrieval Reference Number	M	M
38	Authorization Identification Response	C	
39	Response Code	C	M
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	M	M
43	Card Acceptor Name/Location	M	
44.1	Response Source/Reason Code	C	
44.2	Address Verification Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authentication Results Code	C	
44.10	CVV2 Result Code	C	
44.13	CAVV Results Code	C	
45	Track 1 Data	C	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	M
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	

Table 182: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.3	Validation Code	C	
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	C	
63.4	STIP/Switch Reason Code	C	
63.19	Fee Program Indicator	C	
100	Receiving Institution Identification Code	C	C
102	Account Identification 1	C	
103	Account Identification 2	C	
104	Transaction Description and Transaction Specific Data	C	
117	National Use	C	C
118	Intra-Country Data	C	C
123	Verification Data	C	
126.0	Field 126 Bitmap	C	
126.6	Cardholder Certificate Serial Number	C	
126.7	Merchant Certificate Serial Number	C	
126.8	Transaction ID	C	
126.9	CAVV Data	C	
126.10	CVV2 Authorization Request Data	C	
126.12	Service Indicators	C	
126.13	POS Environment	C	
126.15	MasterCard UCAF Collection Indicator	C	
126.16	MasterCard UCAF Field	C	

Table 182: Authorization advice and response for DMSA Issuers (continued)

Authorization advice and response for DMSA Issuers		0120	0130
Field	Name	VIC	Issuer
126.18	Agent Unique Account Result	C	
130	Terminal Capability Profile	C	
131	Terminal Verification Results	C	
132	Unpredictable Number	C	
133	Terminal Serial Number	C	
134	Visa Discretionary Data	C	
135	Issuer Discretionary Data	C	
136	Cryptogram	C	
137	Application Transaction Counter	C	
138	Application Interchange Profile	C	
139	ARPC Response Cryptogram and Code	C	
140	Issuer Authentication Data	C	
144	Cryptogram Transaction Type	C	
145	Terminal Country Code	C	
146	Terminal Transaction Date	C	
147	Cryptogram Amount	C	
148	Cryptogram Currency Code	C	
149	Cryptogram Cashback Amount	C	

Table 183: VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal

VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C

Table 183: VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal (continued)

VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts	C	C-	C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator-Existing Debt Indicator	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	C

Table 183: VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal (continued)

VSDC non-CPS purchase, manual cash, or quasi-cash reversal message - electronic terminal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
62.2	Transaction Identifier	C	→	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MasterCard UCAF Collection Indicator	O	C-			
126.16	MasterCard UCAF Field	O	C-			
126.19	Dynamic Currency Conversion Indicator	C	-			
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	C-			C
137	Application Transaction Counter	O	C-	O	-	O
143	Issuer Script Results	C	→			C

Table 184: VSDC CPS card present POS authorization reversal- retail purchase, passenger transport, and hotel and auto rental

VSDC CPS card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	M	→	M
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+	C+	C-	C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+	C+	C-	C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	C-	C	C-	C
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts	C	C-	C	→	C

Table 184: VSDC CPS card present POS authorization reversal- retail purchase, passenger transport, and hotel and auto rental (continued)

VSDC CPS card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator- Existing Debt Indicator	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62	Field 62 Bitmap	C	→	C	→	C
62.1	Authorization Characteristics Indicator	O	→	O	C	O
62.2	Transaction Identifier	C	→	O	C+	C
62.4	Market-Specific Data Identifier	C	C-	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID		C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	

Table 184: VSDC CPS card present POS authorization reversal- retail purchase, passenger transport, and hotel and auto rental (continued)

VSDC CPS card present POS authorization reversal - retail purchase, passenger transport, and hotel and auto rental						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Service Indicators	C	→	C	→	C
126.13	POS Environment					C
126.19	Dynamic Currency Conversion Indicator	C	-			
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	C-			C
137	Application Transaction Counter	O	C-	O	-	O
143	Issuer Script Results	C	→			C

Table 185: VSDC non-CPS and CPS POS partial authorization reversal

VSDC non-CPS and CPS POS partial authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	C
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing			C+	C+	C-
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing			C+	C+	C-
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	→	C	→	C

Table 185: VSDC non-CPS and CPS POS partial authorization reversal (continued)

VSDC non-CPS and CPS POS partial authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
25	Point-of-Service Condition Code	M	→	M	C+	M
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+	C+	C-	C
54	Additional Amounts			C	→	C
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
60.4	Special Condition Indicator - Existing Debt	C	→			C
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	C+			C
60.10	Additional Authorization Indicator	C	C-			
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
61.3	Other Amount, Replacement Billing		C+			C
62.0	Field 62 Bitmap	C	→	C	→	C
62.1	Authorization Characteristics Indicator	O	→	O	C	C
62.2	Transaction Identifier	C	→	O	C+	C
62.17	Gateway Transaction Identifier	C	→	C	→	
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M

Table 185: VSDC non-CPS and CPS POS partial authorization reversal (continued)

VSDC non-CPS and CPS POS partial authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
95	Replacement Amounts	M	→	M	→	M
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→			C
126.8	Transaction ID (XID)	C	→			C
126.13	POS Environment	C	→			C
126.19	Dynamic Currency Conversion Indicator	C	-			
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	C-			C
137	Application Transaction Counter	O	C-	O	-	O
143	Issuer Script Results	C	→			C

Table 186: VSDC prepaid load and activate reversal of 0100 (0400)

VSDC prepaid load and activate reversal of 0100 (0400)						
Field	Name	Original				
		0400		0410		
Field	Name	Acquirer	VIC	Issuer	VIC	
-	Bitmap, Secondary	M	→	M	→	
-	Bitmap Third	C	→	C	→	
2	Primary Account Number	M	→	M	→	
3	Processing Code	M	→	M	→	

Table 186: VSDC prepaid load and activate reversal of 0100 (0400) (continued)

VSDC prepaid load and activate reversal of 0100 (0400)						
Field	Name	Original				
		0400		0410		
		Acquirer	VIC	Issuer	VIC	
4	Amount, Transaction	M	→	M	→	
7	Transmission Date and Time	M	→	M	C	
11	System Trace Audit Number	M	→	M	→	
14	Date, Expiration	C	→			
18	Merchant Type	M	→			
19	Acquiring Institution Country Code	M	→	M	→	
20	PAN Extended, Country Code	C	→	C	→	
22	Point-of-Service Entry Mode Code	M	→			
23	Card Sequence Number	C	C-	C	C-	
25	Point-of-Service Condition Code	M	→	M	C+	
32	Acquiring Institution Identification Code	M	→	M	→	
33	Forwarding Institution Identification Code	C	→			
37	Retrieval Reference Number	M	→	M	→	
38	Authorization Identification Response	C	→			
39	Response Code			C+	M	C+
41	Card Acceptor Terminal Identification	C	→	C	→	
42	Card Acceptor Identification Code	M	→	M	→	
43	Card Acceptor Name/Location	C	→			
44.1	Response Source/Reason Code					M+
44.5	CVV/iCVV Results Code			C+	O	C+
44.11	Original Response Code					C+
48	Additional Data - Private (Usage 2 or 9a)	O	→	O	C+	
49	Currency Code, Transaction	M	→	M	→	
54	Additional Amounts			O	C-	
55	Integrated Circuit Card (ICC) Related Data	C	C-	C	C-	
59	National Point-of-Service Geographic Data	C	→			
60	Additional POS Information	C	C+			
62.1	Authorization Characteristics Indicator	C	→	O	C+	
62.0	Field 62 Bitmap	C	C+	C	C+	
62.2	Transaction Identifier	C	C+			C+
63.0	Field 63 Bitmap	M	→	M	→	

Table 186: VSDC prepaid load and activate reversal of 0100 (0400) (continued)

VSDC prepaid load and activate reversal of 0100 (0400)						
Field	Name	Original				
		0400		0410		
		Acquirer	VIC	Issuer	VIC	
63.1	Network Identification Code	M	→	M	→	
63.3	Message Reason Code	M	→			
63.19	Fee Program Indicator	C	C-			
90	Original Data Elements	M	→	M	→	
100	Receiving Institution Identification Code	C	→			
102	Account Identification 1	O	→	O	→	
103	Account Identification 2	O	→	O	→	
117	National Use	C	C-	C	C-	
118	Intra-Country Data	O	C-	O	C-	
126.19	Dynamic Currency Conversion Indicator	C	-			
131	Terminal Verification Results	C	→			
133	Terminal Serial Number	O	→			
134	Visa Discretionary Data	C	C-			
137	Application Transaction Counter	O	C-	O	-	
143	Issuer Script Results	C	→			

Table 187: VSDC non-CPS ATM authorization reversal

VSDC non-CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
-	Bitmap, Third	C	→	C	→	C
2	Primary Account Number	O	→	O	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	O	→	O	→	M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	O	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	O	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	O	→	M

Table 187: VSDC non-CPS ATM authorization reversal (continued)

VSDC non-CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+	M
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	C	→	C	→	C
42	Card Acceptor Identification Code	C	→	C	→	C
43	Card Acceptor Name/Location	C	→			C
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+			C
54	Additional Amounts		C+			C
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier	C	→	O	C+	O
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M

Table 187: VSDC non-CPS ATM authorization reversal (continued)

VSDC non-CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
63.19	Fee Program Indicator	C	C-			C
68	Receiving Institution Country Code	C	→			C
90	Original Data Elements	M	→	O	→	M
100	Receiving Institution Identification Code	C	→			C
102	Account Identification 1	C	→	C	→	C
103	Account Identification 2	C	→	C	→	C
104	Transaction Description and Transaction Specific Data	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Service Indicators	C	→	C	→	C
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	C-			C
137	Application Transaction Counter	O	C-	O	-	O
143	Issuer Script Results	C	→			C

Table 188: VSDC CPS ATM authorization reversal

VSDC CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
2	Primary Account Number	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amount, Transaction	M	→	M	→	M
6	Amount, Cardholder Billing		C+			C
7	Transmission Date and Time	M	→	M	→	M
10	Conversion Rate, Cardholder Billing		C+			C
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M

Table 188: VSDC CPS ATM authorization reversal (continued)

VSDC CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	C+			M
23	Card Sequence Number	C	→	C	→	C
25	Point-of-Service Condition Code	M	→	M	C+	M
28	Amount, Transaction Fee	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
38	Authorization Identification Response	M	→			M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
48	Additional Data - Private	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
51	Currency Code, Cardholder Billing		C+			C
54	Additional Amounts		C+			C
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Terminal Entry Capability	M	→			M
61.1	Other Amount, Transaction	C	→			C
61.2	Other Amount, Cardholder Billing	C	→			C
62.0	Field 62 Bitmap	C	→	O	C	C
62.1	Authorization Characteristics Indicator	C	→	O	C	C
62.2	Transaction Identifier	C	→	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Identifier		O+	O	O+	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M

Table 188: VSDC CPS ATM authorization reversal (continued)

VSDC CPS ATM authorization reversal						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
63.3	Message Reason Code	M	→			M
63.4	STIP/Switch Reason Code					M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	M	→	O	→	M
104	Transaction Description and Transaction Specific Data	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
121	Issuing Institution Identification Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Service Indicators	C	→	C	→	C
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	C-			C
137	Application Transaction Counter	O	C-	O	-	O
143	Issuer Script Results	C	→			C

Table 189: PIN change/unblock request reversal message

PIN change/unblock request reversal message						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
-	Bitmap, Secondary	M	→	C	→	M
-	Bitmap, Third	M	→	M	→	M
2	Primary Account Number	M	→	M	→	M
3	Processing Code	M	→	M	→	M
7	Transmission Date and Time	M	→	M	→	M
11	System Trace Audit Number	M	→	M	→	M
14	Date, Expiration	C	→			C
18	Merchant Type	M	→			M
19	Acquiring Institution Country Code	M	→	M	→	M
20	PAN Extended, Country Code	C	→	C	→	C
22	Point-of-Service Entry Mode Code	M	→			M
23	Card Sequence Number	C	→	C	→	C

Table 189: PIN change/unblock request reversal message (continued)

PIN change/unblock request reversal message						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
25	Point-of-Service Condition Code	M	→	M	C+	M
26	Point-of-Service PIN Capture Code	C	→			C
32	Acquiring Institution Identification Code	M	→	M	→	M
33	Forwarding Institution Identification Code	C	C-			C
37	Retrieval Reference Number	M	→	M	→	M
39	Response Code		C+	M	→	M
41	Card Acceptor Terminal Identification	M	→	M	→	M
42	Card Acceptor Identification Code	M	→	M	→	M
43	Card Acceptor Name/Location	M	→			M
44.1	Response Source/Reason Code				M+	M
44.5	CVV/iCVV Results Code	O	→	O	→	C
44.8	Card Authentication Results Code	O	→	O	→	C
49	Currency Code, Transaction	M	→	M	→	M
55	Integrated Circuit Card (ICC) Related Data	C	C+	C	C+	C
59	National Point-of-Service Geographic Data	C	→			C
60.2	Terminal Entry Capability	C	C+			M
60.6	Transaction Indicator	C	→			C
60.7	Card Authentication Reliability Indicator	C	→			C
62.0	Field 62 Bitmap	C	→	O	→	C
62.2	Transaction Identifier	C	→	O	C+	C
62.20	Merchant Verification Value	C	C-	C	→	C
63.0	Field 63 Bitmap	M	→	M	→	M
63.1	Network Identification Code	M	→	M	→	M
63.3	Message Reason Code	M	→			M
63.19	Fee Program Indicator	C	C-			C
90	Original Data Elements	C	→	O	→	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Country Data	O	C-	O	C-	C
131	Terminal Verification Results	C	→			C
133	Terminal Serial Number	O	→			O
134	Visa Discretionary Data	C	→			C
137	Application Transaction Counter	O	→	O	-	O

Table 189: PIN change/unblock request reversal message (continued)

PIN change/unblock request reversal message						
Field	Name	0400		0410		0420
		Acquirer	VIC	Issuer	VIC	VIC
143	Issuer Script Results	C	→			C

Table 190: Reversal advice and response for DMSA Issuers

Reversal advice and response for DMSA Issuers						
Field	Name	0420		0430		Issuer
		Acquirer	VIC	Acquirer	VIC	
-	Bitmap, Secondary	C		C		
-	Bitmap, Third	C		C		
2	Primary Account Number	M		M		
3	Processing Code	M		M		
4	Amount, Transaction	M				
6	Amount, Cardholder Billing	C				
7	Transmission Date and Time	M		M		
10	Conversion Rate, Cardholder Billing	C				
11	System Trace Audit Number	M		M		
14	Date, Expiration	C				
18	Merchant Type	M				
19	Acquiring Institution Country Code	M		M		
20	PAN Extended, Country Code	C				
22	Point-of-Service Entry Mode Code	M				
23	Card Sequence Number	C		C		
25	Point-of-Service Condition Code	M		M		
32	Acquiring Institution Identification Code	M		M		
37	Retrieval Reference Number	M		M		
39	Response Code	M		M		
41	Card Acceptor Terminal Identification	C		C		
42	Card Acceptor Identification Code	M		M		
43	Card Acceptor Name/Location	M				
44.1	Response Source/Reason Code	M				
44.5	CVV/iCVV Results Code	C				
44.8	Card Authentication Results Code	C				
48	Additional Data - Private	C				
49	Currency Code, Transaction	M				

Table 190: Reversal advice and response for DMSA Issuers (continued)

Reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	M	
63.4	STIP/Switch Reason Code	M	
63.19	Fee Program Indicator	C	
90	Original Data Elements	M	M
104	Transaction Description and Transaction Specific Data	C	
117	National Use	C	C
118	Intra-Country Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Service Indicators	C	
126.13	POS Environment	O	
131	Terminal Verification Results	C	
133	Terminal Serial Number	C	

Table 190: Reversal advice and response for DMSA Issuers (continued)

Reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
134	Visa Discretionary Data	C	
137	Application Transaction Counter	O	O
143	Issuer Script Results	C	

Table 191: POS partial reversal advice and response for DMSA Issuers

POS partial reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
-	Bitmap, Secondary	C	C
-	Bitmap, Third	C	C
2	Primary Account Number	M	M
3	Processing Code	M	M
4	Amount, Transaction	M	
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	C	
18	Merchant Type	M	
19	Acquiring Institution Country Code	M	M
20	PAN Extended, Country Code	C	
22	Point-of-Service Entry Mode Code	M	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
37	Retrieval Reference Number	M	M
39	Response Code	M	M
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	M	M
43	Card Acceptor Name/Location	M	
44.1	Response Source/Reason Code	M	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	

Table 191: POS partial reversal advice and response for DMSA Issuers (continued)

POS partial reversal advice and response for DMSA Issuers		0420	0430
Field	Name	VIC	Issuer
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
61.3	Other Amount, Replacement Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	C
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	M
63.1	Network Identification Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	M	
63.4	STIP/Switch Reason Code	M	
63.19	Fee Program Indicator	C	
90	Original Data Elements	M	M
95	Replacement Amounts	M	M
104	Transaction Description and Transaction Specific Data	C	
117	National Use	C	C
118	Intra-Country Data	C	C
126.0	Field 126 Bitmap	C	
126.12	Service Indicators	C	

Table 191: POS partial reversal advice and response for DMSA Issuers (continued)

POS partial reversal advice and response for DMSA Issuers			
Field	Name	0420	0430
		VIC	Issuer
126.13	POS Environment	O	
131	Terminal Verification Results	C	
133	Terminal Serial Number	C	
134	Visa Discretionary Data	C	
137	Application Transaction Counter	O	O
143	Issuer Script Results	C	

6.4 Authorization advices

6.4.1 Acquirer advices (0130)

Table 192: 0130 Acquirer advice response from VEAS to the Acquirer

0130 Acquirer advice response from VEAS to the Acquirer			
Field	Name	Advice	
		0130	
		Acquirer	
2	Primary Account Number	M	
3	Processing Code	M	
7	Transmission Date/Time	M	
11	System Trace Audit Number	M	
19	Acquiring Institution Country Code	M	
25	POS Condition Code	M	
32	Acquiring Institution Identification Code	M	
37	Retrieval Reference Number	M	
39	Response code	M	

Footnotes:

1 - For fields 2-39, will match the value from the 0120

2 - For field 39, will be 0

6.4.2 Acquirer confirmation advice (0120)

Table 193: AFD Acquirer confirmation advice

AFD Acquirer confirmation advice		0120		0130
Field	Name	Acquirer	VIC	VIC
2	Primary Account Number	M	→	M
3	Processing Code	M	→	M
4	Amount, Transaction	M	→	M
6	Amount, Cardholder Billing		M+	
7	Transmission Date and Time	M		M
10	Conversion Rate, Cardholder Billing		M+	
11 ¹	System Trace Audit Number	M	→	M
14	Date, Expiration	M	→	
18	Merchant Type	M	→	
19	Acquiring Institution Country Code	M	→	M
20	PAN Extended Country Code	C	→	
22	Point-of-Service Entry Mode Code	M	→	
23	Card Sequence Number	C	→	
25	Point-of-Service Condition Code	M	→	M
26	Point-of-Service PIN Capture code	C	→	
32 ¹	Acquiring Institution Identification Code	M	→	M
33	Forwarding Institution Identification	C	→	
37 ¹	Retrieval Reference Number	M	→	M
38 ²	Authorization Identification Response	C	→	
39 ²	Response Code	C	→	M
41 ¹	Card Acceptor Terminal Identification	C	→	C
42 ¹	Card Acceptor Identification Code	M	→	M
43	Card Acceptor Name/Location	M	→	
44.1 ³	Response Source reason Code	O	M+	M
44.2	Address Verification Result Code	O	→	
44.5	CVV/iCVV Results Code	O	→	
44.8	Card Authentication Results Code	O	→	
44.10	CVV2 Result Code	O	→	
44.13	CAVV Results Code	O	→	
48	Additional Data - Private	C	→	
49	Currency Code, Transaction	M	→	M

Table 193: AFD Acquirer confirmation advice (continued)

AFD Acquirer confirmation advice		0120		0130
Field	Name	Acquirer	VIC	VIC
51	Currency Code, Cardholder Billing		M+	
55	Chip Card Data	C	→	
59	National Point-of-Service Geographic Data	C	→	
60.1	Terminal Type	M	→	
60.2	Terminal Entry Cap	M	→	
60.4	Existing debt indicator	C	→	
60.6	Transaction Indicator	C	→	
60.7	Card Authentication Reliability Indicator	C	→	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	→	
61.1	Other Amounts	C	→	
61.2	Other Amount, Cardholder Billing	C		
62	Field 62 Bitmap	C	C	
62.1	Authorization Characteristics Indicator	O	→	
62.2	Transaction Identifier	M	→	
62.20	Merchant Verification Value	C	→	
62.23	Product ID	C		
62.24	Program Identifier	C		
62.25	Spend Qualified Indicator	C		
63	Field 63 Bitmap	M	→	M
63.1	Network Identification Code	M	→	M
63.4	STIP/Switch Reason Code		C+	
104	Transaction Description and Transaction Specific Data	O	→	
118	Intra-Country Data	O	→	
126.6	Cardholder Sequence Number	C	→	
126.7	Merchant Certificate Serial Number	C	→	
126.12	Service Indicators	C	→	
126.13	POS Environment	C	→	
130	Terminal Capability Profile	C	→	
131	Terminal Verification Results	C	→	
132	Unpredictable Number	C	→	
133	Terminal Serial Number	C	→	
134.1	Derivation Key Index	C	→	

Table 193: AFD Acquirer confirmation advice (continued)

AFD Acquirer confirmation advice		0120		0130
Field	Name	Acquirer	VIC	VIC
134.2	Cryptogram Version Number	C	→	
134.3	Card Verification Results	C	→	
135	Issuer Discretionary Data	C	→	
136	Cryptogram	C	→	
137	Application Transaction Counter	C	→	
138	Application Interchange Profile	C	→	
144	Cryptogram Transaction Type	C	→	
145	Terminal Country Code	C	→	
146	Terminal Transaction Date	C	→	
147	Cryptogram Amount	C	→	
148	Cryptogram Currency Code	C	→	
149	Cryptogram Cashback Amount	C	→	

Footnotes:

- 1 - Value retained from 0110 authorization response
- 2 - Mandatory for AFD usage but not edited
- 3 - Must be set to 'A'.

6.5 File maintenance

This section details the fields used to update and display records in the Cardholder Database at the VIC. The 0302/0312 file update request messages and response messages are ISO 8583 message types. This category of messages is used for updates and inquiries. Related advice messages are also shown.

6.5.1 Cardholder Database advice and response messages (0120/0130)

The following table shows the layout of the CDB maintenance file update advice message and response message. The advice message is for DMSA Issuers only.

Note The 0130 response message is optional for Issuers.

Table 194: Cardholder Database advice and response for Issuers

Cardholder Database advice and response for Issuers		0120	0130
Field	Name	VIC	Issuer
-	Bitmap, Secondary	C	C
2	Primary Account Number	M	M

Table 194: Cardholder Database advice and response for Issuers (continued)

Cardholder Database advice and response for Issuers		0120	0130
Field	Name	VIC	Issuer
3	Processing Code	M	M
4	Amount, Transaction	M	M
6	Amount, Cardholder Billing	C	
7	Transmission Date and Time	M	M
10	Conversion Rate, Cardholder Billing	C	
11	System Trace Audit Number	M	M
14	Date, Expiration	C	
18	Merchant Type	C	
19	Acquiring Institution Country Code	M	M
20	PAN Extended Country Code	C	
22	Point-of-Service Entry Mode Code	C	
23	Card Sequence Number	C	C
25	Point-of-Service Condition Code	M	M
32	Acquiring Institution Identification Code	M	M
33	Forwarding Institution Identification Code	C	
35	Track 2 Data	C	
37	Retrieval Reference Number	M	M
38	Authorization Identification Response	C	
39	Response Code	C	C
41	Card Acceptor Terminal Identification	C	C
42	Card Acceptor Identification Code	C	C
43	Card Acceptor Name/Location	C	
44.1	Response Source/Reason Code	M	
44.2	Address Verification Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authentication Results Code	C	
44.10	CVV2 Result	C	
44.13	CAVV Results Code	C	
45	Track 1 Data	C	
48	Additional Data - Private	C	
49	Currency Code, Transaction	M	
51	Currency Code, Cardholder Billing	C	
54	Additional Amounts	C	

Table 194: Cardholder Database advice and response for Issuers (continued)

Cardholder Database advice and response for Issuers		0120	0130
Field	Name	VIC	Issuer
55	Integrated Circuit Card (ICC) Related Data	C	
59	National Point-of-Service Geographic Data	C	
60.1	Terminal Type	C	
60.2	Terminal Entry Capability	C	
60.4	Special Condition Indicator-Existing Debt Indicator	C	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C	
60.10	Additional Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
62.0	Field 62 Bitmap	C	C
62.1	Authorization Characteristics Indicator	C	C
62.2	Transaction Identifier	C	
62.3	Validation Code	C	
62.4	Market-Specific Data Identifier	C	
62.20	Merchant Verification Value	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
63.0	Field 63 Bitmap	M	C
63.1	Network Identification Code	M	O
63.2	Time (Preauth Time Limit)	C	C
63.3	Message Reason Code	C	
63.19	Fee Program Indicator	C	
73	Date, Action	C	
91	File Update Code	M	
100	Receiving Institution Identification Code	C	C
101	File Name	M	
102	Account Identification 1	C	
103	Account Identification 2	C	
104	Transaction Description and Transaction-Specific Data	C	
117	National Use	C	
118	Intra-Country Data	C	

Table 194: Cardholder Database advice and response for Issuers (continued)

Cardholder Database advice and response for Issuers		0120	0130
Field	Name	VIC	Issuer
123	Verification Data	C	
126.0	Field 126 Bitmap	C	
126.6	Cardholder Certificate Serial Number	C	
126.7	Merchant Certificate Serial Number	C	
126.8	Transaction ID (XID)	C	
126.9	CAVV Data	C	
126.10	CVV2 Authorization Request Data	C	
126.12	Service Indicators	C	
126.13	POS Environment	C	
126.18	Agent Unique Account Result	C	
127	File Record(s): Action and Data	C	
130	Terminal Capability Profile	C	
131	Terminal Verification Results	C	
132	Unpredictable Number	C	
133	Terminal Serial Number	C	
134	Visa Discretionary Data	C	
135	Issuer Discretionary Data	C	
136	Cryptogram	C	
137	Application Transaction Counter	C	O
138	Application Interchange Profile	C	
139	ARPC Response Cryptogram and Code	C	
140	Issuer Authentication Data	C	
144	Cryptogram Transaction Type	C	
145	Terminal Country Code	C	
146	Terminal Transaction Date	C	
147	Cryptogram Amount	C	
148	Cryptogram Currency Code	C	
149	Cryptogram Cashback Amount	C	

6.5.2 File maintenance (0302/0322)

File-related messages are used by Issuers to update or review the Cardholder records in the Exception File and PIN Verification File.

Table 195: Cardholder Database: Issuer file messages

Cardholder Database: Issuer file messages		Update		Inquiry		Advice	
Field	Name	0302	0312	0302	0312	0322	0332
		Issuer	VIC	Issuer	VIC	VIC	Issuer
-	Bitmap, Secondary	M	M	M	M	M	M
2	Primary Account Number	C	C	C	C	M	M
7	Transmission Date and Time	M	M	M	M	M	M
11	Systems Trace Audit Number	M	M	M	M	M	M
19	Acquiring Institution Country Code	O	O	O	O		
20	PAN Extended, Country Code	C	C	C	C		
32	Acquiring Institution Identification Code	C	C	C	C	C	C
37	Retrieval Reference Number	M	M	M	M	M	M
39	Response Code		M		M		M
48	Additional Data - Private		C		C		
73	Date, Action	C	C		C	C	
63.0	Field 63 Bitmap	C	C	C	C		
63.1	Network Identification Code	O	O	O	O		
91	File Update Code	M	M	M	M	M	
92	File Security Code	O	C	O	C		
101	File Name	M	M	M	M	M	
115	Additional Trace Data	O	C	O	C		
121	Issuing Institution Identification Code	C	C	C	C		
127	File Record(s): Action and Data	C	C		C	C	

Table 196: Cardholder Database: field 127 action and region code detail

Cardholder database: field 127 action and region code detail		Update		Inquiry ¹	
Field	Name	0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127E.1	Action Code	C	C		M
127E.2	Region Coding	C	C		M

Footnote:

1 - Field 127 is not present unless the inquiry is successful.

Table 197: Cardholder Database: field 127 PIN Verification File (P2) detail

Cardholder Database: field 127 PIN Verification File (P2) detail					
Field	Name	Update		Inquiry ¹	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127P.1	PIN Verification Data	C	C		M

Footnote:

1 - Field 127 is not present unless the inquiry is successful.

In the following table, fields 127R.2-127R.5 are not supported by VEAS, which does not allow Issuers to update risk-level spending limits.

Table 198: Cardholder Database: field 127 Risk-Level File (R2) detail

Cardholder Database: field 127 Risk-Level File (R2) detail						
Limit	Field	Name	Update		Inquiry ¹	
			0302	0312	0302	0312
			Issr	VIC	Issr	VIC
Daily Spending Limits	127R.1	Risk Level	C	C		C
	127R.2	Filler	C	C		C
	127R.3	Filler	C	C		C
	127R.4	Filler	C	C		C
	127R.5	Filler	C	C		C

Table 198: Cardholder Database: field 127 Risk-Level File (R2) detail (continued)

Cardholder Database: field 127 Risk-Level File (R2) detail					
Limit	Field	Name	Update		Inquiry ¹
			0302	0312	0302
			Issr	VIC	Issr
Activity Limits	127R.6	Travel (Issuer available)	C	C	C
	127R.7	Travel (Issuer unavailable)	C	C	C
	127R.8	Lodge (Issuer available)	C	C	C
	127R.9	Lodge (Issuer unavailable)	C	C	C
	127R.10	Auto Rental Limit (Issuer available)	C	C	C
	127R.11	Auto Rental Limit (Issuer unavailable)	C	C	C
	127R.12	Restaurant Limit (Issuer available)	C	C	C
	127R.14	Mail/Telephone Limit (Issuer available)	C	C	C
	127R.15	Mail/Telephone Limit (Issuer unavailable)	C	C	C
	127R.16	Risky Purchase Limit (Issuer available)	C	C	C
	127R.17	Risky Purchase Limit (Issuer unavailable)	C	C	C
	127R.18	Total Purchase Limit (Issuer available)	C	C	C
	127R.19	Total Purchase Limit (Issuer unavailable)	C	C	C
	127R.20	Total Cash Limit (Issuer available)	C	C	C
	127R.21	Total Cash Limit (Issuer unavailable)	C	C	C
	127R.22	ATM Cash Limit (Issuer available)	C	C	C
	127R.23	ATM Cash Limit (Issuer unavailable)	C	C	C
Footnote:					
1 - Field 127 is not present unless the inquiry is successful.					

6.6 Administration

The following messages are used for administrative purposes

6.6.1 Administration messages (0600)

0600 administrative messages go from the VIC to the user, or from the user to the VIC.

The 0610 message response columns are not shown in the administrative message format table below because administrative responses are not used in administrative messages. The exception is the 0600 emergency replacement CVV administrative message; VEAS returns a 0610 administrative response message to the 0600 message sender.

Table 199: Administrative messages

Administrative messages		0600	0600
Field	Name	Sender	Receiver
-	Bitmap, Secondary	M	→
7	Transmission Date and Time	M	→
11	System Trace Audit Number	M	→
37	Retrieval Reference Number	M	→
48	Additional Data - Private	M	
63.0	Field 63 Bitmap	M	→
63.1	Network Identification Code	M	→

6.7 Network management

The following messages are used for network management purposes:

- 0800 network management request message
- This message goes from the VIC to the user, or from the user to the VIC.
- 0810 network management response message
- This message goes from the user to the VIC, or from the VIC to the user.

6.7.1 Network management (0800)

Table 200: Network management messages

Network management messages		0800	0810
Field	Name	Sender	Receiver
-	Bitmap, Secondary	M	M
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
37	Retrieval Reference Number	O	O
39	Response Code		C
48	Additional Data - Private	O	C
70	Network Management Information Code	M	M

6.8 VEAS token messages

VEAS token messages support the Visa Token Service:

- 0100/0110 token activation request and response messages
- 0120/0130 STIP advice and response messages

- 0302/0312 token maintenance file request and response messages
- 0620/0630 Issuer token notification advice and response messages

6.8.1 Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Generic Token option

Table 201: Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Generic Token option

Field	Name	Token activation request		Token STIP advice	
		0100	0110	0120	0130
2	Primary Account Number	M	M	M	M
3	Processing Code	M	M	M	M
4	Amount, Transaction	M	M	M	
6	Amount, Cardholder Billing	M+		M+	
7	Transmission Date and Time	M	M	M	M
10	Conversion Rate, Cardholder Billing	M+		M+	
11	System Trace Audit Number	M	M	M	M
14	Date, Expiration	M		M	
15	Date, Settlement	C	C	C	C
18	Merchant Type	M		M	
19	Acquiring Institution Country Code	M	M	M	M
22	Point-of-Service Entry Mode Code	M		M	
25	Point-of-Service Condition Code	M	M	M	M
32	Acquiring Institution Identification Code	M	M	M	M
37	Retrieval Reference Number	M	M	M	M
38	Authorization Identification Response		O		
39	Response Code		M	M	M
42	Card Acceptor Identification Code	M	M	M	M
43	Card Acceptor Name/Location	M		M	
44.1	Response Source Reason/Code			M	
44.2	Address Verification Result Code	C	C	C	
44.10	CVV2 Result Code	C	C	C	
49	Currency Code, Transaction	M	M	M	
51	Currency Code, Cardholder Billing	M+		M+	
62.2	Transaction Identifier	M	O	M	O
63.1	Network Identification Code	M	M	M	M

Table 201: Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Generic Token option (continued)

Field	Name	Token activation request		Token STIP advice	
		0100	0110	0120	0130
63.3	Message Reason Code	M		M	
63.4	STIP/Switch Reason Code			M	
123, Usage 2 dataset 66, tag C0	Postal Code	C		C	
123, Usage 2 dataset 66, tag CF	Cardholder Address	C		C	
123, Usage 2 dataset 66, tag D0	UK Compressed AVS Data	C		C	
123, Usage 2 dataset 66, tag D4	Cardholder Name	C		C	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C	C	C	C
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M		M	
123, Usage 2 dataset 68, tag 05	Token Reference ID	M		M	
123, Usage 2 dataset 68, tag 07	Token Type	M		C	
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	M		M	
123, Usage 2 dataset 68, tag 10	Visa Token Score	M		C	
123, Usage 2 dataset 68, tag 11	Visa Token Decisioning	C		C	
123, Usage 2 dataset 68, tag 12	Number of Active Tokens	C		C	
123, Usage 2 dataset 68, tag 13	Number of Inactive Tokens	C		C	
123, Usage 2 dataset 68, tag 14	Number of Suspended Tokens	C		C	
125, Usage 2 dataset 01, tag 01	Device Type	C		C	
125, Usage 2 dataset 01, tag 02	Device Language Code	C		C	

Table 201: Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Generic Token option (continued)

Field	Name	Token activation request		Token STIP advice	
		0100	0110	0120	0130
125, Usage 2 dataset 01, tag 03	Device ID	C		C	
125, Usage 2 dataset 01, tag 04	Device Number	C		C	
125, Usage 2 dataset 01, tag 05	Device Name	C		C	
125, Usage 2 dataset 01, tag 06	Device Location	C		C	
125, Usage 2 dataset 01, tag 07	IP Address	C		C	
125, Usage 2 dataset 02, tag 03	Wallet Provider Risk Assessment	C		C	
125, Usage 2 dataset 02, tag 04	Wallet Provider Risk Assessment Version	C		C	
125, Usage 2 dataset 02, tag 05	Wallet Provider Device Score	C		C	
125, Usage 2 dataset 02, tag 06	Wallet Provider Account Score	C		C	
125, Usage 2 dataset 02, tag 07	Wallet Provider Reason Codes	C		C	
125, Usage 2 dataset 02, tag 08	PAN Source	C		C	
125, Usage 2 dataset 02, tag 09	Wallet Account ID	C		C	
125, Usage 2 dataset 02, tag 0A	Wallet Account Email Address	C		C	
126.10	CVV2 Authorization Request Data	C		C	

6.8.2 Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Easy Token option

Table 202: Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Easy Token option

Field	Name	Token activation request		Token STIP advice	
		0100	0110	0120	0130
2	Primary Account Number	M	M	M	M
3	Processing Code	M	M	M	M
4	Amount, Transaction	M	M	M	
6	Amount, Cardholder Billing	M+		M+	
7	Transmission Date and Time	M	M	M	M
10	Conversion Rate, Cardholder Billing	M+		M+	
11	System Trace Audit Number	M	M	M	M
14	Date, Expiration	M		M	
15	Date, Settlement	C	C	C	C
18	Merchant Type	M		M	
19	Acquiring Institution Country Code	M	M	M	M
22	Point-of-Service Entry Mode Code	M		M	
25	Point-of-Service Condition Code	M	M	M	M
32	Acquiring Institution Identification Code	M	M	M	M
37	Retrieval Reference Number	M	M	M	M
39	Response Code			M	M
42	Card Acceptor Identification Code	M	M	M	M
43	Card Acceptor Name/Location	M		M	
44.1	Response Source Reason/Code			M	
44.2	Address Verification Result Code	C	C	C	
44.10	CVV2 Result Code	C	C	C	
49	Currency Code, Transaction	M	M	M	
51	Currency Code, Cardholder Billing	M+		M+	
62.2	Transaction Identifier	M	O	M	O
63.1	Network Identification Code	M	M	M	M
63.3	Message Reason Code	M		M	
63.4	STIP/Switch Reason Code			M	
123, Usage 1	Verification Data	C		C	

Table 202: Token activation request (0100/0110) and STIP advice (0120/0130) messages for the Easy Token option (continued)

Field	Name	Token activation request		Token STIP advice	
		0100	0110	0120	0130
123, Usage 2 dataset 66 tag C0	Postal Code	C		C	
123, Usage 2 dataset 66 tag CF	Cardholder Address	C		C	
123, Usage 2 dataset 66 tag D0	UK Compressed AVS Data	C		C	
126.10	CVV2 Authorization Request Data	C		C	

6.8.3 Token maintenance file messages (0302/0312)

Token maintenance file messages allow participating Issuers to request that Visa store their tokens in the Visa Token Vault. In addition, these messages will manage existing tokens on behalf of the Issuer.

Note Token maintenance file messages (0302/0312) carry token data in TLV format in field 123. Issuers that choose the Easy Token implementation option cannot use 0302/0312 messages for token maintenance because the required data cannot be sent and received in the request and/or response message.

Table 203: Token maintenance file messages (0302/0312)

Token maintenance file messages			
Field	Name	0302	0312
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
15	Date, Settlement		C+
37	Retrieval Reference Number	M	M
39	Response Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C
48, Usage 2	Unformatted Text in Authorization/Reversal	C	C
62.2	Transaction Identifier		M+
63.1	Network Identification Code	O	O
63.3	Message Reason Code	C	
91	File Update Code	M	M
92	File Security Code	O	O
101	File Name	M	M

Table 203: Token maintenance file messages (0302/0312) (continued)

Token maintenance file messages			
Field	Name	0302	0312
123, Usage 2 dataset 68, tag 01	Token	M	M
123, Usage 2 dataset 68, tag 02	Token Assurance Level		C
123, Usage 2 dataset 68, tag 03	Token Requestor ID	C	C
123, Usage 2 dataset 68, tag 05	Token Reference ID	C	C
123, Usage 2 dataset 68, tag 07	Token Type	C	C
123, Usage 2 dataset 68, tag 08	Token Status		C
123, Usage 2 dataset 68, tag 0B	PAN Reference ID		C

6.8.4 Primary Account Number maintenance file messages (0302/0312)

Primary Account Number maintenance file messages enable the following:

- PAN expiry date updates
- PAN replacement updates

Note Primary Account Number maintenance file messages (0302/0312) carry token data in TLV format in fields 123 and 127. Issuers that choose the Easy Token implementation option cannot use 0302/0312 messages for token maintenance because required data cannot be sent and received in the request and/or response message.

Table 204: Primary Account Number maintenance file messages (0302/0312)

PAN maintenance file messages			
Field	Name	0302	0312
2	Primary Account Number	C	C+
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
15	Date, Settlement		C+
37	Retrieval Reference Number	M	M
39	Response Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C+
62.2	Transaction Identifier		M+
63.1	Network Identification Code	O	C

Table 204: Primary Account Number maintenance file messages (0302/0312) (continued)

PAN maintenance file messages			
Field	Name	0302	0312
63.3	Message Reason Code		
73	Date, Action		
91	File Update Code	M	M
92	File Security Code	O	O
101	File Name	M	M
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	O	C+
127	File Record(s): Action and Data	M	M
127.PAN, dataset 41, tag 01	Replacement PAN	C	C
127.PAN, dataset 41, tag 02	Replacement PAN Expiration Date	M	M

6.8.5 Token file inquiry messages - list all tokens for PAN or PAN reference ID (0302/0312)

The following table shows the message layout and content used to query the token vault for all tokens associated with a PAN or PAN reference ID. The 0312 response will include a list of up to nine tokens found for the PAN or PAN reference ID.

Note Token file inquiry messages - list all tokens for PAN or PAN reference ID (0302/0312), carry token data in TLV format in field 123. Issuers that choose the Easy Token implementation option cannot use 0302/0312 messages for token inquiry because the required data cannot be sent and received in the request and/or response message.

Table 205: Token file inquiry messages - list all tokens for PAN or PAN reference ID (0302/0312)

Token file inquiry messages - list all tokens for PAN or PAN reference ID			
Field	Name	0302	0312
2	Primary Account Number	C	C+
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
14	Date, Expiration		C+
15	Date, Settlement		C+
37	Retrieval Reference Number	M	M
39	Response Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C+
62.2	Transaction Identifier		M+

Table 205: Token file inquiry messages - list all tokens for PAN or PAN reference ID (0302/0312) (continued)

Token file inquiry messages - list all tokens for PAN or PAN reference ID			
Field	Name	0302	0312
63.1	Network Identification Code	O	C
63.3	Message Reason Code		
91	File Update Code	M	M
92	File Security Code	O	O
101	File Name	M	M
123, Usage 2 dataset 68, tag 01	Token		C+
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	C	C+

6.8.6 Token file inquiry messages - token detail (0302/0312)

The following table shows the message layout and content used to retrieve details for a specific token. The 0312 response will include details for the specific token, if located.

Note Token file inquiry messages - token detail (0302/0312), carry token data in TLV format in fields 123 and 125. Issuers that choose the Easy Token implementation option cannot use 0302/0312 messages for token inquiry because the required data cannot be sent and received in the request and/or response message.

Table 206: Token file inquiry messages - token detail (0302/0312)

Token file inquiry messages - token detail			
Field	Name	0302	0312
2	Primary Account Number		C+
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
15	Date, Settlement		C+
37	Retrieval Reference Number	M	M
39	Response Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C+
62.2	Transaction Identifier		M+
63.1	Network Identification Code	O	C
63.3	Message Reason Code		
73	Date, Action		
91	File Update Code	M	M
92	File Security Code	O	O
101	File Name	M	M

Table 206: Token file inquiry messages - token detail (0302/0312) (continued)

Token file inquiry messages - token detail			
Field	Name	0302	0312
123, Usage 2 dataset 68, tag 01	Token	M	M
123, Usage 2 dataset 68, tag 02	Token Assurance Level		C+
123, Usage 2 dataset 68, tag 03	Token Requestor ID	C	C+
123, Usage 2 dataset 68, tag 05	Token Reference ID	C	C+
123, Usage 2 dataset 68, tag 06	Token Expiration Date		C+
123, Usage 2 dataset 68, tag 07	Token Type		C+
123, Usage 2 dataset 68, tag 08	Token Status		C+
123, Usage 2 dataset 68, tag 0A	Last Updated By		C+
123, Usage 2 dataset 68, tag 0B	PAN Reference ID		C+
123, Usage 2 dataset 68, tag 1A	Activation Code		C+
123, Usage 2 dataset 68, tag 1B	Activation Code Expiry Date/Time		C+
123, Usage 2 dataset 68, tag 1C	Activation Code Verification Attempts		C+
123, Usage 2 dataset 68, tag 1D	Number of Activation Codes Issued		C+
125, Usage 2 dataset 01, tag 01	Device Type		C+
125, Usage 2 dataset 01, tag 03	Device ID		C+
125, Usage 2 dataset 01, tag 04	Device Number		C+
125, Usage 2 dataset 01, tag 05	Device Name		C+

6.8.7 Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713

Token notification advice messages notify Issuers when tokens representing their Cards have been created and when their status has changed. An advice will not be sent when the status change is as a result of a token maintenance file (0302) or Primary Account Number maintenance file (0302) message initiated by the Issuer.

Note As field 123, Usage 2; field 125, Usage 2; and field 127, Usage 2 in TLV format cannot be received by Issuers that choose the Easy Token implementation option, this message will not be sent to Easy Token Issuers.

The following table shows the message layout and content for message reason codes:

- 3700 - token create
- 3701 - token deactivate (Wallet provider))
- 3702 - token suspend (Wallet provider)
- 3703 - token resume (Wallet provider)
- 3711 - device provisioning result
- 3713 - call centre activation

Table 207: Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713

Issuer token notification advices for message reason codes 3700, 3701, 3702, 3703, 3711, 3713									
Field	Name	Creation 3700		Provision 3711		Activation 3713		Update 3701, 3702, 3703	
		0620	0630	0620	0630	0620	0630	0620	0630
2	Primary Account Number	M	M	M	M	M	M	M	M
7	Transmission Date and Time	M	M	M	M	M	M	M	M
11	System Trace Audit Number	M	M	M	M	M	M	M	M
14	Date, Expiration	M							
15	Date, Settlement	C	C	C	C	C	C	C	C
33	Forwarding Institution Identification Code	M		M		M		M	
37	Retrieval Reference	M	M	M	M	M	M	M	M
39	Response Code	M	M	M	M	M	M	M	M
48, Usage 2	Unformatted Text in Authorization / Reversal			C		C		C	

Table 207: Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713 (continued)

Issuer token notification advices for message reason codes 3700, 3701, 3702, 3703, 3711, 3713									
Field	Name	Creation 3700		Provision 3711		Activation 3713		Update 3701, 3702, 3703	
		0620	0630	0620	0630	0620	0630	0620	0630
62.2	Transaction Identifier	M	O	M	O	M	O	M	O
63.1	Network Identification Code	M	M	M	M	M	M	M	M
63.3	Message Reason Code	M		M		M		M	
63.4	STIP/Switch Reason Code	M		M		M		M	
70	Network Management Information Code	M	M	M	M	M	M	M	M
101	File Name	C							
123, Usage 2 dataset 68 tag 01	Token	M		M		M		M	
123, Usage 2 dataset 68 tag 02	Token Assurance Level	C							
123, Usage 2 dataset 68 tag 03	Token Requestor ID	M		M		M		M	
123, Usage 2 dataset 68 tag 05	Token Reference ID	M		M		M		M	
123, Usage 2 dataset 68 tag 06	Token Expiration Date	M		M		M		M	
123, Usage 2 dataset 68 tag 07	Token Type	M		M		M		M	

Table 207: Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713 (continued)

Field	Name	Creation 3700		Provision 3711		Activation 3713		Update 3701, 3702, 3703	
		0620	0630	0620	0630	0620	0630	0620	0630
123, Usage 2 dataset 68 tag 08	Token Status	M		M		M		M	
123, Usage 2 dataset 68 tag 0B	PAN Reference ID	M		M		M		M	
125, Usage 2 dataset 01 tag 01	Device Type	C		C		C		C	
125, Usage 2 dataset 01 tag 02	Device Language Code	C							
125, Usage 2 dataset 01 tag 03	Device ID	C		C		C		C	
125, Usage 2 dataset 01 tag 04	Device Number	C							
125, Usage 2 dataset 01 tag 05	Device Name	C							
125, Usage 2 dataset 01 tag 06	Device Location	C							
125, Usage 2 dataset 01 tag 07	IP Address	C							

Table 207: Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713 (continued)

Field	Name	Creation 3700		Provision 3711		Activation 3713		Update 3701, 3702, 3703	
		0620	0630	0620	0630	0620	0630	0620	0630
125, Usage 2 dataset 02 tag 03	Wallet Provider Risk Assessment	C							
125, Usage 2 dataset 02 tag 04	Wallet Provider Risk Assessment Version	C							
125, Usage 2 dataset 02 tag 05	Wallet Provider Device Score	C							
125, Usage 2 dataset 02 tag 06	Wallet Provider Account Score	C							
125, Usage 2 dataset 02 tag 07	Wallet Provider Reason Codes	C							
125, Usage 2 dataset 02 tag 08	PAN Source	C							
125, Usage 2 dataset 02 tag 09	Wallet Account ID	C		C		C		C	
125, Usage 2 dataset 02 tag 0A	Wallet Account Email Address	C							
127, Usage 2 dataset 40 tag 01	Terms and Conditions Verification	C							

Table 207: Issuer token notification advice messages (0620/0630) for message reason codes 3700, 3701, 3702, 3703, 3711, and 3713 (continued)

Issuer token notification advices for message reason codes 3700, 3701, 3702, 3703, 3711, 3713									
Field	Name	Creation 3700		Provision 3711		Activation 3713		Update 3701, 3702, 3703	
		0620	0630	0620	0630	0620	0630	0620	0630
127, Usage 2 dataset 40 tag 02	Issuer Terms and Conditions Date/Time	C							

6.8.8 Issuer token notification advice messages (0620/0630) for message reason codes 3712 and 3714

Token notification advice messages support Visa Token Service transactions.

Note As fields 123, Usage 2 and 125, Usage 2 in TLV format cannot be received by Issuers that choose the Easy Token implementation option, this message will not be sent to Easy Token Issuers.

The following table shows the message layout and content for message reason codes:

- 3712 - OTP (one-time password) verification result
- 3714 - mobile banking app activation

Table 208: Issuer token notification advice messages (0620/0630) for message reason codes 3712 and 3714

Issuer token notification advices for message reason codes 3712 and 3714						
Field	Name	3712		3714		
		0620	0630	0620	0630	
2	Primary Account Number	M	M	M	M	
7	Transmission Date and Time	M	M	M	M	
11	System Trace Audit Number	M	M	M	M	
15	Date, Settlement	C	C	C	C	
33	Forwarding Institution Identification Code	M		M		
37	Retrieval Reference	M	M	M	M	
39	Response Code	M	M	M	M	
48, Usage 2	Unformatted Text in Authorization/Reversal	C		C		
62.2	Transaction Identifier	M	O	M	O	
63.1	Network Identification Code	M	M	M	M	
63.3	Message Reason Code	M		M		

Table 208: Issuer token notification advice messages (0620/0630) for message reason codes 3712 and 3714 (continued)

Issuer token notification advices for message reason codes 3712 and 3714					
Field	Name	3712		3714	
		0620	0630	0620	0630
63.4	STIP/Switch Reason Code	M		M	
70	Network Management Information Code	M	M	M	M
123, Usage 2 dataset 67, tag 03	Activation Verification Result	C		C	
123, Usage 2 dataset 68, tag 01	Token	M		M	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M		M	
123, Usage 2 dataset 68, tag 05	Token Reference ID	M		M	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C		C	
123, Usage 2 dataset 68, tag 07	Token Type	M		M	
123, Usage 2 dataset 68, tag 08	Token Status	M		M	
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	M		M	
125, Usage 2 dataset 01, tag 03	Device ID	C		C	
125, Usage 2 dataset 02, tag 09	Wallet Account ID	C		C	

6.8.9 Issuer token notification advice messages (0620/0630) for message reason code 3715

Token notification advice messages support Visa Token Service transactions.

Note As fields 123, Usage 2 and 125, Usage 2 in TLV format cannot be received by Issuers that choose the Easy Token implementation option, this message will not be sent to Easy Token Issuers.

Note Receipt of 0620 token notification advice messages with message reason code 3715 is optional for Issuers.

The following table shows the message layout and content for message reason code:

- 3715 - replenishment confirmation of limited-use keys

Table 209: Issuer token notification advice messages (0620/0630) for message reason code 3715

Issuer token notification advice for message reason code 3715			
Field	Name	3715	
		0620	0630
2	Primary Account Number	M	M
7	Transmission Date and Time	M	M
11	System Trace Audit Number	M	M
15	Date, Settlement	C	C
33	Forwarding Institution Identification Code		
37	Retrieval Reference	M	M
39	Response Code	M	M
48, Usage 2	Unformatted Text in Authorization/Reversal	C	
62.2	Transaction Identifier	M	O
63.1	Network Identification Code	M	M
63.3	Message Reason Code	M	
63.4	STIP/Switch Reason Code	M	
70	Network Management Information Code	M	M
123, Usage 2 dataset 68, tag 01	Token	M	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M	
123, Usage 2 dataset 68, tag 05	Token Reference ID	M	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	M	
123, Usage 2 dataset 68, tag 07	Token Type	M	
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	M	
125, Usage 2 dataset 01, tag 03	Device ID	M	

Table 209: Issuer token notification advice messages (0620/0630) for message reason code 3715 (continued)

Issuer token notification advice for message reason code 3715			
Field	Name	3715	
		0620	0630
125, Usage 2 dataset 01, tag 09	Wallet Account ID	M	

6.8.10 Issuer token notification advice messages (0620/0630) for PAN Expiry Date Update and PAN Replacement for message reason codes 3720 and 3721

Token notification advice messages support Visa Token Service transactions.

Note When a PAN is updated, the PAN reference ID (field 123, Usage 2, dataset ID 68, tag 0B) remains unchanged.

Table 210: Issuer token notification advice messages (0620/0630) for PAN Expiry Date Update and PAN Replacement for message reason codes 3720 and 3721

Issuer token notification advices for message reason codes 3720 and 3721					
Field	Name	PAN Expiry Date Update 3720		PAN Replacement 3721	
		0620	0630	0620	0630
2	Primary Account Number	M	M	M	M
7	Transmission Date and Time	M	M	M	M
11	System Trace Audit Number	M	M	M	M
15	Date, Settlement	C	C	C	C
33	Forwarding Institution Identification Code	M		M	
37	Retrieval Reference	M	M	M	M
39	Response Code	M	M	M	M
62.2	Transaction Identifier	M	O	M	O
63.1	Network Identification Code	M	M	M	M
63.3	Message Reason Code	M		M	
63.4	STIP/Switch Reason Code	M		M	
70	Network Management Information Code	M	M	M	M
123, Usage 2 dataset 68, tag 01	Token	M		M	

Table 210: Issuer token notification advice messages (0620/0630) for PAN Expiry Date Update and PAN Replacement for message reason codes 3720 and 3721 (continued)

Issuer token notification advices for message reason codes 3720 and 3721					
Field	Name	PAN Expiry Date Update 3720		PAN Replacement 3721	
		0620	0630	0620	0630
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M		M	
123, Usage 2 dataset 68, tag 05	Token Reference ID	M		M	
123, Usage 2 dataset 68, tag 07	Token Type	M		M	
123, Usage 2 dataset 68, tag 08	Token Status	M		M	
123, Usage 2 dataset 68, tag 0B	PAN Reference ID	M		M	
127	File Record(s): Action and Data	M		M	
127.PAN, dataset 41, tag 01	Replacement PAN	C		C	
127.PAN, dataset 41, tag 02	Replacement PAN Expiration Date	M		M	

6.9 VEAS Generic Token messages

POS authorization messages support NFC Visa payWave transactions for the Generic Token processing option of the Visa Token Service.

This section only details fields that have changed to support POS authorization messages for the following Visa Token Service transactions:

- 0100/0110 authorization request and response messages
- 0120/0130 authorization STIP advice and response messages
- 0100/0110 preauthorization request and response messages
- 0120/0130 preauthorization STIP advice and response messages

- 0400/0410 authorization reversal request and response messages
- 0420/0430 authorization STIP advice reversal request and response messages

In addition, this section includes chip processing for quick Visa Smart Credit/Debit (qVSDC).

6.9.1 Changes to support POS authorization messages (0100/0110 - 0120/0130) for the Generic Token option

For this processing option, the following data elements are not passed to the Issuer:

- Field 23 - Card Sequence Number
- Field 35 - Track 2 Data
- Field 45 - Track 1 Data
- Field 55 - Integrated Circuit Card (ICC)-Related Data or third bitmap fields

Table 211: Changes to support POS authorization messages (0100/0110 - 0120/0130) for the Generic Token option

Changes to support POS authorization messages for the Generic Token option					
Field	Name	Original		STIP advice	
		0100	0110	0120	0130
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
44.5	CVV/iCVV Results Code	C+	O	C	
44.8	Card Authentication Results Code	M+	O	M	
60.6	Chip Transaction Indicator	M+		M+	
60.9	Cardholder ID Method Indicator	C+		C+	
63.4	STIP/Switch Reason Code			M+	
123, Usage 2 dataset 67 tag 04	Active Account Management Velocity Checking Result	C+		C+	
123, Usage 2 dataset 67, tag 05	Cardholder Verification Method Identified by Cardholder Device	C+		C+	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	
123, Usage 2 dataset 68, tag 0C	Token Network Tran ID	C+		C+	

6.9.2 Changes to support preauthorization POS messages (0100/0110) for the Generic Token option

For this processing option, the following data elements are not passed to the Issuer:

- Field 23 - Card Sequence Number
- Field 35 - Track 2 Data
- Field 45 - Track 1 Data
- Field 55 - Integrated Circuit Card (ICC)-Related Data or third bit map fields

Table 212: Changes to support preauthorization POS messages (0100/0110) for the Generic Token option

Changes to support preauthorization POS messages for the Generic Token option					
Field	Name	Original		STIP advice	
		0100	0110	0120	0130
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
44.5	CVV/iCVV Results Code	C+	O	C	
44.8	Card Authentication Results Code	C+	O	C	
60.6	Chip Transaction Indicator	M+		M+	
60.9	Cardholder ID Method Indicator	C+		C+	
63.4	STIP/Switch Reason Code			M+	
123, Usage 2 dataset 67, tag 04	Active Account Management Velocity Checking Result	C+		C+	
123, Usage 2 dataset 67, tag 05	Cardholder Verification Method Identified by Cardholder Device	C+		C+	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	

6.9.3 Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for the Generic Token option

Table 213: Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for the Generic Token option

Changes to support POS authorization reversal messages for the Generic Token option					
Field	Name	Original		STIP advice	
		0400	0410	0420	0430
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
60.6	Chip Transaction Indicator	M+		M+	
63.4	STIP/Switch Reason Code			M+	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	

6.10 VEAS Easy Token messages

POS authorization messages support NFC Visa payWave transactions for the Easy Token processing option of the Visa Token Service.

This section only details fields that have been changed to support the following POS authorization messages Visa Token Service transactions:

- 0100/0110 authorization request and response messages
- 0120/0130 authorization STIP advice and response messages
- 0100/0110 preauthorization request and response messages
- 0120/0130 preauthorization STIP advice and response messages
- 0400/0410 authorization reversal request and response messages
- 0420/0430 authorization STIP advice reversal request and response messages

In addition, this section includes Chip processing for quick Visa Smart Credit/Debit (qVSDC).

6.10.1 Changes to support POS authorization messages (0100/0110 - 0120/0130) for the Easy Token option

For this processing option, the following data elements are not passed to the Issuer:

- Field 23 - Card Sequence Number
- Field 35 - Track 2 Data
- Field 45 - Track 1 Data
- Field 55 - Integrated Circuit Card (ICC)-Related Data or third bit map fields
- Field 123, Usage 2 - Verification & Token Data (TLV format)

Table 214: Changes to support POS authorization messages (0100/0110 - 0120/0130) for the Easy Token option

Changes to support POS authorization messages for the Easy Token option					
Field	Name	Original		STIP advice	
		0100	0110	0120	0130
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
44.5	CVV/iCVV Results Code	C+	O	C	
44.8	Card Authentication Results Code	C+	O	C	
60.6	Chip Transaction Indicator	M+		M+	
60.9	Cardholder ID Method Indicator	C+		C+	
63.4	STIP/Switch Reason Code			M+	

6.10.2 Changes to support preauthorization POS messages (0100/0110) for the Easy Token option

For this processing option, the following data elements are not passed to the Issuer:

- Field 23 - Card Sequence Number
- Field 35 - Track 2 Data
- Field 45 - Track 1 Data
- Field 55 - Integrated Circuit Card (ICC)-Related Data or third bit map fields
- Field 123, Usage 2 - Verification & Token Data (TLV format)

Table 215: Changes to support preauthorization POS messages (0100/0110) for the Easy Token option

Changes to support preauthorization POS messages for the Easy Token option						
Field	Name	Original		STIP advice		
		0100	0110	0120	0130	
		VIC	Issuer	VIC	Issuer	
22	Point-of-Service Entry Mode Code	M		M		
44.5	CVV/iCVV Results Code	C+	O	C		
44.8	Card Authentication Results Code	C+	O	C		
60.6	Chip Transaction Indicator	M+		M+		
60.9	Cardholder ID Method Indicator	C+		C+		
63.4	STIP/Switch Reason Code			M+		

6.10.3 Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for the Easy Token option

For this processing option, the following data elements are not passed to the Issuer:

- Field 123, Usage 2 - Verification & Token Data (TLV format)

Table 216: Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for the Easy Token option

Changes to support POS authorization reversal messages for the Easy option						
Field	Name	Original		STIP advice		
		0400	0410	0420	0430	
		VIC	Issuer	VIC	Issuer	
22	Point-of-Service Entry Mode Code	M		M		
60.6	Chip Transaction Indicator	M+		M+		
63.4	STIP/Switch Reason Code			M+		

6.11 VEAS application-based e-commerce messages

POS authorization messages support application-based e-commerce processing for the Visa Token Service.

This section only details fields that have changed to support POS authorization messages for the following Visa Token Service transactions:

- 0100/0110 authorization request and response messages
- 0120/0130 authorization STIP advice and response messages
- 0400/0410 authorization reversal request and response messages
- 0420/0430 authorization STIP advice reversal request and response messages

6.11.1 Changes to support POS authorization messages (0100/0110 - 0120/0130) for application-based e-commerce

Table 217: Changes to support POS authorization messages (0100/0110 - 0120/0130) for application-based e-commerce

Changes to support POS authorization messages for application-based e-commerce						
Field	Name	Original		STIP advice		
		0100	0110	0120	0130	
		VIC	Issuer	VIC	Issuer	
22	Point-of-Service Entry Mode Code	M		M		
25	Point-of-Service Condition Code	M	M	M	M	
44.13	CAVV Results Code	M+	M	M		
60.6	Chip Transaction Indicator	M+		M+		
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	M		M		
60.9	Cardholder ID Method Indicator	C+		C+		
123, Usage 1	Verification Data	C		C		
123 Usage 2 dataset 66, tag C0	Postal Code	C		C		
123, Usage 2 dataset 66, tag CF	Cardholder Address	C		C		
123, Usage 2 dataset 66, tag D0	UK Compressed AVS Data	C		C		
123, Usage 2 dataset 67, tag 05	Cardholder Verification Method Identified by Cardholder Device	C+		C+		
123, Usage 2 dataset 68, tag 01	Token	M+		M+		
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+		
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+		
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+		
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+		
123, Usage 2 dataset 68, tag 0C	Token Network Tran ID	C+		C+		
126.9, Usage 3	3D-Secure CAVV, Revised Format	C-		C-		

6.11.2 Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for application-based e-commerce

Table 218: Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for application-based e-commerce

Changes to support POS authorization reversal messages for application-based e-commerce					
Field	Name	Original		STIP advice	
		0400	0410	0420	0430
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
25	Point-of-Service Condition Code	M	M	M	M
60.6	Chip Transaction Indicator	M+		M+	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C		C	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	

6.12 VEAS card-not-present messages

POS authorization messages support card-not-present processing for the Visa Token Service.

This section only details fields that have changed to support POS authorization messages for the following Visa Token Service transactions:

- 0100/0110 authorization request and response messages
- 0120/0130 authorization STIP advice and response messages
- 0400/0410 authorization reversal request and response messages
- 0420/0430 authorization STIP advice reversal request and response messages

6.12.1 Changes to support POS authorization messages (0100/0110 - 0120/0130) for card-not-present processing for the Generic Token option

Table 219: Changes to support POS authorization messages (0100/0110 - 0120/0130) for card-not-present processing for the Generic Token option

Changes to support POS authorization messages for card-not-present processing for the Generic Token option					
Field	Name	Original		STIP advice	
		0100	0110	0120	0130
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
25	Point-of-Service Condition Code	M		M	
44.13	CAVV Results Code	C+		C+	
60.6	Chip Transaction Indicator	C+		C+	
60.8	Mail/Phone/Electronic Commerce and Payment Indicator	C+		C+	
123 Usage 2 dataset 66, tag C0	Postal Code	C		C	
123, Usage 2 dataset 66, tag CF	Cardholder Address	C		C	
123, Usage 2 dataset 66, tag D0	UK Compressed AVS Data	C		C	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	
126.9, Usage 3	3D-Secure CAVV, Revised Format	C-		C-	

6.12.2 Changes to support POS authorization reversal messages (0400/0410 - 0420/0430) for card-not-present processing for the Generic Token option

Table 220: Changes to support POS authorization reversal messages (0400/0410 and 0420/0430) for card-not-present processing for the Generic Token option

Changes to support POS authorization reversal messages for card-not-present processing for the Generic Token option					
Field	Name	Original		STIP advice	
		0400	0410	0420	0430
		VIC	Issuer	VIC	Issuer
22	Point-of-Service Entry Mode Code	M		M	
123 Usage 2 dataset 66, tag C0	Postal Code	C		C	
123, Usage 2 dataset 66, tag CF	Cardholder Address	C		C	
123, Usage 2 dataset 66, tag D0	UK Compressed AVS Data	C		C	
123, Usage 2 dataset 68, tag 01	Token	M+		M+	
123, Usage 2 dataset 68, tag 02	Token Assurance Level	C+		C+	
123, Usage 2 dataset 68, tag 03	Token Requestor ID	M+		M+	
123, Usage 2 dataset 68, tag 06	Token Expiration Date	C+		C+	
123, Usage 2 dataset 68, tag 07	Token Type	C+		C+	

A System codes

A.1 Reject codes - multiple fields

Reject codes are used by VEAS to describe errors in message content. Reject codes appear in header field 14 - Bitmap, Reject Data Group of a reject message header. A message is rejected if it contains an error that prevents it from being processed at the VIC.

Table 221: Multiple field reject codes

Multiple field reject codes	
Requirement	Reject code
VEAS must be able to parse a message into recognisable fields of the correct length	0400 = parse error/invalid length
Messages related to a customer transaction must contain the Cardholder account number.	0397 = fields 2, 102, and 103 are all missing
Messages must contain valid fields for the message type	0518 = message has fields that are neither required nor optional for the message type For example, a 0410 must not include field 38.
For multiple transactions, only one financial request can be submitted for the same Cardholder function	0597 = consistency error The card number, reference number, type of request are the same, but the trace number is different.
Messages must contain valid Message Type Identifiers	0599 = one of the following: <ul style="list-style-type: none">■ Consistency error<ul style="list-style-type: none">Invalid combination of message type identifier and message fields<ul style="list-style-type: none">For 01xx, 02xx, and 04xx messages: message type in original data elements, time limit presence, advice-transaction flag setting, processing code (first two digits), and POS condition code (when 13, 17, or 54).■ For 03xx messages: File Update Code.■ The message type is invalid for the card program■ Response values do not match those in corresponding request or advice message
The account number in the message must match the account number for the transaction set	0600 = consistency error The message account number does not match the account number in the transaction set.
PIN, track, or AVS data is not allowed in non-original messages	0699 = presence of sensitive data in non-original transactions The message is not an original request but contains PIN, track, or AVS data.

A.2 Reject codes - numeric order

Reject codes are used by VEAS to describe errors in message content. Reject codes appear in header field 14 - Bitmap, Reject Data Group of a reject message header. A message is rejected if it contains an error that prevents it from being processed at the VIC.

Table 222: Reject codes - numeric order

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0001	2	Primary Account Number	Invalid length (length subfield)
0002	2	Primary Account Number	Invalid length
0003	H5	Destination Station ID	Invalid value
0004	H6	Source Station ID	Invalid value
0005		Message Type Identifier	Invalid value
0008	3	Processing Code	Invalid value
0009	4	Amount, Transaction	Invalid value
0010	7	Transmission Date and Time	Invalid value
0011	11	Systems Trace Audit Number	Invalid value (all zeros in field)
0012	H1	Header Length	Invalid value
0013	H2	Header Flag and Format	Invalid value
0014	14	Date, Expiration	Invalid value
0015	H3	Text Format	Invalid value
0016	H4	Total Message Length	Invalid value
0017	3	Processing Code	Quasi-cash indicator missing
	18	Merchant's Type	Invalid value
0018	25	POS Condition Code	Invalid value
0019	22	Point-of-Service Entry Mode Code	Invalid value (Acquirer station not certified to use code 90)
0020	32	Acquiring Institution Identification Code	Invalid length (length subfield)

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0021	32	Acquiring Institution Identification Code	Invalid value (the value is not a valid BIN)
	H6	Source Station ID	Source PCR is not authorized
0022	H7	Round-Trip Control Information	Invalid value
0023	H8	BASE I Flags	Invalid value
0024	35	Length subfield of Track 2 Data	Invalid length (track data too long)
0025	H9	Message Status Flags	Invalid value
0026	61	Length subfield of Other Amounts	Invalid length
0027	35	Track 2 Data	Invalid track data
0028	59	National POS Geographic Data	Invalid length (length subfield)
0030	H10	Batch Number	Invalid value
0031	H11	Reserved	Invalid value
0032	10	Conversion Rate, Cardholder Billing	Invalid value
0033	19	Acquiring Institution Country Code	Invalid value
	33	Forwarding Institution ID Code	Field missing
0034	38	Authorization Identification Response	Invalid value
0035	20	PAN Extended, Country Code	Invalid value
0037	49	Currency Code, Transaction	Invalid value
0038	15	Date, Settlement	Invalid value
0042	70	Network Management Information Code	Invalid value
0055	90	Original Data Elements	Invalid value

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0056	33	Forwarding Institution Identification Code	Invalid length (length subfield)
0057	33	Forwarding Institution Identification Code	Invalid value
0060	101	File Name	Invalid length (length subfield)
0061	48	Additional Data - Private, position 1	Invalid value
0062	63.1	Network Identification Code	Invalid value
0063	48	Additional Data - Private	Invalid length (length subfield)
0070	26	Point-of-Service PIN Capture Code	Invalid value
0071	44	Additional Response Data	Invalid length (length subfield)
0072	60	Additional POS Information	Invalid length (length subfield)
0075	127	File Record(s): Action and Data	Invalid length (length subfield)
0082	100	Receiving Institution Identification Code	Invalid value
0087	39	Response Code	Invalid value
0088	53	Security Related Control Information	Invalid value
0089	73	Date, Action	Invalid date
0090	12	Time, Local Transaction	Invalid value
0091	13	Date, Local Transaction	Invalid value
0092	23	Card Sequence Number	Invalid value
0094	37	Retrieval Reference Number	Invalid value (first four digits)

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0095	37	Retrieval Reference Number	Invalid value
0096	42	Card Acceptor Identification Code	Invalid value
0100	100	Receiving Institution Identification Code	Invalid length (length subfield)
0102	45	Track 1 Data	Invalid length
0103	102	Account Identification 1	Invalid value
0104	102	Account Identification 1	Invalid length (length subfield)
0105	60	Additional POS Information	Invalid value
0106	22	Point-of-Service Entry Mode Code	Invalid value for Australia Chargeback
	35	Track 2 Data	Invalid value for Australia Chargeback
	45	Track 1 Data	Invalid value for Australia Chargeback
	61	Other Amounts	Invalid value
0111	103	Account Identification 2	Invalid length (length subfield)
0112	103	Account Identification 2	Invalid value
0114	63.3	Message Reason Code	Invalid
0115	95	Replacement Amounts	Invalid value or value is greater than field 4
0118	21	Forwarding Institution Country Code	Invalid value
0119	68	Receiving Institution Country Code	Invalid value
0126	95	Replacement Amounts	Invalid value
0127	44.2	Additional Response Data	Invalid value

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0128	121	Issuing Institution Identification Code	Invalid length (length subfield)
0129	121	Issuing Institution Identification Code	Invalid value
0130	63.6	Chargeback Reduction/DMSC Flags	Invalid value
0137	123	Verification Data: Fixed Format Verification Data: TLV format	Invalid field length Invalid AVS data length
0142	22	Point-of-Service Entry Mode Code	This field = 90 but magnetic stripe not present
	35	Track 2 Data	Magnetic stripe data missing when field 22 = 07, 90 or 91
	45	Track 1 Data	Magnetic stripe data missing when field 22 = 90 or 91
0144	118	Intra-Country Data	Invalid value
0145	125	Supporting Information	Invalid value
0148	126.10	CVV2 Authorization Request Data	Invalid value
0149	44.10	CVV2 Result Code	Invalid value
0150	54	Additional Amounts	Invalid value: <ul style="list-style-type: none">■ The value in this field is inconsistent with the value in field 62.4■ Invalid format: length indicates more than one amount type when only one amount type is allowed■ Invalid value for: account type, amount type, currency, amount sign, or amount
0151	62	Custom Payment Service Fields	Invalid length
0152	62.1	Authorization Characteristics Indicator	Invalid value
0153	62.2	Transaction Identifier	Invalid value

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0158	H6	Source Station ID	VMTS reject: Loopback Router Sign-On: The specified source station is already signed onto router with a partner other than the partner specified in header field 5 - Destination Station. Loopback Router Sign-Off: The specified source station is not associated with the partner station specified in header field 5 - Destination Station.
0159	H5	Destination Station ID	VMTS reject: Destination Station ID contained in a loopback router sign-on request cannot be found in the VEAS parameter tables.
0160	H5	Destination Station ID	VMTS reject: Destination Station ID contained in a loopback router sign-on message is already signed onto the router with a partner which is different than the specified source station (header field 6).
0161	H5	Destination Station ID	VMTS reject: While attempting to parse a 0800 loopback router sign-on or sign-off request message, the router application encountered a parse error.
0162	H5	Destination Station ID	VMTS reject: While attempting to process a 0800 loopback router sign-on or sign-off request message, an error was encountered trying to interface with the network isolation layer resident on VMTS.
0163	H5 H6	Destination Station ID or Source Station ID	VMTS reject: At least one station specified in a loopback router sign-on request message is not a VMTS-only station, that is, attempted to establish a loopback partnership with a production station.
0164	H6	Source Station ID	VMTS reject: Source station in loopback router sign-on or sign-off is not found in the VMTS authorization parameters.

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0165	2	Primary Account Number	VMTS reject: The Account Number used is associated with a Processing Centre that is different than the Processing Centre of the partner station that acts as the Issuer
0166	117	National Use	Invalid field length
0167	117	National Use	Invalid country code
0169	43	Card Acceptor Name/Location	Invalid value
0175	126.13	POS Environment	Invalid value
0180	126.0	Bitmap	Invalid bitmap
0185	60	Additional POS Information	Invalid values in positions 9 and 10 (e-commerce)
0189	4	Amount, Transaction	Currency conversion overflow
0192	55	Chip Data	Field incorrectly formatted
0193	44.13	CAVV Results	Invalid CAVV results code value
0250	54	Additional Amounts	Field missing
0251	2	Primary Account Number	Field missing
0259	H8	BASE I Flags	Field missing
0260	H9	Message Status Flags	Field missing
0270	n/a	Message Type Identifier	Field missing (Message Type ID located between the header bitmap fields and the message data fields)
0274	3	Processing Code	Field missing
0275	4	Amount, Transaction	Field missing
0276	7	Transmission Date and Time	Field missing
0277	11	Systems Trace Audit Number	Field missing
0279	13	Date, Local Transaction	Field missing
0280	14	Date, Expiration	Field missing
0283	18	Merchant Type	Field missing
0284	25	POS Condition Code	Field missing

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0285	22	Point-of-Service Entry Mode Code	Field missing
0287	32	Acquiring Institution Identification Code	Field missing
0289	41	Card Acceptor Terminal ID	Field missing
0291	35	Track 2 Data	Field missing
0293	38	Authorization Identification Response	Field missing
0294	39	Response Code	Field missing
0295	52	Personal Identification Number (PIN) Data	Field missing
0306	19	Acquiring Institution Country Code	Field missing
0308	28	Amount, Transaction Fee	Field missing
0310	37	Retrieval Reference Number	Field missing
0311	42	Card Acceptor Identification Code	Field missing
0312	43	Card Acceptor Name/Location	Field missing: If this field is present, the Card acceptor name or ATM location (positions 1-25) and city name (positions 26-38) cannot be all zeros or spaces
0315	49	Currency Code, Transaction	Field missing
0319	63.1	Network Identification Code	Field missing
0321	70	Network Management Information Code	Field missing
0334	100	Receiving Institution Identification Code	Field missing
0335	100	Receiving Institution Identification Code	Field missing

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0336	90	Original Data Elements	Field missing
0341	91	File Update Code	Field missing
0342	92	File Security Code	Field missing
0344	101	File Name	Field missing
0346	63.3	Message Reason Code	Field missing
0359	126.0	Field 126 Bitmap	Field missing
0360	60	Additional POS Information	Field Missing
0369	134	Visa Discretionary Data	Invalid length
0370	135	Issuer Discretionary Data	Invalid length
0371	142	Issuer Script	Invalid length
0372	143	Issuer Script Results	Invalid length
0379	44	Additional Response Data	Field missing from response
0384	53	Security Related Control Information	Field missing
0394	102	Account Identification 1	Field missing
0397	103	Account Identification 2	Field missing, or the message contains no Account Number. See <i>Multiple field reject codes</i> table
0399	127	File Records-Action and Data	Field missing
0400	Multi		See <i>Multiple field reject codes</i> table
0401	121	Issuing Institution Identification Code	Field missing
0452	21	Forwarding Institution Country Code	Field missing
0453	68	Receiving Institution Country Code	Field missing

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0483	62.1	Authorization Characteristics Indicator	Field missing
0483	62.2	Transaction Identifier	Subfield missing
0486	6	Amount, Cardholder Billing	Field missing in partial authorization
0488	60	Additional POS Information	Electronic Commerce Indicator (positions 9-10) is missing
0489	152	Secondary PIN Block	Field missing in a PIN Change Request
0490	142	Issuer Script	Field 142 is missing in an approved PIN change/unblock response message
0491	143	Issuer Script Results	Field 143 is missing in a reversal
0494	104, Usage 2	Transaction-Specific Data	Field or data missing or invalid
0497	62.20	Merchant Verification Value	Field missing
0498	123 Usage 2	Verification Data	Token missing in Issuer response
0499	123 Usage 2	Verification Data	Token invalid in Issuer response
0514	11	Systems Trace Audit Number	Unsolicited response (value changed in response message)
	32	Acquiring Institution Identification Code	
	37	Retrieval Reference Number	
	41	Card Acceptor Terminal Identification	
	42	Card Acceptor Identification Code	
	63.1	Network Identification Code	

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0517	54	Additional Amounts	Value for account type does not match value in field 3. For prepaid transactions, the value for account type is not consistent with field 3 transaction type
0518	54	Additional Amounts	Incorrect usage of field 54
	52	Personal Identification Number (PIN) Data	Inconsistent data (present for mail order)
	4	Amount, Transaction	The field is present in a balance inquiry response message
	61	Other Amounts	The field is present when not allowed (attempt to return a balance with a cash disbursement response in field 61.1)
	104	Transaction Description	Incorrect usage of position 1 (Billing Descriptor)
0519	H2	Header Format	Invalid value
0521	35	Track 2 Data	Track 2 account number is missing or does not agree with field 2
0524	H5	Destination Station ID	Destination station in the header is not zero
0528	3	Processing Code	Invalid from account code in 0110 balance inquiry (position 3 and 4)
0529	3	Processing Code	First 2 digits of reply not same as request
0531	2	Primary Account Number	Non-domestic transaction
	32	Acquiring Institution Identification Code	
	43	Card Acceptor Name/Location	

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0592	52	Personal Identification Number (PIN) Data	PIN data present when not allowed. Field 22 or field 25 indicate manual entry or card-not-present transaction
	22	Point-of-Service Entry Mode Code	Point-of-Service Entry Mode Code is 01xx for Visa Electron In an original prepaid load request message, positions 1-2 are 00 or 01, which is inconsistent with the value in field 3
	25	POS Condition Code	In an original prepaid load request message, the value is 05, which is inconsistent with the value in field 3
0599	Multi	Message Status Flags	See the <i>Multiple field reject codes</i> table
0600	2	Primary Account Number	Consistency error; account number does not match that already in transaction set
0603	11	System Trace Audit Number	Consistency error; response is inconsistent with request message. The trace number in the response message does not match the value stored in the message tracking table.
	39	Response Code	Consistency error; response is inconsistent with request
0614	60.8	Mail/Phone/Electronic Commerce and Payment Indicator	Invalid or missing indicator with bill payment processing code
0643	59	National Point-of-Service Geographic Data	Invalid national POS geographic code
0644	59	National Point-of-Service Geographic Data	Invalid national POS ZIP code
0717	152	Secondary PIN Block	Field present in a PIN unblock request message
0720	62.20	Merchant Verification Value	Invalid MVV
0733	60	Additional POS Information	Acquirer does not support partial authorization
0735	4	Amount, Transaction	Partial authorization value in field 4 is greater than the original field 4, Transaction Amount
0736	6	Amount, Cardholder Billing	Partial authorization value in field 6 is greater than the original field 6, Transaction Amount

Table 222: Reject codes - numeric order (continued)

Reject codes - numeric order			
an 'H' in the <i>Field in error</i> column indicates a message header field			
Reject code	Field in error	Field name	Reject reason
0752	52	Personal Identification Number (PIN) Data	Consistency error: field 52 (PIN) not allowed on this transaction type
0753	53	Security-Related Control Information	Consistency error: invalid use of field 53

A.3 Country and currency codes

This appendix contains the country and currency codes used for VEAS messages. The codes are listed in alphabetical order by country name.

The numeric codes are used in:

- Data field 19 - Acquiring Institution Country Code
- Data field 20 - PAN Extended Country Code
- Data field 69 - Settlement Institution Country Code (not used in DMSA)
- Data field 119 - Settlement Service Data (not used in DMSA)

The alpha codes are used in:

- Data field 43 - Card Acceptor Name/Location

The currency codes are used in:

- Data field 49 - Currency, Transaction
- Data field 50 - Currency Code, Settlement (not used in DMSA)
- Data field 51 - Currency Code, Cardholder Billing

The currency codes reflect ISO 4217 with the following exceptions.

ISO 4217 code not supported by VEAS:

- 020, Andorra Peseta (Andorra)

Codes supported by VEAS but not in ISO 4217:

- 365, Iran Airline Rate (Iran)
- 737, Sudan Airline Rate (Sudan)

Table 223: Country and currency codes

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Afghanistan	AF	AFG	004	Afghani	AFN	971	2
Aland Islands	AX	ALA	248	Euro	EUR	978	2
Albania	AL	ALB	008	Lek	ALL	008	2
Algeria	DZ	DZA	012	Algerian Dinar	DZD	012	2
American Samoa	AS	ASM	016	US Dollar	USD	840	2
Andorra	AD	AND	020	Euro	EUR	978	2
Angola	AO	AGO	024	Kwanza	AOA	973	2
Anguilla	AI	AIA	660	E. Caribbean Dollar	XCD	951	2
Antigua and Barbuda	AG	ATG	028	E. Caribbean Dollar	XCD	951	2
Argentina	AR	ARG	032	Argentine Peso	ARS	032	2
Armenia	AM	ARM	051	Armenian Dram	AMD	051	2
Aruba	AW	ABW	533	Aruban Guilder	AWG	533	2
Australia	AU	AUS	036	Australian Dollar	AUD	036	2
Austria	AT	AUT	040	Euro	EUR	978	2
Azerbaijan	AZ	AZE	031	Azerbaijan Manat	AZN	944	2
Bahamas	BS	BHS	044	Bahamian Dollar	BSD	044	2
Bahrain	BH	BHR	048	Bahraini Dinar	BHD	048	3
Bangladesh	BD	BGD	050	Taka	BDT	050	2
Barbados	BB	BRB	052	Barbados Dollar	BBD	052	2
Belarus	BY	BLR	112	Belarusian Ruble	BYN	933	2
Belgium	BE	BEL	056	Euro	EUR	978	2
Belize	BZ	BLZ	084	Belize Dollar	BZD	084	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Benin	BJ	BEN	204	CFA Franc BCEAO	XOF	952	0
Bermuda	BM	BMU	060	Bermudian Dollar	BMD	060	2
Bhutan	BT	BTN	064	Bhutan Ngultrum	BTN	064	2
Bolivia	BO	BOL	068	Boliviano	BOB	068	2
Bonaire, Sint Eustatius, and Saba	BQ	BES	535	US Dollar	USD	840	2
Bosnia and Herzegovina	BA	BIH	070	Convertible Mark	BAM	977	2
Botswana	BW	BWA	072	Pula	BWP	072	2
Bouvet Is.	BV	BVT	074	Norwegian Krone	NOK	578	2
Brazil	BR	BRA	076	Brazilian Real	BRL	986	2
British Indian Ocean Territory	IO	IOT	086	US Dollar	USD	840	2
British Virgin Is.	VG	VGB	092	US Dollar	USD	840	2
Brunei Darussalam	BN	BRN	096	Brunei Dollar	BND	096	2
Bulgaria	BG	BGR	100	Bulgarian Lev	BGN	975	2
Burkina Faso	BF	BFA	854	CFA Franc BCEAO	XOF	952	0
Burundi	BI	BDI	108	Burundi Franc	BIF	108	0
Cambodia	KH	KHM	116	Riel	KHR	116	2
Cameroon, United Republic of	CM	CMR	120	CFA Franc BEAC	XAF	950	0
Canada	CA	CAN	124	Canadian Dollar	CAD	124	2
Cape Verde Is.	CV	CPV	132	Cape Verde Escudo	CVE	132	2
Cayman Is.	KY	CYM	136	Cayman Is. Dollar	KYD	136	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Central African Republic	CF	CAF	140	CFA Franc BEAC	XAF	950	0
Chad	TD	TCD	148	CFA Franc BEAC	XAF	950	0
Chile	CL	CHL	152	Chilean Peso	CLP	152	2
China	CN	CHN	156	Yuan Renminbi	CNY	156	2
Christmas Is.	CX	CXR	162	Australian Dollar	AUD	036	2
Cocos (Keeling) Is.	CC	CCK	166	Australian Dollar	AUD	036	2
Colombia	CO	COL	170	Colombian Peso	COP	170	2
Comoros	KM	COM	174	Comoro Franc	KMF	174	0
Congo	CG	COG	178	CFA Franc BEAC	XAF	950	0
Cook Is.	CK	COK	184	New Zealand Dollar	NZD	554	2
Costa Rica	CR	CRI	188	Costa Rican Colon	CRC	188	2
Côte d'Ivoire (Ivory Coast)	CI	CIV	384	CFA Franc BCEAO	XOF	952	0
Croatia	HR	HRV	191	Croatian Kuna	HRK	191	2
Cuba	CU	CUB	192	Cuban Peso	CUP	192	2
Curacao	CW	CUW	531	Netherlands Antillean Guilder	ANG	532	2
Cyprus	CY	CYP	196	Euro	EUR	978	2
Czech Republic	CZ	CZE	203	Czech Koruna	CZK	203	2
Democratic Republic of the Congo	CD	COD	180	Franc Congolais	CDF	976	2
Denmark	DK	DNK	208	Danish Krone	DKK	208	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Djibouti	DJ	DJI	262	Djibouti Franc	DJF	262	0
Dominica	DM	DMA	212	E. Caribbean Dollar	XCD	951	2
Dominican Rep.	DO	DOM	214	Dominican Peso	DOP	214	2
Ecuador	EC	ECU	218	U. S. Dollar	USD	840	2
Egypt	EG	EGY	818	Egyptian Pound	EGP	818	2
El Salvador	SV	SLV	222	US Dollar	USD	840	2
Equatorial Guinea	GQ	GNQ	226	CFA Franc BEAC	XAF	950	0
Eritrea	ER	ERI	232	Eritrean Nakfa	ERN	232	2
Estonia	EE	EST	233	Euro	EUR	978	2
Ethiopia	ET	ETH	231	Ethiopian Birr	ETB	230	2
European Union	n/a	n/a	n/a	Euro	EUR	978	2
Faroe Is.	FO	FRO	234	Danish Krone	DKK	208	2
Falkland Is. (Malvinas)	FK	FLK	238	Falkland Is. Pound	FKP	238	2
Fiji	FJ	FJI	242	Fiji Dollar	FJD	242	2
Finland	FI	FIN	246	Euro	EUR	978	2
France	FR	FRA	250	Euro	EUR	978	2
France, Metropolitan	FX	FXX	249	Euro	EUR	978	2
French Guiana	GF	GUF	254	Euro	EUR	978	2
French Polynesia	PF	PYF	258	CFP Franc	XPF	953	0
French Southern Territory	TF	ATF	260	Euro	EUR	978	2
Gabon	GA	GAB	266	CFA Franc BEAC	XAF	950	0
Gambia	GM	GMB	270	Dalasi	GMD	270	2
Georgia	GE	GEO	268	Lari	GEL	981	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Germany	DE	DEU	276	Euro	EUR	978	2
Ghana	GH	GHA	288	Cedi	GHS	936	2
Gibraltar	GI	GIB	292	Gibraltar Pound	GIP	292	2
Greece	GR	GRC	300	Euro	EUR	978	2
Greenland	GL	GRL	304	Danish Krone	DKK	208	2
Grenada	GD	GRD	308	E. Caribbean Dollar	XCD	951	2
Guadeloupe	GP	GLP	312	Euro	EUR	978	2
Guam	GU	GUM	316	US Dollar	USD	840	2
Guatemala	GT	GTM	320	Quetzal	GTQ	320	2
Guernsey				Pound Sterling	GBP	826	2
Guinea	GN	GIN	324	Guinea Franc	GNF	324	0
Guinea-Bissau	GW	GNB	624	CFA franc BCEAO	XOF	952	2
Guyana	GY	GUY	328	Guyana Dollar	GYD	328	2
Haiti	HT	HTI	332	Gourde	HTG	332	2
Heard and McDonald Is.	HM	HMD	334	Australian Dollar	AUD	036	2
Holy See (Vatican City State)	VA	VAT	336	Euro	EUR	978	2
Honduras	HN	HND	340	Lempira	HNL	340	2
Hong Kong, China	HK	HKG	344	Hong Kong Dollar	HKD	344	2
Hungary	HU	HUN	348	Forint	HUF	348	2
Iceland	IS	ISL	352	Iceland Krona	ISK	352	2
India	IN	IND	356	Indian Rupee	INR	356	2
Indonesia	ID	IDN	360	Rupiah	IDR	360	2
Iran	IR	IRN	364	Iranian Rial	IRR	364	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Iraq	IQ	IRQ	368	Iraqi Dinar	IQD	368	3
Ireland, Republic of	IE	IRL	372	Euro	EUR	978	2
Isle of Man				Pound Sterling	GBP	826	2
Israel	IL	ISR	376	New Israeli Shequel	ILS	376	2
Italy	IT	ITA	380	Euro	EUR	978	2
Jamaica	JM	JAM	388	Jamaican Dollar	JMD	388	2
Japan	JP	JPN	392	Yen	JPY	392	0
Jersey				Pound Sterling	GBP	826	2
Jordan	JO	JOR	400	Jordanian Dinar	JOD	400	3
Kazakhstan	KZ	KAZ	398	Tenge	KZT	398	2
Kenya	KE	KEN	404	Kenyan Shilling	KES	404	2
Kiribati	KI	KIR	296	Australian Dollar	AUD	036	2
Korea, Democratic People's Republic of (North Korea)	KP	PRK	408	North Korean Won	KPW	408	2
Korea, Republic of	KR	KOR	410	Won	KRW	410	0
Kuwait	KW	KWT	414	Kuwaiti Dinar	KWD	414	3
Kyrgyzstan	KG	KGZ	417	Som	KGS	417	2
Laos	LA	LAO	418	Kip	LAK	418	2
Latvia	LV	LVA	428	Euro	EUR	978	2
Lebanon	LB	LBN	422	Lebanese Pound	LBP	422	2
Lesotho	LS	LSO	426	Lesotho Loti Rand	LSL ZAR	426 710	2 2
Liberia	LR	LBR	430	Liberian Dollar	LRD	430	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Libyan Arab Jamahiriya	LY	LBY	434	Libyan Dinar	LYD	434	3
Liechtenstein	LI	LIE	438	Swiss Franc	CHF	756	2
Lithuania	LT	LTU	440	Euro	EUR	978	2
Luxembourg	LU	LUX	442	Euro	EUR	978	2
Macau, China	MO	MAC	446	Pataca	MOP	446	2
Macedonia, the Former Yugoslav Republic of	MK	MKD	807	Denar	MKD	807	2
Madagascar	MG	MDG	450	Malagasy Ariary	MGA	969	2
Malawi	MW	MWI	454	Malawi Kwacha	MWK	454	2
Malaysia	MY	MYS	458	Malaysian Ringgit	MYR	458	2
Maldives	MV	MDV	462	Rufiyaa	MVR	462	2
Mali	ML	MLI	466	CFA Franc BCEAO	XOF	952	0
Malta	MT	MLT	470	Euro	EUR	978	2
Marshall Islands	MH	MHL	584	US Dollar	USD	840	2
Martinique	MQ	MTQ	474	Euro	EUR	978	2
Mauritania	MR	MRT	478	Ouguiya	MRO	478	2
Mauritius	MU	MUS	480	Mauritius Rupee	MUR	480	2
Mayotte	YT	MYT	175	Euro	EUR	978	2
Mexico	MX	MEX	484	Mexican Peso	MXN	484	2
Micronesia	FM	FSM	583	US Dollar	USD	840	2
Moldova, Republic of	MD	MDA	498	Moldovan Leu	MDL	498	2
Monaco	MC	MCO	492	Euro	EUR	978	2
Mongolia	MN	MNG	496	Tugrik	MNT	496	2
Montenegro	ME	MNE	499	Euro	EUR	978	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Montserrat	MS	MSR	500	E. Caribbean Dollar	XCD	951	2
Morocco	MA	MAR	504	Moroccan Dirham	MAD	504	2
Mozambique	MZ	MOZ	508	Mozambique Metical	MZN	943	2
Myanmar	MM	MMR	104	Kyat	MMK	104	2
Namibia	NA	NAM	516	Namibia Dollar Rand	NAD ZAR	516 710	2 2
Nauru	NR	NRU	520	Australian Dollar	AUD	036	2
Nepal	NP	NPL	524	Nepalese Rupee	NPR	524	2
Netherlands	NL	NLD	528	Euro	EUR	978	2
Netherlands Antilles	AN	ANT	530	Netherlands Antillean Guilder	ANG	532	2
New Caledonia	NC	NCL	540	CFP Franc	XPF	953	0
New Zealand	NZ	NZL	554	New Zealand Dollar	NZD	554	2
Nicaragua	NI	NIC	558	Cordoba Oro	NIO	558	2
Niger	NE	NER	562	CFA Franc BCEAO	XOF	952	0
Nigeria	NG	NGA	566	Naira	NGN	566	2
Niue	NU	NIU	570	New Zealand Dollar	NZD	554	2
Norfolk Is.	NF	NFK	574	Australian Dollar	AUD	036	2
Northern Mariana Islands	MP	MNP	580	US Dollar	USD	840	2
Norway	NO	NOR	578	Norwegian Krone	NOK	578	2
Oman	OM	OMN	512	Rial Omani	OMR	512	3

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Pakistan	PK	PAK	586	Pakistan Rupee	PKR	586	2
Palau	PW	PLW	585	US Dollar	USD	840	2
Panama	PA	PAN	591	Balboa	PAB	590	2
Papua New Guinea	PG	PNG	598	Kina	PGK	598	2
Paraguay	PY	PRY	600	Guarani	PYG	600	0
Peru	PE	PER	604	Sol	PEN	604	2
Philippines	PH	PHL	608	Philippine Peso	PHP	608	2
Pitcairn	PN	PCN	612	New Zealand Dollar	NZD	554	2
Poland	PL	POL	616	Zloty	PLN	985	2
Portugal	PT	PRT	620	Euro	EUR	978	2
Puerto Rico	PR	PRI	630	US Dollar	USD	840	2
Qatar	QA	QAT	634	Qatari Rial	QAR	634	2
Reunion	RE	REU	638	Euro	EUR	978	2
Romania	RO	ROM	642	Leu	RON	946	2
Russian Federation	RU	RUS	643	Russian Ruble	RUB	643	2
Rwanda	RW	RWA	646	Rwanda Franc	RWF	646	0
Samoa	WS	WSM	882	Tala	WST	882	2
San Marino	SM	SMR	674	Euro	EUR	978	2
Sao Tome and Principe	ST	STP	678	Dobra	STD	678	2
Saudi Arabia	SA	SAU	682	Saudi Riyal	SAR	682	2
Senegal	SN	SEN	686	CFA Franc BCEAO	XOF	952	0
Serbia, Republic of	RS	SRB	688	Serbian Dinar	RSD	941	2
Seychelles	SC	SYC	690	Seychelles Rupee	SCR	690	2
Sierra Leone	SL	SLE	694	Leone	SLL	694	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Singapore	SG	SGP	702	Singapore Dollar	SGD	702	2
Slovakia	SK	SVK	703	Euro	EUR	978	2
Slovenia	SI	SVN	705	Euro	EUR	978	2
Solomon Is.	SB	SLB	090	Solomon Is. Dollar	SBD	090	2
Somalia	SO	SOM	706	Somali Shilling	SOS	706	2
South Africa	ZA	ZAF	710	Rand	ZAR	710	2
South Georgia and South Sandwich Is.	GS	SGS	239	Pound Sterling	GBP	826	2
Spain	ES	ESP	724	Euro	EUR	978	2
Sri Lanka	LK	LKA	144	Sri Lanka Rupee	LKR	144	2
St. Helena	SH	SHN	654	St. Helena Pound	SHP	654	2
St. Kitts-Nevis	KN	KNA	659	E. Caribbean Dollar	XCD	951	2
St. Lucia	LC	LCA	662	E. Caribbean Dollar	XCD	951	2
St Maarten	SX	SXM	534	Netherlands Antillean Guilder	ANG	532	2
St. Pierre and Miquelon	PM	SPM	666	Euro	EUR	978	2
St. Vincent and The Grenadines	VC	VCT	670	E. Caribbean Dollar	XCD	951	2
Sudan	SD	SDN	729	Sudanese Pound	SDG	938	2
South Sudan	SS	SSD	728	South Sudanese Pound	SSP	728	2
Suriname	SR	SUR	740	Surinam Dollar	SRD	968	2
Svalbard and Jan Mayen Is.	SJ	SJM	744	Norwegian Krone	NOK	578	2

Table 223: Country and currency codes (continued)

Country and currency codes							
ISO country name	ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
Swaziland	SZ	SWZ	748	Lilangeni	SZL	748	2
Sweden	SE	SWE	752	Swedish Krona	SEK	752	2
Switzerland	CH	CHE	756	Swiss Franc	CHF	756	2
Syrian Arab Rep.	SY	SYR	760	Syrian Pound	SYP	760	2
Taiwan	TW	TWN	158	New Taiwan Dollar	TWD	901	2
Tajikistan	TJ	TJK	762	Somoni	TJS	972	2
Tanzania, United Republic of	TZ	TZA	834	Tanzanian Shilling	TZS	834	2
Thailand	TH	THA	764	Baht	THB	764	2
Timor-Leste	TL	TLS	626	US Dollar	USD	840	2
Togo	TG	TGO	768	CFA Franc BCEAO	XOF	952	0
Tokelau	TK	TKL	772	New Zealand Dollar	NZD	554	2
Tonga	TO	TON	776	Pa'anga	TOP	776	2
Trinidad and Tobago	TT	TTO	780	Trinidad and Tobago Dollar	TTD	780	2
Tunisia	TN	TUN	788	Tunisian Dinar	TND	788	3
Turkey	TR	TUR	792	Turkish Lira	TRY	949	2
Turkmenistan	TM	TKM	795	Manat	TMT	934	2
Turks and Caicos Is.	TC	TCA	796	US Dollar	USD	840	2
Tuvalu	TV	TUV	798	Australian Dollar	AUD	036	2
Uganda	UG	UGA	800	Uganda Shilling	UGX	800	2
Ukraine	UA	UKR	804	Ukrainian Hryvnia	UAH	980	2
United Arab Emirates	AE	ARE	784	U.A.E. Dirham	AED	784	2
United Kingdom	GB	GBR	826	Pound Sterling	GBP	826	2

Table 223: Country and currency codes (continued)

Country and currency codes		ISO (2-char) alpha country code	ISO (3-char) alpha country code	ISO numeric country code	ISO currency name	ISO alpha currency code	ISO numeric currency code	ISO minor units
ISO country name								
United Nations Interim Administration Mission in Kosovo	QZ	QZZ	900	Euro	EUR	978	2	
United States	US	USA	840	US Dollar	USD	840	2	
US Minor Outlying Islands	UM	UMI	581	US Dollar	USD	840	2	
US Virgin Is.	VI	VIR	850	US Dollar	USD	840	2	
Uruguay	UY	URY	858	Peso Uruguayo	UYU	858	2	
Uzbekistan	UZ	UZB	860	Uzbekistan Sum	UZS	860	2	
Vanuatu	VU	VUT	548	Vatu	VUV	548	0	
Venezuela	VE	VEN	862	Bolivar	VEF	937	2	
Vietnam	VN	VNM	704	Dong	VND	704	0	
Wallis and Futuna Is.	WF	WLF	876	CFP Franc	XPF	953	0	
Western Sahara	EH	ESH	732	Moroccan Dirham	MAD	504	2	
Yemen	YE	YEM	887	Yemeni Rial	YER	886	2	
Zambia	ZM	ZMB	894	Zambian Kwacha	ZMW	967	2	

A.4 Currency to country cross reference

The following table is a cross reference of numeric currency codes to country names.

Table 224: 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

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
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
191	Croatia
192	Cuba
203	Czech Republic
208	Denmark, Faroe Islands, Greenland
214	Dominican Rep.
230	Ethiopia

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
232	Eritrea
238	Falkland Is. (Malvinas)
242	Fiji
248	Aland Islands
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
404	Kenya
408	Korea, Democratic People's Republic of (North Korea)
410	Korea, Republic of
414	Kuwait
417	Kyrgyzstan
418	Laos
422	Lebanon
426	Lesotho

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
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
590	Panama
598	Papua New Guinea
600	Paraguay
604	Peru
608	Philippines
634	Qatar
643	Russian Federation
646	Rwanda
654	St. Helena, Ascension and Tristan da Cunha

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
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
826	South Georgia and South Sandwich Is., United Kingdom, Guernsey, Isle of Man, Jersey
834	Tanzania, United Republic of
840	American Samoa, Bonaire, Sint Eustatius and Saba, British Indian Ocean Territory, British Virgin Is., Ecuador, El Salvador, Guam, Marshall Islands, Micronesia, Northern Mariana Islands, Palau, Palestinian Territory Occupied, Puerto Rico, Turks and Caicos Is., United States, US Minor Outlying Islands, US Virgin Is., Timor Leste
858	Uruguay
860	Uzbekistan
882	Samoa
886	Yemen
901	Taiwan

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
933	Belarus
934	Turkmenistan
936	Ghana
937	Venezuela
938	Sudan
941	Republic of Serbia
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, St. Kitts-Nevis, St. Lucia, St. 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
971	Afghanistan
972	Tajikistan
973	Angola
975	Bulgaria
976	Democratic Republic of the Congo
977	Bosnia & Herzegovina
978	Aland Islands; 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 Barthelemy; Saint Martin (French Part); Saint Pierre and Miquelon; San Marino; Slovakia; Slovenia; Spain; United Nations Interim Administration Mission in Kosovo (UNMIK)
980	Ukraine

Table 224: Numeric currency code to country name cross reference (continued)

Numeric currency code to country name cross reference	
ISO numeric currency code	ISO country name
981	Georgia
985	Poland
986	Brazil
No universal currency	Antarctica, Palestine (State of)

A.5 File maintenance error codes

File maintenance error codes appear in field 48 of a 0310 or 0312 response, or a 0322 file update advice message. In most cases of file-related error, the VIC replies to the file update or file inquiry by sending back a 0310 or 0312 response message, or a 0322 file update discrepancy advice that contains a response code of 06 (error) in field 39, and an error code in field 48 of the response message.

In the following table, file error codes are listed in numeric order together with the name of the field or subfield in error and a brief description of the error condition. Refer to the individual field descriptions for details of field edits.

Table 225: File maintenance error codes

File maintenance error codes	
Error code	Error condition
0312	Field 43, positions 1-25 - Card Acceptor Name, must not be all blanks. If all blanks, VEAS returns this error code in the 0312 response message.
	Field 101 - File Name, is invalid. Name must be E2, P2, or R2.
0532	Length of issuing institution ID is invalid.
0565	No record on file. PAN or PAN reference ID not found.
0566	Record already on file. The account number specified for an add already exists in the file.
0567	The file handler has encountered a file or file access problem.
0568	Field 91 - File Update Code, in a 0300 or 0302 request message contains a code other than 1, 2, 3, or 5.
	Field 91 - File Update Code, in a 0110 response message contains a code other than 3 or 4 (issued as an Auto-CDB file update error code).
0570	Field 2 - Primary Account Number, has an invalid check digit.
0571	Invalid account number. The account number does not fall within the range of valid account numbers used by any Issuer.

Table 225: File maintenance error codes (continued)

File maintenance error codes	
Error code	Error condition
0572	The source authorization centre is not the centre responsible for this Cardholder data.
0574	Field 73 - Date, Action, the purge date month is not 01-12.
0575	Field 73 - Date, Action, the purge date is invalid for one of these reasons: <ul style="list-style-type: none"> ■ In an add or change, the date is missing ■ Date has expired ■ Date is present in a delete
	Field 127.E1 - Action Code, contains an invalid code. Valid codes are 01, 04, 05, 07, 11, 41, and 43.
0577	One of the following: <ul style="list-style-type: none"> ■ Field 127E.2 - Region Coding contains an invalid code ■ Field 101 - File Name = E2, valid codes are 0 through 9, A through F, and X through Z ■ Region coding includes zero in combination with one or more non-zero codes
0578	Field 127E.2 - Region Coding, is spaces when action code is 04, 07, 41, or 43.
0579	Special processing code and designated action code is specified.
0580	Neither the special processing control code or designated action code is specified.
0582	Field 127P.1 - PIN Verification Data, positions 1-2 - algorithm identifier, is not 01 or 04.
0583	Field 127P.1 - PIN Verification Data, the PIN verification key index is not a value between 1 and 6.
0584	Field 127P.1 - PIN Verification Data, the PVV, PIN offset, or PVV/offset is not numeric.
0585	An exception record cannot be updated by the Issuer because the record is from MasterCard.
0586	The country code in field 20 is invalid.
0587	The Issuer exception record cannot be updated.
0588	Field 127 TLV format error.
0590	Field 62.2 -Transaction Identifier (bitmap format), is missing. This field is required in deletions and replacements.
0591	Field 19 - Acquiring Institution Country Code, is missing. This field is required.
0592	The 2-byte tag value 'DF11' is missing. This field is required in additions and replacements.
0650	Field 127E.1 - Action Code is invalid for one of the following reasons: <ul style="list-style-type: none"> ■ The code is not 01, 04, 05, 07, 11, 41, 43, A1 through A9, XA, or XD ■ The code is 01 in an Electron account record
	Action code is inconsistent with field 39 - Response Code in the Authorization Response (Auto-CDB).

Table 225: File maintenance error codes (continued)

File maintenance error codes	
Error code	Error condition
0653	Field 127R.1 - Risk Level is invalid for one of the following reasons: <ul style="list-style-type: none"> ■ The code is not A, B, C, or D ■ In an add, the field is blank ■ In a change to lower risk, the new risk level is not the next lower code (for example, D cannot be changed to B or A)
0658	Field 127R.6 - Travel Activity Limit is invalid. (Issuer available).
0659	Field 127R.7 - Travel Activity Limit is invalid. (Issuer unavailable).
0660	Field 127R.8 - Lodging Activity Limit is invalid. (Issuer available).
0661	Field 127R.9 - Lodging Activity Limit is invalid. (Issuer unavailable).
0662	Field 127R.10 - Auto Rental Activity Limit is invalid. (Issuer available).
0663	Field 127R.10 - Auto Rental Activity Limit is invalid. (Issuer unavailable).
0664	Field 127R.12 - Restaurant Activity Limit is invalid. (Issuer available).
0665	Field 127R.13 - Restaurant Activity Limit is invalid. (Issuer unavailable).
0666	Field 127R.14 - Mail/Telephone Activity Limit is invalid. (Issuer available).
0667	Field 127R.15 - Mail/Telephone Activity Limit is invalid. (Issuer unavailable).
0668	Field 127R.16 - Risky Purchase Activity Limit is invalid. (Issuer available).
0669	Field 127R.17 - Risky Purchase Activity Limit is invalid. (Issuer unavailable).
0670	Field 127R.18 - Total Purchase Activity Limit is invalid. (Issuer available).
0671	Field 127R.19 - Total Purchase Activity Limit is invalid. (Issuer unavailable).
0672	Field 127R.20 - Total Cash Activity Limit is invalid. (Issuer available).
0673	Field 127R.21 - Total Cash Activity Limit is invalid. (Issuer unavailable).
0674	Field 127R.22 - ATM Cash Activity Limit is invalid. (Issuer available).
0675	Field 127R.23 - ATM Cash Activity Limit is invalid. (Issuer unavailable).
0676	Field 127 invalid Issuer available amount 10.
0677	Field 127 invalid Issuer unavailable amount 10.
0678	Field 127 invalid Issuer available limit 11.
0679	Field 127 invalid Issuer unavailable limit 11.
0680	Field 127 invalid Issuer available limit 12.
0681	Field 127 invalid Issuer unavailable limit 12.
0682	Field 101 - File Name, length is not 2.
0683	The BIN for this account does not participate in the Risk-Level File. Participation is a Member parameter setting.
0684	BIN does not participate in the service.

Table 225: File maintenance error codes (continued)

File maintenance error codes	
Error code	Error condition
0699	In an update, the length of field 127 is less than the minimum or more than the maximum length allowed, based on the subfield requirements for the file name specified.
0704	Record deleted (escalation update).
0705	No longer a pick-up (escalation update).
0706	No cash or non-cash refresh amount on add.
0707	Effective time error on update.
0708	The account number length is not valid for the BIN.
0709	The increment or decrement update is outdated.
0710	Restricted Card List (RCL) update for non-MasterCard account.
0745	Field 62.23 - Product ID is missing.
0746	Field 62.23 - Product ID is not alphanumeric.
0747	Field 62.24 - Program Identifier is missing.
0748	Field 62.24 - Program Identifier is not alphanumeric.
0749	PAN FM request sent without replacement expiry date.
0750	Field format error.
0751	Account has additional tokens not provided.
0752	Issuer not participating.
0753	Issuer provisions token.
0754	Token must be unique.
0755	Field 2 missing or invalid.
0756	Already in requested status.
0757	Token missing or invalid.
0758	Information mismatch.
0759	Invalid add.
0760	Unavailable for token maintenance.
0761	Token unsupported function.
0762	Token edit reject.
0763	Token invalid source.
0765	Token invalid change.
0766	No token in the token vault.
0767	Field 2 is a token.
0768	Token expiry date invalid.
0769	Token not inactive.
0771	Replacement PAN has invalid account length or invalid check digit.

Table 225: File maintenance error codes (continued)

File maintenance error codes	
Error code	Error condition
0772	PAN and replacement PAN match: PAN expiry change request required.
0773	Replacement PAN already tokenised
0801	The length of field 127 in a 0300 request is invalid.
0802	Invalid use in a 0300 request message: both field 41 - Card Acceptor Terminal Identification and field 42 - Card Acceptor Identification Code are present.
0806	Invalid field 41 - Card Acceptor Terminal Identification or field 42 - Card Acceptor Identification Code supplied.
0807	In a 0300 request message, field 32 - Acquiring Institution Identification Code, contains an invalid Acquirer BIN (Acquirer BIN is not listed in VEAS).
0809	Field 127 is all spaces in a 0300 request message.
0810	Field 43 - Card Acceptor Name/Location is missing.
0811	Field 43 - Card Acceptor Name/Location, not all subfields in are present.
0812	Invalid country code.
0813	Field 59 - National Point-of-Service Geographic Data, length is missing but field 59 data is supplied.
0814	Field 59 - National Point-of-Service Geographic Data, data is missing but field 59 length is supplied.
0815	Field 59 - National Point-of-Service Geographic Data, length is invalid.
0816	State code is invalid or missing.
0817	Invalid county code.
0818	Postal code is missing.
0819	Province code is invalid or missing.
0820	'V' updated not allowed when BIN keys are set for 'U' service.
0821	Invalid or missing data.

A.6 STIP response defaults for VSDC transactions

VSDC transactions are routed to the Issuer or to STIP depending on the conditions in field 131 - Terminal Verification Results, field 134 - Card Verification Results, and the results of card authentication.

For each condition, the Issuer can specify whether to force-route Issuer-available transactions to the Issuer. Issuers can also choose STIP responses: approve, decline, or refer.

If these responses are not specified in the system files, VEAS uses the default values listed in the following table. If the STIP response is set to decline, STIP forces the route-to-Issuer default to be Yes.

Table 226: VSDC routing: STIP default responses, and field 39 default response codes

VSDC routing: STIP default responses, and field 39 default response codes						
Condition		Force-route to Issuer default	STIP response default	Field 39 response defaults for STIP condition		
				Approve	Decline	Refer
1	Transaction exceeds floor limit	No	Approve	00	05	01
2	Transaction selected randomly for online processing	No	Approve	00	05	01
3	Cardholder verification failed	Yes	Decline	00	05	01
4	Unrecognised CVM	Yes	Approve	00	05	01
5	Offline PIN verification failed	Yes	Decline	00	55	01
6	PIN entry required and PIN pad not present or not working	Yes	Decline	00	55	01
7	PIN entry required, PIN pad present, but PIN not entered	Yes	Decline	00	55	01
8	PIN try limit exceeded	Yes	Decline	00	75/05 ³	01
9	Exceeded total, domestic, or international counters	Yes	Approve	00	05	01
10	Lower consecutive offline limit exceeded	Yes	Approve	00	05	01
11	Upper consecutive offline limit exceeded	Yes	Approve	00	05	01
12	Expired application	Yes	Decline	00	54	01
13	Application not yet effective	Yes	Decline	00	05	01
14	Issuer authentication failed on last transaction	Yes ¹	Approve	00	05	01
15	Static data authentication failed	Yes ¹	Decline	00	05	01

Table 226: VSDC routing: STIP default responses, and field 39 default response codes (continued)

VSDC routing: STIP default responses, and field 39 default response codes						
Condition		Force-route to Issuer default	STIP response default	Field 39 response defaults for STIP condition		
				Approve	Decline	Refer
16	Offline data authentication not performed	Yes ¹	Decline	00	05	01
17	Static data authentication failed on last transaction and was declined offline	Yes ¹	Approve	00	05	01
18	Script update succeeded on last transaction	Yes ¹	Approve ¹	00	n/a	n/a
19	Script update failed on last transaction	Yes ¹	Approve	00	05	01
20	Merchant forced transaction online	Yes	Decline	00	05	01
21	New card (first use)	Yes	Approve	00	05	01
22	Magnetic stripe read of chip card at chip Terminal ²	Yes ¹	Approve	00	05	01
23	Last online transaction not completed	Yes	Approve	00	05	01
24	CAM failed and card authentication is reliable	Yes ¹	Decline	00	05	01
25	CAM failed and card authentication is unreliable	Yes ¹	Decline	00	05	01
26	CAM not performed and card authentication is unreliable	Yes ¹	Decline	00	05	01
27	Offline DDA failure	Yes ¹	Decline	00	05	01
28	Offline DDA failed on last transaction and was declined offline	Yes ¹	Approve	00	05	01

Table 226: VSDC routing: STIP default responses, and field 39 default response codes (continued)

VSDC routing: STIP default responses, and field 39 default response codes				Field 39 response defaults for STIP condition		
Condition	Force-route to Issuer default	STIP response default		Approve	Decline	Refer
Footnotes:						
1 - Members cannot modify this default.						
2 - Condition 22 is considered for transactions sent by Acquirers and is activated based on field 22 - Point-of-Service Entry Mode Code (90 or 02), field 60.2 - Terminal Entry Capability (5), and the field 35 - Track 2 Data or field 45 - Track 1 Data service code (begins with 2 or 6).						
3 - Although VEAS converts interim code 75 to code 05, code 75 is forwarded to Issuers in 0120 advice messages. If an Issuer sends the 0110 response message with field 39 = 75, VEAS forwards it unchanged to the Acquirer. Otherwise, VEAS inserts code 05 in field 39 before the response message is sent to the Acquirer.						

B Batch file maintenance

Batch file maintenance can be used to change a large number of records in the user-maintained files at the VIC.

Online file maintenance is limited to the centre associated with the account number to be updated. For example, a Processing Centre can update an account number only if it owns the associated BIN or if it is a Processor of the associated BIN.

B.1 File maintenance methods

Batch files are maintained by transmitting a tape file to the VIC from an Extended Access Server (EA Server) or by sending a tape to Visa Europe. A tape file is a batch file of update or replacement records that are applied to the user files at the VIC. The batch file is usually written to a tape, but it may be a disk file that is transferred from a centre host to an EA Server.

If a complete file replacement is required (format 1 only), the centre should co-ordinate the change with Visa. Lack of co-ordination can seriously jeopardise the centre's file.

Each tape transmitted to Visa must contain 500,000 or fewer records. Multiple tapes must be used for update requests involving more than 500,000 records. Files requiring multiple tapes are accepted as separate tapes with individual header and trailer records or as a multiple reel or concatenated file.

Before the records from a tape file are applied to the files at the VIC, an offline process edits the updates for critical data, such as account numbers and purge dates. Business Services Support will contact the centre if errors are found.

B.1.1 Exception File replace and update options

Issuers can perform full file replacement of Exception Files (that is, updating all the Member's records on the Visa Exception File to match those entries listed by the Member on the tape) at the BIN level. In addition to Processing Centre-level full file replacements, Issuers can also submit a tape file with only one update record per account number for both DMSA and SMS. The file submission parameters are summarised in the following table.

Table 227: Full Exception File replacement parameters

Full Exception File replacement parameters		
File characteristics	DMSA	SMS
Media	DMSA Issuers can only use electronic methods of transmission with updates sent to the Visa Europe System.	SMS Issuers can only use electronic methods of transmission with updates sent to the Visa Europe System.
File types	E2	E2, E3, E4

Table 227: Full Exception File replacement parameters (continued)

Full Exception File replacement parameters		
File characteristics	DMSA	SMS
BIN number in header record	BIN number for the records to be updated must appear in positions 41-51 of the file header record.	BIN number for the records to be updated must appear in positions 41-51 of the file header record.
Processing type code in file header record	Processing type code in position 14 must be one of the following: 1 = Replacement of entire file by Processing Centre 2 = Replacement of entire file by BIN Use processing type code U to update selected records only.	Processing type code in position 14 must be one of the following: 1 = Replacement of entire file by Processing Centre 2 = Replacement of entire file by BIN Use processing type code U to update selected records only.
File update code in detail record	Position 3 in the detail record must be 1 or 2.	Position 3 in the detail record must be 1 or 2.

B.2 Tape file requirements

Unless otherwise specified for a particular file, these requirements apply to all file maintenance batch files.

B.2.1 Tape specifications

File maintenance tapes have the following physical characteristics:

- ½ inch tape
- 9 tracks
- Unlabelled
- 1600 bpi

B.2.2 Tape file specifications and structure

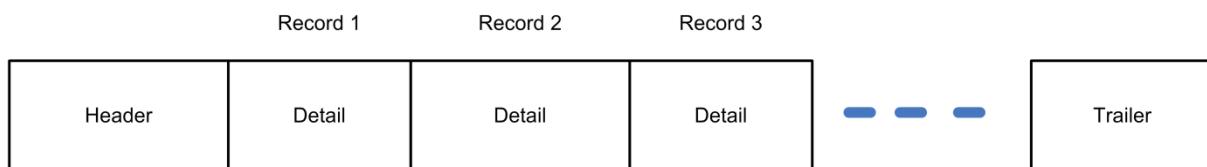
A tape file is one (or more) magnetic tape (or tapes) containing a batch file of update or replacement records. All tape files must have the following characteristics:

- Blocking factor
- 200 characters per record, 4 records per block
- One batch file, with content:
- A file header record
- Detail records
- A file trailer record
- Do not put more than one batch file on a single tape reel.

- Two tape marks after the trailer record
- EBCDIC character set

For a tape file that fits on a single tape, the first data record is a header record, followed by the detail records. The last data record is the trailer. The following figure shows an example of a single-volume tape.

Figure 1: Structure of a single-volume file maintenance tape



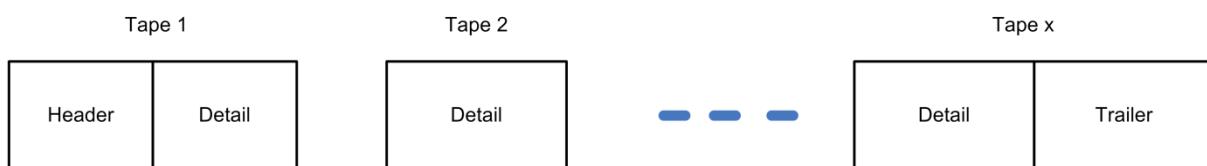
For a tape file that extends over two or more tapes, the first data record on the first tape is a header record. The rest of the tape contains as many detail records as will fit on that tape. The first tape does not have a trailer record.

The first data record on the second tape is the next detail record, followed by more detail records. If the remaining tape files fit on the second tape, the last record on the second tape is the trailer record.

If a third tape is needed, the last record on the second tape is a detail record and the first record on the third tape is the next detail record. If the remaining tape file fits on the third tape, the last record on the third tape is the trailer record.

The last record on the last reel must be the trailer record for the whole file. The following figure shows an example of a multi-volume tape.

Figure 2: Structure of a multi-volume file maintenance tape



Updates to multiple record types can be in the same tape, in any sequence.

B.2.3 Effective date/time for records

VEAS uses the effective time of each update to prevent the most current data associated with an account from being overlaid by older data. The effective time is Greenwich mean date and time (GMT).

For an online update, VEAS assigns the effective tie, which is the system time (expressed as GMT) when VEAS processes the update.

For a batch update, the Member assigns the effective time (also expressed as GMT). Often, this field contains the date when the set of account data to be updated was created by the Member system.

VEAS uses the effective time to prioritize multiple updates to the same record. The question of priority arises when an Issuer centre provides account records to be updated through the batch process and also updates one or more records online before the batch update is loaded in to VEAS.

B.3 Cardholder Database files

This appendix describes making updates to the following files:

- Exception File
- PIN Verification File
- Risk-Level File

The file updates at the VIC operate at the Processing Centre level. A centre can put updates in its tape file in any order. The updates do not need to be sorted by BIN or account number; furthermore, updates do not need to be sorted according to the VIC file being updated. Records for the Exception File, the PIN Verification File, and so forth can be included in one batch file. (It is not permissible to put multiple files on one tape.)

Updates cannot be used for a complete file replacement.

The file header record identifies the tape and the sender and indicates when the file was created. Detail records contain data for updating the Exception File, PIN Verification file, and the Risk-Level File.

The general format of detail records is as follows:

- Bytes 1-2: File type (identifies the Cardholder Database file to be updated)
- Bytes 3-55: Account identification
- Bytes 56-200: Data specific by file type

The contents of bytes 56-200 vary by type of update:

- For file update code 1 or 2 (add or change), the entire record must be supplied, with spaces or zeros in fields that do not apply. When a change is processed at Visa, the entire record is replaced, not just the actual data being changed.
- For file update code 3 (delete), the file type and all applicable account identification information must be supplied, but bytes 56-200 may be space-filled.

The file trailer record contains a count of detail records in the file.

B.3.1 Header record

Table 228: Cardholder Database file update - header record

Cardholder Database file update - header record				
Field name	Position	Length	Type	Description
Record Type	1	1	A	H for header
Filler	2	1	AN	Spaces

Table 228: Cardholder Database file update - header record (continued)

Cardholder Database file update - header record				
Field name	Position	Length	Type	Description
Tape ID	3-8	6	AN	Volume serial number of the tape
Filler	9	1	AN	Spaces
Processing Centre ID	10-13	4	N	The 4-digit ID assigned to the centre by Visa.
Processing Type	14	1	A	U for update
Effective Date	15-22	8	AN	The GMT date in MM/DD/YY format
Filler	23	1	AN	Space
Effective Time	24-31	8	AN	The GMT in hh:mm:ss format
Filler	32-34	3	AN	Spaces.
Message Format	35	1	AN	This value is a constant, 2
Filler	36-200	165	AN	Spaces.

B.3.2 Detail record - Exception File

Table 229: Cardholder Database file update - detail record - Exception File

Cardholder Database file update - detail record - Exception File				
Field name	Position	Length	Type	Description
File Type	1-2	2	AN	The file to be updated: E2 = Exception File
File Update Code	3	1	N	1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4-5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number	6-33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a number that is valid for the Issuer. The value must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN	If File Update Code = 1 or 2, the value in this field must either be a date in YYMMDD format or 999900 (do not purge). If File Update Code = 3, the value must be spaces.

Table 229: Cardholder Database file update - detail record - Exception File (continued)

Cardholder Database file update - detail record - Exception File				
Field name	Position	Length	Type	Description
Filler	40-55	16	N	Zero filled.
Action Code	56-57	2	AN	If File Update Code = 1 or 2, the value must be one of the codes listed in the field description of field 127E.1 If File Update Code = 3, the value must be spaces.
Region	58-66	9	AN	If File Update Code = 1 or 2 and the action code is a pick-up code, the requirements for the entry must match those for field 127E.2 If File Update Code = 3, or if the action code is not a pick-up code, the value must be spaces.
Filler	67-200	134	AN	Spaces.

B.3.3 Detail record - PIN Verification File

Table 230: Cardholder Database file update - detail record - PIN Verification File

Cardholder Database file update - detail record - PIN Verification File				
Field name	Position	Length	Type	Description
Field Type	1-2	2	AN	The file to be updated: P2 = PIN Verification File
File Update Code	3	1	AN	1 = Add 2 = Change 3 = Delete
Primary Account Number Length	4-5	2	N	The number of digits in the account number. The information must be right-justified and zero-filled.
Primary Account Number (PAN)	6-33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a valid PAN for the Issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34-39	6	AN	If File Update Code = 1 or 2, the value must either be a date in YYMMDD format or 999900 (do not purge). If File Update Code = 3, the value must be spaces.
Filler	40-55	16	N	Zero filled.

Table 230: Cardholder Database file update - detail record - PIN Verification File (continued)

Cardholder Database file update - detail record - PIN Verification File				
Field name	Position	Length	Type	Description
PIN Verification data (PVV or IBM PIN Offset)				If File Update Code = 1 or 2, PIN Verification data is required in this field. (see detail below) If File Update Code = 3, the value must be spaces.
For PVV: Algorithm ID	56-57	2	AN	01
PVKI	58	1	AN	1-6 (inclusive)
PVV	59-62	4	AN	PVV
For IBM PIN Offset: Algorithm ID	56-57	2	AN	04
PVKI	58	1	AN	1
Offset	59-62	4	AN	IBM PIN Offset
Filler	63-200	138	AN	Spaces.

B.3.4 Detail record - Risk-Level File

Table 231: Cardholder Database file update - detail record - Risk-Level File

Cardholder Database file update - detail record - Risk-Level File				
Field name	Position	Length	Type	Description
File Type	1-2	2	AN	The file to be updated: R2 = Risk Level
File Update Code	3	1	N	1 = Add; 2 = Change; 3 = Delete
Primary Account Number Length	4-5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number	6-33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled.
Purge Date	34-39	6	AN	If the File Update Code = 1 or 2, the value in this field must either be a date in YYMMDD format or 999900 (do not purge). If the File Update Code = 3, the value must be spaces.
Filler	40-55	16	N	Zero filled.

Table 231: Cardholder Database file update - detail record - Risk-Level File (continued)

Cardholder Database file update - detail record - Risk-Level File				
Field name	Position	Length	Type	Description
Risk Level	56	1	A	The Cardholder risk level: A = Indicates the lowest risk level B, C, or D = Indicate the highest risk level Use 'C' if the Issuer does not participate in risk level processing.
Bytes 57 through 76, filler				
Bytes 77 through 166, Merchant group activity limits				
Travel Limit (Issuer Available)	77-81	5	AN	The travel limit when the Issuer is available. If not used, the field must be space-filled.
Travel Limit (Issuer Unavailable)	82-86	5	AN	The travel limit when the Issuer is unavailable. If not used, the field must be space-filled.
Lodging Limit (Issuer Available)	87-91	5	AN	The lodging limit when the Issuer is available. If not used, the field must be space-filled.
Lodging Limit (Issuer Unavailable)	92-96	5	AN	The lodging limit when the Issuer is unavailable. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Available)	97-101	5	AN	The automobile rental limit when the Issuer is available. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Unavailable)	102-106	5	AN	The automobile rental limit when the Issuer is unavailable. If not used, the field must be space-filled.
Restaurant Limit (Issuer Available)	107-111	5	AN	The restaurant limit when the Issuer is available. If not used, the field must be space-filled.
Restaurant Limit (Issuer Unavailable)	112-116	5	AN	The restaurant limit when the Issuer is unavailable. If not used, the field must be space-filled.
Mail/Telephone Limit (Issuer Available)	117-121	5	AN	The mail or telephone order limit when the Issuer is available. If not used, the field must be space-filled.
Mail/Telephone Limit (Issuer Unavailable)	122-126	5	AN	The mail or telephone order limit when the Issuer is unavailable. If not used, the field must be space-filled.
Risky Purchase Limit (Issuer Available)	127-131	5	AN	The risky transactions limit when the Issuer is available. If not used, the field must be space-filled.

Table 231: Cardholder Database file update - detail record - Risk-Level File (continued)

Cardholder Database file update - detail record - Risk-Level File				
Field name	Position	Length	Type	Description
Risky Purchase Limit (Issuer Unavailable)	132-136	5	AN	The risky transactions limit when the Issuer is unavailable. If not used, the field must be space-filled.
Total Purchase Limit (Issuer Available)	137-141	5	AN	The total purchases limit when the Issuer is available. If not used, the field must be space-filled.
Total Purchases Limit (Issuer Unavailable)	142-146	5	AN	The total purchases limit when the Issuer is unavailable. If not used, the field must be space-filled.
Total Cash Limit (Issuer Available)	147-151	5	AN	The total cash limit when the Issuer is available. If not used, the field must be space-filled.
Total Cash Limit (Issuer Unavailable)	152-156	5	AN	The total cash limit when the Issuer is unavailable. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Available)	157-161	5	AN	The ATM cash limit when the Issuer is available. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Unavailable)	162-166	5	AN	The ATM cash limit when the Issuer is unavailable. If not used, the field must be space-filled.
Filler	167-200	34	AN	Spaces.

B.3.5 Trailer record

Table 232: Cardholder Database file update - trailer record

Cardholder Database file update - trailer record				
Field name	Position	Length	Type	Description
Trailer ID	1	1	A	This value is a constant, T.
Number of Records	2-10	9	N	The number of detail records in the whole tape file. The information must be right-justified and zero-filled.
Filler	11-200	190	AN	Spaces.

C Electronic reporting

This appendix describes the various methods that are available to receive electronic report information. For more information about subscribing, contact Visa Europe Customer Support.

C.1 Electronic formats

Visa transmits report information to subscribers using these methods:

- Dual Message System Clearing (DMSC) transaction records transmitted through the Visa Europe Clearing and Settlement Service (VECSS). The transaction codes include:
 - TC 33 for the raw data versions of the report information
 - TC 45 for the electronic-print version
 - Point-of-sale authorization (POSA) file, which contains transaction data, delivered to subscribers through the Visa File Exchange Service (VFES)

TC 33 record formats vary according to the type of information requested by the subscriber. For specific record formats, refer to subsequent sections.

Raw data records are transmitted electronically, outside of VEAS. Visa determines the mechanism for transmission, which is subject to change. For current information, contact Visa Europe Customer Support.

The following table lists the electronic formats available for certain DMSA reports. DMSA reports are further described in the document, SMS and DMSA Reports.

Table 233: DMSA reports: electronic formats

DMSA reports: electronic formats				
Type	Number	Title	Available electronic formats	Frequency
Raw ¹ data	n/a	POSA file	POSA format	Daily
Raw data	n/a	POS raw data	TC 33	13 times a day
APR ²	APR2100 APR2120	Issuer and Stand-In Authorization Summary by Authorization Criteria (Processor)	TC 45, TC 33	Four times a month or monthly
APR	APR5100 APR5120	Issuer and Stand-In Authorization Summary by Authorization Criteria (BIN)	TC 45, TC 33	Four times a month or monthly
APR	APR6100 APR6120	Issuer and Stand-In Authorization Summary by Authorization Criteria (risk level within BIN)	TC 45, TC 33	Four times a month or monthly

Table 233: DMSA reports: electronic formats (continued)

DMSA reports: electronic formats				
Type	Number	Title	Available electronic formats	Frequency
APR	APR7100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Product-ID level within BIN)	TC 45	Monthly
CDB ³	BIOSRUP	Exception File Update File	TC 33	Weekly
CDB	BIOSRLP	Exception File Listing File	TC 33	Monthly
Footnotes:				
1 - POS data, raw data format is available to DMSA Acquirers only				
2 - Authorization profile reports (APR)				
3 - Cardholder Database reports				

C.2 TC 33 record format for Exception File data

This section contains the file layouts for the weekly Exception File Update File and monthly Exception File Listing for TC 33 delivery. Issuers can subscribe to the following electronic reports with TC 33 delivery:

- BIOSRUP - Exception File Update File
 - This listing is a complete file of all Exception File updates submitted by the Member (online and batch) and by the Visa services during the past week. Processors should use BIOSRUP P
- BIOSRLP - Exception File Listing File
 - This listing is a complete file of all Exception File records (VIP and non-VIP accounts) for the selected BIN. This file is produced monthly. Processors should use BIOSRLP P

C.2.1 TC 33 record format - Exception File data

Visa uses TC 33 records to transmit both the Exception File Update File and the Exception File Listing File. There are three TC 33 record formats for Exception File data:

- A header record
- A detail record (one for each account number)
- A trailer record

The record type field designates which file is being transmitted. The record type values are:

1 = Header

2 = Exception File update

3 = Exception File listing

4 = Trailer

Each record contains both DMSC and Exception File information. The following tables provide each record's content and format.

C.2.2 TC 33 record format - Exception File data - header record

Table 234: TC 33 record format - Exception File data - header record

TC 33 record format - Exception File data - header record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This field contains the value of 33.
Transaction Code Qualifier	3	1 N	This field contains the value of 0.
Transaction Component Sequence Number	4	1 N	This field contains the value of 0.
Destination BIN	5-10	6 N	This field contains the identification number of the destination.
Source BIN	11-16	6 N	This field contains the value of 400082.
Report Identifier	17-26	10 AN	This field contains the identifier of the report: BIOSRUP = Weekly reporting BIOSRLP = Monthly reporting
Report Line Sequence Number	27-34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File data			
Record Type	35	1 N	This field contains the code indicating type of record: 1 = Header
Creation Time Stamp, Date, Time	36-47	12 N	This field contains the date and time the TC 33 record was created. Format: YYMMDDhhmmss
Media Time Stamp, Date, Time	48-59	12 N	This field contains the date and time the data file was created. Format: YYMMDDhhmmss
Filler	60-97	38 N	This field contains spaces.
Authorization Center	98-103	6 N	This field contains four left-justified characters, right-filled with spaces.
Issuer BIN	104-109	6 N	This field contains the Issuer assigned BIN. Format: NNNNNN
Filler	110-167	58 N	This field contains spaces.

Table 234: TC 33 record format - Exception File data - header record (continued)

TC 33 record format - Exception File data - header record			
Field name	Position	Type	Description
DMSC data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: A through Z, 0 (zero), 3, 6, or 8.

C.2.3 TC 33 record format - Exception File data - detail record

Table 235: TC 33 format - Exception File data - detail record

TC 33 record format - Exception File data - detail record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This field contains the value of 33.
Transaction Code Qualifier	3	1 N	This field contains the value of 0.
Transaction Component Sequence Number	4	1 N	This field contains the value of 0.
Destination BIN	5-10	6 N	This field contains the identification number of the destination.
Source BIN	11-16	6 N	This field contains the value of 400082.
Report Identifier	17-26	10 AN	This field contains the identifier of the report: BIOSRUP = Weekly reporting BIOSRLP = Monthly reporting
Report Line Sequence Number	27-34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File data			
Record Type	35	1 N	This field contains the code indicating type of record: 2 = Exception File Update 3 = Exception File Listing
Account/ID Number	36-63	28 AN	This field contains the account number or customer ID for check guarantee transactions. The Issuer assigns this number. The format of the field is: <ul style="list-style-type: none"> ■ If numeric, the information in this field must be right-justified and zero-filled. ■ If alphanumeric, the information in this field must be left-justified and space-filled.

Table 235: TC 33 format - Exception File data - detail record (continued)

TC 33 record format - Exception File data - detail record			
Field name	Position	Type	Description
Account Number Length	64-65	2 N	This field contains the number of digits and characters in the account number. Format: right-justified, zero-filled
Purge Date	66-73	8 AN	This field contains the date after which the record is deleted from the file. Format: YYYYMMDD
Action Code	74-75	2 AN	This field contains the code specifying the response or special processing required by the Issuer when STIP performs stand-in authorization.
Region Codes	76-84	9 AN	This field contains one or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins.
Effective Date, Time	85-96	12 N	This field contains the date and time the message was received at the VIC. Format: YYMMDDhhmmss
Last Update Source	97	1 AN	This field contains the code for the entity that initiated the last update to the Account Number on the Exception File: 1 = Auto-CDB T = Global Customer Assistance Service (GCAS) B = Member batch update (MRB) M = Member online update (MRO)
Authorization Center	98-103	6 N	This field contains the first 4 digits of the identification number of the Issuer's Processing Centre. This field must include left-justified characters, right-filled with spaces.
Issuer BIN	104-109	6 N	This field contains the Visa identification number of the institution that issued the Card.
Update Date, Time (Updates only)	110-121	12 N	This field contains the date and time the message was received at the VIC. Format: YYMMDDhhmmss
Transaction Status	122	1 AN	This field contains the status of the transactions: X = Update successful Z = Update unsuccessful
Transaction Type(Updates only)	123	1 AN	This field contains the type of update: A = Add C = Change D = Delete E = Error
Filler	124-167	44 AN	This field contains spaces.

Table 235: TC 33 format - Exception File data - detail record (continued)

TC 33 record format - Exception File data - detail record			
Field name	Position	Type	Description
DMSC data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: A through Z, 0 (zero), 3, 6, or 8.

C.2.4 TC 33 record format - Exception File data - trailer record

Table 236: TC 33 record format - Exception File data - trailer record

TC 33 record format - Exception File data - trailer record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This field contains the value of 33.
Transaction Code Qualifier	3	1 N	This field contains the value of 0.
Transaction Component Sequence Number	4	1 N	This field contains the value of 0.
Destination BIN	5-10	6 N	This field contains the identification number of the destination.
Source BIN	11-16	6 N	This field contains the value of 400082.
Report Identifier	17-26	10 AN	This field contains the identifier of the report: BIOSRUP = Weekly reporting BIOSRLP = Monthly reporting
Report Line Sequence Number	27-34	10 N	This field contains the sequence of this line within the report, which is assigned by Visa.
Exception File data			
Record Type	35	1 N	This field contains the code indicating type of record: 4 = Trailer
Record Count	36-44	9 N	The number of Exception File update records or Exception File listing records.
Filler	45-97	53 N	This field contains spaces.
Authorization Center	98-103	6 N	This field contains the first 4 digits of the identification number of the Issuer's Processing Centre. This field must include left-justified characters, right-filled with spaces.
Issuer BIN	104-109	6 N	This field contains the identification number of the institution that issued the card.
Filler	110-167	58 AN	This field contains spaces.

Table 236: TC 33 record format - Exception File data - trailer record (continued)

TC 33 record format - Exception File data - trailer record			
Field name	Position	Type	Description
DMSC data			
Reimbursement Attribute	168	1 AN	This field must contain one of the following valid values: A through Z, 0 (zero), 3, 6, or 8.

C.3 TC 33 record format for raw data

With Visa concurrence, DMSA Acquirers can receive POS raw data for DMSA Visa Card transactions through a VECSS transmission. For POS raw data, this general layout is used for the DMSC TC 33 record.

- Bytes 1 through 34 contain DMSC transaction header information
- Bytes 35 through 167 contain specific information related to POS raw data
- Byte 168 contains the VECSS reimbursement attribute

The following tables describes each DMSC TC 33 record data element used to transmit POS raw data.

C.3.1 TC 33 record format - POS raw data

Table 237: TC 33 record format - POS raw data

TC 33 record format - POS raw data			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5-10	6 N	The BASE identification number of the Acquirer destination.
Source BIN	11-16	6 N	400083
Report Identifier	17-19	3 AN	POS
Julian Date	20-22	3 N	The day data was prepared. Format: DDD
Report Line Sequence Number	23-32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33-34	2 AN	Spaces.

Table 237: TC 33 record format - POS raw data (continued)

TC 33 record format - POS raw data			
Field name	Position	Type	Description
POS data			
Acquirer BIN	35-45	11 AN	The Acquirer's BIN. See the field 32 description.
Terminal ID Number	46-68	23 AN	The Merchant terminal ID number. See the field 42 and 41 descriptions.
Tran Date	69-74	6 N	The transaction date. See the field 7 description. Format: MMDDYY
Tran Time	75-80	6 N	Transaction time (Greenwich Mean Time). See the field 7 description. Format: hhmmss
Processor Code	81-82	2 N	The customer transaction type. For valid codes, see the field 3 description.
Account/ID Number	83-98	16 AN	The account number or customer ID for check guarantee transactions. See the field 7 description.
Merchant Type	99-102	4 AN	The Merchant Category Code. See the field 18 description.
Authorized Amount	103-114	12 N	The authorized amount in the original currency. See the field 4 description. Format: right-justified, zero-filled
Expire Date	115-118	4 N	The expiry date of card, or customer ID. See the field 14 description. Format: MMYY
Response Code	119-120	2 AN	The DMSA and SMS response codes. For valid codes, see the field 39 description.
Authorization Code	121-126	6 AN	The authorization code for approved transactions. See the field 38 description. Format: left-justified, space-filled
Line Type	127-128	2 AN	The type of line from which transactions originated. Codes are listed in the table titled Weekly POS Detail Record Specifications, Line Type, positions 105-106.
Acquirer ID	129-132	4 AN	The first 4 digits of the station ID associated with the Acquirer of the transaction.
Card Verification Value	133	1 AN	The Card Verification Value transaction code. See the field 44.5 description.
AVS Result	134	1 AN	The Address Verification Service result code. See the field 44.2 description.
Point-of-Service Entry Mode Code	135-137	3 AN	The indicator that describes how the transaction was captured. See the field 22 description.

Table 237: TC 33 record format - POS raw data (continued)

TC 33 record format - POS raw data			
Field name	Position	Type	Description
Additional POS Information	138-139	2 AN	The additional information about the terminal used in the transaction. See the field 60 description.
POS Condition Code	140-141	2 AN	The additional information about the type of customer transaction. See the field 25 description.
Term Entry Mode	142	1 AN	The transaction indicator that describes how the transaction was captured. See the field 60 description.
Term Format Code	143	1 AN	The terminal message format code. Refer to position 52 in the table titled <i>Weekly POS Detail Record Specifications</i> for a list of the format codes.
Stand-In Processing Advice Code	144	1 AN	The response source and reason code. See the field 44.1 description.
Currency Code	145-147	3 AN	The currency code for the transaction. For more information, see the field 49 description. Refer to the <i>Country and currency codes</i> appendix for valid currency codes.
Authorization Characteristics Indicator	148	1 AN	The code that specifies whether the transaction qualified for CPS. See the field 62.1 description.
Transaction Identifier	149-163	15 N	The identification number assigned to CPS-qualified transactions only. See the field 62.2 description. Note On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = N or X.
Validation Code	164-167	4 AN	The Visa-calculated code assigned to CPS-qualified transactions only to ensure key 0100 request fields match with same fields in deferred clearing messages. See the field 62.3 description.
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

C.3.2 TC 33 record format - POS raw data - cash back authorizations

Table 238: TC 33 record format - POS raw data - cash back authorizations

TC 33 record format - POS raw data - cash back authorizations			
Field name	Position	Type	Description
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .

Table 238: TC 33 record format - POS raw data - cash back authorizations (continued)

TC 33 record format - POS raw data - cash back authorizations			
Field name	Position	Type	Description
Transaction Component Sequence Number	4	1 N	This is a constant, 1 .
Cashback Amount	5-16	12 N	The cash back amount in the authorization request. See the field 61.1 description.
Merchant Name	17-41	25 AN	The first position in this field cannot be a space.
Merchant Country Code	42-44	3 AN	This field contains a valid VECSS code. The first two positions of this field will be the country code and the third character will be a space.
Product ID	45-46	2 AN	This field contains the product defined for the Product ID in the authorization.
Merchant Verification Value	47-56	10 AN	This field contains the information from field 62.20 that is used to identify participants in the US Select Merchant Fee program.
American Express Point-of-Service (POS) Entry Mode	57-68	12 AN	This field will contain the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, tag 01, which contains data from American Express authorization requests. This field will be blank when field 116, with dataset ID 66, is not present in 0110 authorization responses.
MasterCard Point-of-Service (POS) Entry Mode	69-71	3 N	This field will contain the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, tag 01, which contains data from CIS DE 22 in MasterCard authorization request messages. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization responses.
MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	72-73	2 N	This field will contain the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, tag 02, which contains data from CIS DE 26 in MasterCard authorization request messages. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization responses.

Table 238: TC 33 record format - POS raw data - cash back authorizations (continued)

TC 33 record format - POS raw data - cash back authorizations			
Field name	Position	Type	Description
MasterCard Point-of-Service (POS) Data	74-99	26 AN	This field will contain the value of the MasterCard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, tag 03, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field will contain between 1 and 26 bytes of data. Unused bytes will be space-filled to the right. This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization responses.
Filler	100-167	68 AN	
Reserved Field	168	1 AN	This field contains a zero.

C.3.3 TC 33 record format - POS raw data - full or partial reversals

Table 239: TC 33 record format - POS raw data - full or partial reversals

TC 33 record format - POS raw data - full or partial reversals			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5-10	6 N	The BASE identification number of the Acquirer destination.
Source BIN	11-16	6 N	400083
TC 33 Application Code	17-19	3 AN	PSR
Julian Date	20-22	3 N	The day data was prepared. Format: DDD
Report Line Sequence Number	23-32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33-34	2AN	Spaces.
POS data			
Acquirer BIN	35-45	11 AN	The Acquirer's BIN. See the field 32 description.

Table 239: TC 33 record format - POS raw data - full or partial reversals (continued)

TC 33 record format - POS raw data - full or partial reversals			
Field name	Position	Type	Description
Terminal ID Number	46-68	23 AN	The Merchant terminal ID number. See the field 42 and 41 descriptions.
Tran Date	69-74	6 N	The transaction date. See the field 7 description. Format: MMDDYY
Tran Time	75-80	6 N	Transaction time (Greenwich Mean Time). See the field 7 description. Format: hhmmss
Account/ID Number	81-96	16 AN	The account number or customer ID for check guarantee transactions. See the field 2 description.
Merchant Type	99-100	4 AN	The Merchant Category Code. See the field 18 description.
Authorized Amount	101-112	12 N	The authorized amount in the original currency. See the field 4 description. Format: right-justified, zero-filled
Expire Date	113-116	4 N	The expiration date of the Card, or customer ID. See the field 14 description. Format: MMYY
Response Code	117-118	2 AN	The DMSA and SMS response codes. See the field 39 description.
Authorization Code	119-124	6 AN	The authorization code for approved transactions. See the field 38 description. Format: left-justified, space-filled
Line Type	125-126	2 AN	The type of line from which transactions originated.
Acquirer ID	127-130	4 AN	The first 4 digits of the station ID associated with the Acquirer of the transaction.
Point-of-Service Entry Mode Code	131-133	3 AN	The indicator that describes how the transaction was captured. See the field 22 description.
Additional POS Information	134-135	2 AN	The additional information about the terminal used in the transaction. See the field 60 description.
POS Condition Code	136-137	2 AN	The additional information about the type of customer transaction. See the field 25 description.
Currency Code	138-140	3 AN	The currency code for the transaction. See the field 49 description. For valid currency codes, refer to the <i>Country and currency codes</i> appendix.
Replacement Amount (original currency)	141-152	12 N	If the replacement amount is greater than zero, it reflects the corrected authorization amount and indicates that this detail record pertains to a partial authorization reversal. See the field 62.4 description. Format: right-justified, zero-filled US dollar equivalent

Table 239: TC 33 record format - POS raw data - full or partial reversals (continued)

TC 33 record format - POS raw data - full or partial reversals			
Field name	Position	Type	Description
Transaction Identifier	153-167	15 N	The identification number assigned to CPS-qualified transactions only. See the field 62.2 description. On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = N or X.
DMSC data			
Reserved Field	168	1 AN	This is a constant, 0.

C.3.4 TC 33 record format - POS raw data - cash back authorization reversals

Table 240: TC 33 record format - POS raw data - cash back authorization reversals

TC 33 record format - POS raw data - cash back authorization reversals			
Field name	Position	Type	Description
Transaction Code	1-2	2 N	This is a constant, 33.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 1.
Cashback Amount	5-16	12 N	The cash back amount in the authorization request. For more information, see the field 61.1 description.
Merchant Name	17-41	25 AN	
Merchant Country Code	42-44	3 AN	
Product ID	45-46	2 AN	Data from field 62.23
Merchant Verification Value	47-56	10 AN	Data from field 62.20
Filler	57-99	43	
Filler	100-167	68	
Reserved Field	168	1 AN	This field contains a zero.

C.4 TC 33 record format for authorization profile raw data

Receiving authorization profile data in raw data format allows Issuers to use data directly in their own internal reporting applications. The raw data content parallels the paper authorization profile reports. A set of raw data records uses the same paper report numbers for identification:

- APR2120 - Issuer and Stand-In Authorization Summary by Authorization Criteria
 - This report provides information according to Processor.

Note This report is not distributed by Visa Europe.

- APR5120 - Issuer and Stand-In Authorization Summary by Authorization Criteria
 - This report provides information according to BIN.
- APR6120 - Issuer and Stand-In Authorization Summary by Authorization Criteria
 - This report provides information according to the risk level within BIN.

Visa uses the TC 33 record format to transmit these reports to the subscriber. The Report Identifier field indicates which report is being transmitted. There are TC 33 record formats for:

- A header record, used for all four reports.
- Record Type = P-Page Header.
- One or more detail records, specific to the report.
- Record Type = D-Detail Line.
- A trailer record, used for all four reports.
- Record Type = T-Trailer.

The following table displays the records that apply to each report type.

Table 241: Authorization profile raw data records by report

Authorization profile raw data records by report		
If the report type is...	APR2120	APR5120 and APR6120
Then the report transmission sequence and content will be...	Page Header	Page Header
	Detail Record	Detail Record
	Trailer	Processing Controls and Options Record <ul style="list-style-type: none"> ■ Type 1 ■ Type 2
		Trailer

Each detail record contains both DMSC and authorization profile information. Bytes 35-167 contain the authorization profile information; the remainder of each is standard DMSC TC 33 data. The following ten tables provide each record's content and format. In all cases, numeric fields are right-justified with left zero-filled if necessary, and alphanumeric fields are left-justified with right space-filled if necessary.

C.4.1 TC 33 record format - authorization profile raw data - page header record

The following table includes the page header record layout which applies to all authorization profile reports.

Table 242: TC 33 for authorization profile data - page header record

TC 33 for authorization profile data - page header record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination BIN	5-10	6 N	The BASE identification number of the destination.
Source BIN	11-16	6 N	The BASE identification number of the VIC.
Report Identifier	17-22	6 AN	The report number without the last zero: APR nnn
Report Line Sequence Number	23-32	10 N	The sequence of this line within the report.
Reserved	33-34	2 AN	Spaces.
Authorization profile data			
Issuer BIN	35-45	11 AN	This field includes the Issuer's BASE identification number or Processing Centre's ID number.
Report Name	46-53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: P = Page Header
From Date	55-64	10 AN	The report data start date. Format: DD-MMM-YY
To Date	65-74	10 AN	The report data end date. Format: DD-MMM-YY
Filler	75-167	93 AN	Spaces.
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

C.4.2 TC 33 record format - authorization profile raw data - first detail record

The following table provides the first detail record layout for authorization profile data. This layout applies to:

- APR2120 Detail Record
- APR5120 Detail Record
- APR6120 Detail Record

Table 243: TC 33 for authorization profile data - first detail record

TC 33 for authorization profile data - first detail record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination BIN	5-10	6 N	The BASE identification number of the destination.
Source BIN	11-16	6 N	The BASE identification number of the VIC.
Report Identifier	17-22	6 AN	The report number: APR nnn
Report Line Sequence Number	23-32	10 N	The sequence of this line within the report.
Reserved	33-34	2 AN	Spaces.
Authorization profile data			
Issuer BIN	35-45	11 AN	The Issuer's BASE identification number or Processing Centre's ID number.
Report Name	46-53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	The code indicating the risk level of the reported transactions: A, B, C, D, or space for total BIN. This field appears in the APR6120 report only.
Report Section	56-57	2 N	For more information, see Report section codes table.
Line Description Code	58-60	3 AN	For more information, see Line description codes table.
Filler	61-69	9 AN	Spaces.
Eligible Volume	70-79	10 N	The total number of transactions eligible for Positive Authorization Capacity Management (PACM) diversion, which is the information for the Line Description Code item.
Approval Volume	80-89	10 N	The total number of approved transactions.
Approval Amount	90-101	12 N	The average dollar amount of approved transactions.
Referral Volume	102-111	10 N	The total number of referred transactions. Note Not applicable to Visa Card transactions.
Referral Amount	112-123	12 N	The average dollar amount of referred transactions. Note Not applicable to Visa Card transactions
Confiscation Volume	124-133	10 N	The total number of confiscated-Card transactions.

Table 243: TC 33 for authorization profile data - first detail record (continued)

TC 33 for authorization profile data - first detail record			
Field name	Position	Type	Description
Confiscation Amount	134-145	12 N	The average dollar amount of confiscated-Card transactions.
Decline Volume	146-155	10 N	Total number of declined transactions.
Decline Amount	156-167	12 N	Average dollar amount of declined transactions.
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0 .

C.4.3 TC 33 record format - authorization profile raw data - second detail record

The following table provides the layout for the second APR5120 and APR6120 detail records.

Table 244: TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 1

TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 1			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination BIN	5-10	6 N	The BASE identification number of the destination.
Source BIN	11-16	6 N	The BASE identification number of the VIC.
Report Identifier	17-22	6 AN	The report number: ARP512 or APR612
Report Line Sequence Number	23-32	10 N	The sequence of this line within the report.
Reserved	33-34	2 AN	Spaces.
Authorization profile data			
Issuer BIN	35-45	11 AN	The Issuer's BASE identification number or Processing Centre's ID number.
Report Name	46-53	8 AN	The system ID plus Report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	This field applies to the APR6120 report only. The code indicating the risk level of the reported transactions: A, B, C, D, or space for total BIN.
Report Section	56-57	2 N	For more information, see Report section codes table.

Table 244: TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 1 (continued)

TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 1			
Field name	Position	Type	Description
Line Description Code	58-60	3 AN	For more information, see Line description codes table.
Filler	61-69	9 AN	Spaces.
Available 1-day Count	70-75	6 AN	The daily transaction limit for STIP when the Processing Centre is available. Edited numeric (commas) or not applicable.
Available 1-day Amount	76-81	6 AN	The daily amount limit for STIP when the Processing Centre is available. The content is limited to numbers, commas, \$, and spaces.
Available 4-day Multiplier	82-87	6 AN	The Issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits. The content is limited to numbers, commas and spaces.
Unavailable 1-day Count	88-93	6 AN	The daily transaction limit for STIP when the Processing Centre is not available. The content is limited to numbers, commas, and spaces.
Unavailable 1-day Amount	94-99	6 AN	The daily amount limit for STIP when the Processing Centre is not available. The content is limited to numbers, commas, \$, and spaces.
Unavailable 4-day Multiplier	100-105	6 AN	The Issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits for Issuer-unavailable processing. The content is limited to numbers, commas, and spaces.
Issuer Limit	106-111	6 AN	The Issuer-specified dollar amount, at or above which the transaction is forwarded to the Issuer for processing. The content is limited to numbers and spaces.
Filler	112-167	56 AN	Not used.
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0 .

C.4.4 TC 33 record format - authorization profile raw data - third detail record

The following table provides the layout for the third APR5120 and APR6120 detail records.

Table 245: TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 2

TC 33 for authorization profile data, APR5129/APR6120 processing controls and options, type 2			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination BIN	5-10	6 N	The BASE identification number of the destination.
Source BIN	11-16	6 N	The BASE identification number of the VIC.
Report Identifier	17-22	6 AN	The report number: APR512 or APR612
Report Line Sequence Number	23-32	10 N	The sequence of this line within the report.
Reserved	33-34	2 AN	Spaces.
Authorization profile data			
Issuer BIN	35-45	11 AN	The Issuer's BASE identification number or Processing Centre's ID number.
Report Name	46-53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: D = Detail line
Risk Level	55	1 AN	The code indicating the risk level of the reported transactions: A, B, C, D, or space for total BIN. This field applies to the APR6120 report only.
Report Section	56-57	2 N	For more information, see <i>Report section codes table</i> .
Line Description Code	58-60	3 AN	For more information, see <i>Line description codes table</i> .
Filler	61-67	7 AN	Spaces.
Above Issuer Limit Volume	68-78	11 AN	The number of transactions above the Issuer limit before random selection processing was invoked. The content is limited to numbers and commas.
Between Limits Volume	79-89	11 AN	The number of transactions between the Issuer and advice limits semi random selection processing was invoked. The content is limited to numbers and commas.
Below Advice Limit Volume	90-100	11 AN	The number of transactions below the Issuer's advice limit before random selection processing was invoked. The content is limited to numbers and commas.

Table 245: TC 33 for authorization profile data, APR5120/APR6120 processing controls and options, type 2 (continued)

TC 33 for authorization profile data, APR5129/APR6120 processing controls and options, type 2			
Field name	Position	Type	Description
Below Selected Volume	101-111	11 AN	Number of transactions selected due to the Random Selection Factor Below-Advice-Limit percentage. The content is limited to numbers and commas.
Between Selected Volume	112-122	11 AN	The number of transactions selected due to the Random Selection Factor Between-Limits percentage. The content is limited to numbers and commas.
Activity Testing Volume	123-133	11AN	The number of transactions for which activity testing was performed. The content is limited to numbers and commas.
Advices Created Volume	134-144	11 AN	The number of advice messages generated for the Issuer. The content is limited to numbers and commas.
Advice Limit	145-150	6 AN	The Issuer-specified dollar value at or above which an advice message is created for the Issuer. The content is limited to numbers, commas, \$, and spaces.
Random Selection: Below Advice Limit	151-156	6 AN	The percentage of Below-Advice-Limit transactions that are randomly selected for the next level of processing. The content is limited to numbers, %, and spaces.
Random Selection: Between Limits	157-162	6 AN	The percentage of Between-Limits transactions that are randomly selected for the next level of processing. The content is limited to numbers, %, and spaces.
Activity Testing On	163	1 AN	The valid values are: Y = yes N = no
Advice Creation On	164	1 AN	The valid values are: Y = yes N = no
POS Referral Default	165-166	2 AN	The Issuer-specified default response code to be used for referred transactions when the Processing Centre is unavailable. Note Not applicable to Visa Card transactions.
PACM PLAYER	167	1 AN	The valid values are: Y = yes N = no
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

C.4.4.1 Report section codes table

This field identifies which section of the APR report is being reported in the detail record. The following table provides the report section codes that can appear in the APR detail records.

Table 246: Report section codes

Report section codes	
Code	Description
01	Issuer responses
02	Stand-in responses
03	Year-to-Date totals
04	BIN Positive Cardholder Authorization Service (PCAS) parameters
05	BIN-other global options
06	Diversion totals
07	Processor diversion totals
08	Processor diversion histogram
09	Processor diversion additional data

Note The accumulation of the Issuer and STIP responses provides the total responses for the reporting period.

C.4.4.2 Line description codes table

This field identifies the line or lines of data from the APR report section that are reported in the detail record. The following table provides the line description codes that can appear in the APR detail records.

Table 247: Line description codes

Line description codes	
Code	Description
001	Commercial Travel
002	Lodging
003	Automobile Rental
004	Restaurant
F005	Medical
006	Mail/Telephone
007	Risky Purchase
008	Other Purchase
009	ATM Cash
010	Quasi-cash
011	Other Cash

Table 247: Line description codes (continued)

Line description codes	
Code	Description
101	1st of the month
102	2nd of the month
103	3rd of the month
104	4th of the month
105	5th of the month
106	6th of the month
107	7th of the month
108	8th of the month
109	9th of the month
110	10th of the month
111	11th of the month
112	12th of the month
113	13th of the month
114	14th of the month
115	15th of the month
116	16th of the month
117	17th of the month
118	18th of the month
119	19th of the month
120	20th of the month
121	21st of the month
122	22nd of the month
123	23rd of the month
124	24th of the month
125	25th of the month
126	26th of the month
127	27th of the month
128	28th of the month
129	29th of the month
130	30th of the month
131	31st of the month
205	Mandatory forward
210	PACM capacity available
215	Above the Issuer limit

Table 247: Line description codes (continued)

Line description codes	
Code	Description
220	Forwarding requested
225	Randomly selected
230	Activity amount exceeded
235	Activity count exceeded
240	Verifications
245	PACM capacity constrained
250	Below advice limit
255	Between limits
260	Suppress Inquiry Mode
265	ATR Time-outs
270	Issuer unavailable
400	Global parameters
450	Additional Processor data

C.4.5 TC 33 record format - authorization profile raw data - trailer record

The following table shows the trailer record layout applicable to all the authorization profile reports. It follows the detail records for POS raw data formats.

Table 248: TC 33 for authorization profile data - trailer record

TC 33 for authorization profile data - trailer record			
Field name	Position	Type	Description
DMSC data			
Transaction Code	1-2	2 N	This is a constant, 33 .
Transaction Code Qualifier	3	1 N	This is a constant, 0 .
Transaction Component Sequence Number	4	1 N	This is a constant, 0 .
Destination BIN	5-10	6 N	The BASE identification number of the destination.
Source BIN	11-16	6 N	The BASE identification number of the VIC.
Report Identifier	17-22	6 AN	The report number without the last zero: APR nnn
Report Line Sequence Number	23-32	10 N	The sequence of this line within the report.
Reserved	33-34	2 AN	Spaces.

Table 248: TC 33 for authorization profile data - trailer record (continued)

TC 33 for authorization profile data - trailer record			
Field name	Position	Type	Description
Authorization profile data			
Issuer BIN	35-45	11 AN	This field includes the Issuer's BASE identification number or Processing Centre's ID number.
Report Name	46-53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: T = Trailer
Record Count	55-63	9 N	The number of header, detail, and trailer records in the report.
Filler	64-167	104 AN	Spaces.
DMSC data			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

C.5 TC 33 record format for authorization records

The tables in this section contain the TCR record layouts for TC 33 - Authorization Records (POS and PSR), as follows:

- TCR 0 - Authorization and Incremental Authorization (POS)
- TCR 1 - Authorization and Incremental Authorization (POS), Additional Information
- TCR 0 - Authorization Full and Partial Reversal (PSR)
- TCR 1 - Authorization Full and Partial Reversal (PSR), Additional Information

For TCR 2 and TCR 3 record layouts containing line-item detail for industry-specific and limited use data, refer to section Line-item detail for industry-specific and limited use data.

C.5.1 POS record layouts for authorizations and incremental authorizations

The following tables detail the POS TC 33 record layouts for TCR 0 and TCR 1.

Table 249: TCR 0 - Authorization and Incremental Authorization (POS) - record layout

TC 33, TCR 0 - Authorization and Incremental Authorizations (POS) - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains 33 .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5-10	6	UN	Destination BIN	This field contains a valid BIN.

Table 249: TCR 0 - Authorization and Incremental Authorization (POS) - record layout (continued)

TC 33, TCR 0 - Authorization and Incremental Authorizations (POS) - record layout				
Position	Length	Type	Field name	Description
11-16	6	UN	Source BIN	This field contains 400083 .
17-19	3	AN	TC 33 Application Code	This field contains POS .
20-22	3	UN	Julian Day	This field contains the day of the year that data is prepared. The valid values are 001-366 .
23-32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33-34	2	UN	Reserved field	This field contains spaces.
35-45	11	AN	Acquirer BIN	This field contains a value that identifies the financial institution acting as the Acquirer of this customer transaction.
46-68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69-74	6	UN	Transaction Date	This field contains the date in the MMDDYY (month, day, year) format.
75-80	6	UN	Transaction Time	This field contains the time in the hhmmss (hour, minute, second) format.
81-82	2	UN	Processing Code	This field contains a two-digit code identifying the type of Cardholder transaction or centre function being processed.
83-98	16	UN	Account Number	When a token is present in a 0100/0110 authorization request message, this field will contain the token. When a token is not present in the 0100/0110 authorization request, this field will contain the Cardholder PAN. This field is left-justified, with trailing spaces.
99-102	4	UN	Merchant Category Code	This field contains a valid 4-digit MCC.
103-114	12	UN	Authorized Amount (Original Currency)	This field contains the transaction amount either in US dollars or per the currency code identified in positions 145-147.
115-118	4	UN	Expiration Date	When a token is present in a 0100/0110 authorization request, this field will contain the expiry date for the token. When a token is not present in the 0100/0110 authorization request, this field will contain the expiry date for the Cardholder PAN in the format: MMYY.

Table 249: TCR 0 - Authorization and Incremental Authorization (POS) - record layout (continued)

TC 33, TCR 0 - Authorization and Incremental Authorizations (POS) - record layout				
Position	Length	Type	Field name	Description
119-120	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
121-126	6	AN	Authorization Code	This field contains the authorization code provided by the Issuer when a transaction is approved.
127-128	2	AN	Communication Line Type	This field contains one of the following values: 8S = 800-SYNCH AL = ASYNC DC = DATAPAC-CANADA DF = UNUSED DI = DIAL-ISDN DL = DIAL-LOCAL DR = DRN-LATA DV = Data-OVER-VOICE DW = WATS EC = ELECTRONIC COMM EL = ECR-LEASED or DIRECT-CONNECTS FS = FGB-SYNCH LC = DIAL-LOCAL-CANADA MP = SYSTEM-EA Server UD = UNDEFINED XL = X25
129-132	4	UN	Acquirer Station ID	
133	1	AN	CVV Result	This field contains a Visa-defined code indicating Card Verification Value (CVV) verification result.
134	1	AN	AVS Result	This field contains a Visa-defined code that describes the address verification result for a US Visa or MasterCard transaction.
135-137	3	UN	Entry Mode Code	
138-139	2	UN	Entry Capability	
140-141	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point-of-transaction.
142	1	AN	Market-Specific Data Indicator	
143	1	AN	Terminal Format Code	

Table 249: TCR 0 - Authorization and Incremental Authorization (POS) - record layout (continued)

TC 33, TCR 0 - Authorization and Incremental Authorizations (POS) - record layout				
Position	Length	Type	Field name	Description
144	1	AN	Stand-In Processing Advice Code	
145-147	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103-114.
148	1	AN	Authorization Characteristics Indicator	This field contains the result of an Acquirer request for CPS qualification.
149-163	15	UN	Payment Service Transaction Identifier	For Visa transactions, this field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals. For MasterCard transactions, this field contains the Trace ID from tag 08 of dataset ID 65, in field 104, Usage 2.
164-167	4	AN	Validation Code	This field contains a VEAS-calculated code to ensure key fields in the 0100 authorization requests match their respective fields in DMSC clearing messages.
168	1	AN	Reserved	This field contains a zero.

Table 250: TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout

TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout				
Position	Length	Type	Field name	Description
1-2	2	UN	Transaction Code	This field contains 33 .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a 1 .
5-16	12	UN	Cashback Amount	
17-41	25	AN	Merchant Name	The first position in this field cannot be a space.

Table 250: TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout (continued)

TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout				
Position	Length	Type	Field name	Description
42-44	3	AN	Merchant Country Code	This field contains a valid Dual Message System Clearing (DMSC) code. The first two positions of this field will be the country code and the third character will be a space.
45-46	2	AN	Product ID	This field contains the product ID in the authorization.
47-56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the US Select Merchant Fee program.
57-68	12	AN	American Express Point-of-Service Data Code	This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, which contains data from American Express authorization request messages. This field is blank when field 116, with dataset ID 66, is not present in 0110 Authorization Responses.
69-71	3	UN	MasterCard Point-of-Service (POS) Entry Mode	This field contains the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization Responses.
72-73	2	UN	MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	This field contains the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization Responses.
74-99	26	AN	MasterCard Point-of-Service (POS) Data	This field contains the value of the MasterCard Point-of-Service (POS) subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field contains between 1 and 26 bytes of data, left-justified, and space-filled. This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization Responses.

Table 250: TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout (continued)

TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout				
Position	Length	Type	Field name	Description
100-105	6	AN	MasterCard Acquirer ID	In MasterCard transactions, this field contains the MasterCard-Assigned ID from field 62.20, or field 104, Usage 2 (dataset ID 65, tag 07). When the MasterCard-assigned ID is not present in MasterCard transactions, this field will be spaces. This field will be spaces for non-MasterCard transactions.
106-120	15	AN	Network Information	This field contains the value from field 116, dataset ID 68, tag 01.
121-122	2	AN	Transaction Qualifier	This field contains the value from field 116, dataset ID 68, tag 02.
123-132	10	AN	Date and Time	This field contains the value from field 116, dataset ID 67, tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19
134-137	4	N	Date, Capture	This field contains the value from field 17, if present in the original message.
138-141	4	AN	Reserved	
142	1	AN	Spend Qualified Indicator	This field contains the value from field 62.25
143	1	AN	Regulated Account Status	This field identifies the account range as regulated or non-regulated: R = Regulated N = Non-regulated Space = Not applicable
144-152	9	UN	Primary Account Number, Account Range	When a token is present in a 0100/0110 Authorization Request, this field will contain the first nine digits of the cardholder PAN. When a token is not present in a 0100/0110 Authorization Request, this field will contain all zeros. Acquirers should be aware that the first nine digits of the Cardholder PAN must not be forwarded to their Merchants.

Table 250: TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout (continued)

TC 33, TCR 1 - Authorization and Incremental Authorization (POS) -Additional Information - record layout				
Position	Length	Type	Field name	Description
153-154	2	AN	Token Assurance Level	When a token is present in a 0100/0110 Authorization Request, this field will contain the token assurance level value. When a token is not present in a 0100/0110 Authorization Request, this field will contain all spaces.
155-165	11	UN	Token Requestor ID	When a token is present in a 0100/0110 Authorization Request, this field will contain the token requestor ID. When a token is not present in a 0100/0110 Authorization Request, this field will contain all zeros.
166-167	2	AN	Reserved	
168	1	AN	Reserved	This field contains a zero

C.5.2 PSR record layouts for authorization full and partial reversals

The following tables detail the PSR TC 33 record layouts for TCR 0 and TCR 1.

Table 251: TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout

TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5-10	6	UN	Destination BIN	This field contains a valid BIN.
11-16	6	UN	Source BIN	This field contains 400083 .
17-19	3	AN	TC 33 Application Code	This field contains POS .
20-22	3	UN	Julian Day	This field contains the day of the year that data is prepared. The valid values are 001-366 .
23-32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33-34	2	UN	Reserved field	This field contains spaces.

Table 251: TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout (continued)

TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout				
Position	Length	Type	Field name	Description
35-45	11	AN	Acquirer BIN	This field contains a value that identifies the financial institution acting as the Acquirer of this customer transaction.
46-68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69-74	6	UN	Transaction Date	This field contains the date in the MMDDYY (month, day, year) format.
75-80	6	UN	Transaction Time	This field contains the time in the hhmmss (hour, minute, second) format.
81-96	16	UN	Account Number	When a token is present in a 0100/0110 authorization request, this field will contain the token. When a token is not present in a 0100/0110 authorization request, this field will contain the Cardholder PAN. This field is left-justified, with trailing spaces.
97-100	4	UN	Merchant Category Code	This field contains a valid 4-digit MCC.
101-112	12	UN	Total Authorized Amount (Original Currency)	This field contains the transaction amount either in US dollars or per the currency code identified in positions 138-140.
113-116	4	UN	Expiration Date	When a token is present in a 0100/0110 authorization request, this field will contain the expiry date for the token. When a token is not present in the 0100/0110 authorization request, this field will contain the expiry date for the Cardholder PAN in the format: MMYY
117-118	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
119-124	6	AN	Authorization Code	This field contains the authorization code provided by the Issuer when a transaction is approved.

Table 251: TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout (continued)

TC 33, TCR 0 - Authorization Full and Partial Reversal (PSR) - record layout				
Position	Length	Type	Field name	Description
125-126	2	AN	Communication Line Type	This field contains one of the following values: 8S = 800-SYNCH AL = ASYNC DC = DATAPAC-CANADA DF = UNUSED DI = DIAL-ISDN DL = DIAL-LOCAL DR = DRN-LATA DV = Data-OVER-VOICE DW = WATS EC = ELECTRONIC COMM EL = ECR-LEASED or DIRECT-CONNECTS FS = FGB-SYNCH LC = DIAL-LOCAL-CANADA MP = SYSTEM-VAP UD = UNDEFINED XL = X25
127-130	4	UN	Acquirer Station ID	
131-133	3	UN	Entry Mode Code	
134-135	2	UN	Entry Capability	
136-137	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point-of sale- or point-of-service.
138-140	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103-114.
141-152	12	UN	Replacement Amount	This field contains the corrected amount of the transaction in a partial reversal.
153-167	15	UN	Payment Service Transaction Identifier	This field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals.
168	1	AN	Reserved	This field contains a zero.

Table 252: TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout

TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout				
Position	Length	Type	Field name	Description
1-2	2	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a 1 .
5-16	12	UN	Cashback Amount	
17-41	25	AN	Merchant Name	The first position in this field cannot be a space.
42-44	3	AN	Merchant Country Code	This field contains a valid Dual Message System Clearing (DMSC) code. The first two positions of this field will be the country code and the third character will be a space.
45-46	2	AN	Card Product Results	This field contains the product defined for the Product ID in the authorization.
47-56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the US Select Merchant Fee program.
57-68	12	AN	American Express Point-of-Service Data Code	This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, dataset ID 66, which contains data from American Express authorization request messages. This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.
69-71	3	UN	MasterCard Point-of-Service (POS) Entry Mode	This field contains the value of the MasterCard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.

Table 252: TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout (continued)

TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout				
Position	Length	Type	Field name	Description
72-73	2	UN	MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	This field contains the value of the MasterCard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in MasterCard authorization request messages. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
74-99	26	AN	MasterCard Point-of-Service (POS) Data	This field contains the value of the MasterCard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in MasterCard authorization request messages. When populated, this field contains between 1 and 26 bytes of data, left-justified and space-filled. This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.
100-105	6	AN	MasterCard Acquirer ID	This field will contain the MasterCard-Assigned ID from field 62.20 in MasterCard transactions. When the MasterCard-Assigned ID is not present in MasterCard transactions, this field will be spaces. This field will be spaces for non-MasterCard transactions.
106-120	15	AN	Network Information	This field contains the value from field 116, dataset ID 68, Tag 01.
121-122	2	AN	Transaction Qualifier	This field contains the value from field 116, dataset ID 68, Tag 02.
123-132	10	AN	Date and Time	This field contains the value from field 116, dataset ID 67, Tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19.
134-137	4	AN	Reserved	This field is reserved for a pilot program
138-141	4	AN	Reserved	
142	1	AN	Spend Qualified Indicator	This field contains the value from field 62.25

Table 252: TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout (continued)

TC 33, TCR 1 - Full and Partial Authorization Reversal (PSR) - Additional Information - record layout				
Position	Length	Type	Field name	Description
143	1	AN	Regulated Account Status	This field identifies the account range as regulated or non-regulated: R = Regulated N = Non-regulated Space = Not applicable
144-152	9	UN	Primary Account Number, Account Range	When a token is present in a 0100/0110 authorization request, this field will contain the first nine digits of the cardholder PAN. When a token is not present in a 0100/0110 authorization request, this field will contain all zeros. Acquirers should be aware that the first nine digits of the Cardholder PAN must not be forwarded to their Merchants.
153-154	2	AN	Token Assurance Level	When a token is present in a 0100/0110 authorization request, this field will contain the token assurance level value. When a token is not present in a 0100/0110 authorization request, this field will contain all spaces.
155-165	11	UN	Token Requestor ID	When a token is present in a 0100/0110 authorization request, this field will contain the token requestor ID. When a token is not present in a 0100/0110 authorization request, this field will contain all zeros.
166-167	2	AN	Reserved	
168	1	AN	Reserved	

C.5.3 Line-item detail for industry-specific and limited use data

Visa offers five optional TCRs to carry line item details for industry-specific and limited use data in TC 33 authorization records (POS and PSR). This TCR data is available to Acquirers that choose to subscribe to the TC 33 TCRs described in this section.

The TCR 2 and TCR 3 records contain data from the following industry-specific and non-industry-specific sources:

- Field 48 - Additional Data-Private, Usage 4 - Visa Airline Transactions
- Field 62.8 - Auto Rental Check-Out Date, Lodging Check-In Date
- Field 62.9 - No Show Indicator
- Field 62.10 - Extra Charges

- Field 62.13 - Restricted Ticket Indicator
- Field 104, Usage 2 - Transaction-Specific Data, dataset 5C (Fleet Card data)
- Field 104, Usage 2 - Transaction-Specific Data, dataset 5E (TC 50 Destination BIN)
- Field 104, Usage 2 - Transaction-Specific Data, dataset 60 (Airline industry-specific data)
- Field 104, Usage 2 - Transaction-Specific Data, dataset 61 (Car rental industry-specific data)
- Field 104, Usage 2 - Transaction-Specific Data, dataset 62 (Lodging industry-specific data)
- Field 104, Usage 2 - Transaction-Specific Data, dataset 63 (Non-industry-specific data)

The following table summarises the fields and datasets that Visa uses to populate the TC 33, TCR 2 and TCR 3 records.

Table 253: Field to message / TCR cross reference

Field to message / TCR cross reference											
Message / TCR	48 Usage 4	104, Usage 2, dataset ID									
		62.8	62.9	62.10	62.13	60	61	62	63	5C	5E
DMSA 0100						X	X	X	X		
SMS 0100	X	X	X	X	X	X	X	X	X	X	
TCR 2 - Car Rental		X	X	X			X				
TCR 2 - Fleet Service										X	
TCR 2 - Lodging		X	X	X				X			
TCR 2 - Passenger Itinerary Data	X				X	X					
TCR 3 - Additional Line Item Detail Data								X	X	X	

This section provides layouts for the following TCRs in TC 33-Authorization Records:

- TCR 2 - Line Item Detail-Car Rental
- TCR 2 - Line Item Detail-Fleet Service
- TCR 2 - Line Item Detail-Lodging
- TCR 2 - Line Item Detail-Passenger Itinerary Data
- TCR 3 Additional Line Item Detail Data

These TC 33 TCRs are available by subscription. Acquirers may subscribe to either the TCR 2 records, or the TCR 3 record, or both. Acquirers that subscribe to the TCR 2 records receive the appropriate TCR 2 records for all of the market segments they support.

C.5.4 TCR 2 - Line Item Detail-Car Rental - record layout

The following table shows the layout of the TC 33, TCR 2 - Line Item Detail-Car Rental record. Visa identifies TC 33, TCR 2 - Line Item Detail-Car Rental records with the value of **2** in the Transaction Component Sequence Number field, and the value of **CA** in the Clearing Business Format Code field.

Table 254: TCR 2 - Line Item Detail-Car Rental - record layout

TCR 2 - Line Item Detail-Car Rental - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains the value of 0 .
4	1	UN	Transaction Component Sequence Number	This field contains the value of 2 .
5-16	12	AN	Reserved	This field is space-filled.
17-18	2	AN	Clearing Business Format Code	This field contains the value of CA .
19-20	2	UN	Days Rented	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 01, Days Rented. If not present, this field is zero-filled.
21-26	6	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from field 62.9 - No Show Indicator. If not present, this field is space-filled.
28-33	6	UN	Extra Charges	The value of this field is taken from field 62.10 - Extra Charges. If not present, this field is zero-filled.
34-37	4	AN	Reserved	This field is space-filled.
38-43	6	UN	Car Rental Check-Out Date	The value of this field is taken from field 62.8 - Auto Rental Check-Out Date, Lodging Check-In Date. If not present, this field is zero-filled. Format: YYMMDD
44-55	12	UN	Daily Rental Rate	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 02, Daily Rental Rate. If not present, this field is zero-filled.
56-67	12	UN	Weekly Rental Rate	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 03, Weekly Rental Rate. If not present, this field is zero-filled.

Table 254: TCR 2 - Line Item Detail-Car Rental - record layout (continued)

TCR 2 - Line Item Detail-Car Rental - record layout				
Position	Length	Type	Field name	Description
68-79	12	UN	Insurance Charges	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 04, Insurance Charges. If not present, this field is zero-filled.
80-91	12	UN	Fuel Charges	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 05, Fuel Charges. If not present, this field is zero-filled.
92-93	2	AN	Car Class Code	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 06, Car Class Code. If not present, this field is space-filled.
94-105	12	AN	One-Way Drop-off Charges	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 07, One-Way Drop-Off Charges. If not present, this field is zero-filled.
106-145	40	AN	Renter Name	The value of this field is taken from field 104, Usage 2, dataset ID 61, tag 08, Renter Name. If not present, this field is space-filled.
146-168	23	AN	Reserved	This field is space-filled.

C.5.5 TCR 2 - Line Item Detail-Fleet Service - record layout

The following table shows the layout of the TC 33, TCR 2-Line Item Detail-Fleet Service record. Visa identifies TC 33, TCR 2-Line Item Detail-Fleet Service records with the value of **2** in the Transaction Component Sequence Number field, and the value of **FL** in the Clearing Business Format Code field.

Table 255: TCR 2 - Line Item Detail-Fleet Service - record layout

TCR 2 - Line Item Detail-Fleet Service - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains the value of 0 .
4	1	UN	Transaction Component Sequence Number	This field contains the value of 2 .
5-16	12	AN	Reserved	This field is space-filled.
17-18	2	AN	Clearing Business Format Code	This field contains the value of FL .
19-26	8	AN	Reserved	This field is space-filled.

Table 255: TCR 2 - Line Item Detail-Fleet Service - record layout (continued)

TCR 2 - Line Item Detail-Fleet Service - record layout				
Position	Length	Type	Field name	Description
27	1	AN	Type of Purchase	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 01, Type of Purchase. If not present, this field is space-filled.
28-29	2	AN	Fuel Type	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 03, Fuel Type. If not present, this field is space-filled.
30	1	AN	Unit of Measure	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 04, Unit of Measure. If not present, this field is space-filled.
31-42	12	UN	Quantity	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 05, Quantity. If not present, this field is zero-filled. Four decimal places are implied.
43-54	12	UN	Unit Cost	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 06, Unit Cost. If not present, this field is zero-filled. Four decimal places are implied.
55-66	12	UN	Gross Fuel Price	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 07, Gross Fuel Price. If not present, this field is zero-filled. Two decimal places are implied.
67-78	12	UN	Net Fuel Price	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 08, Net Fuel Price. If not present, this field is zero-filled. Four decimal places are implied.
79-90	12	UN	Gross Non-Fuel price	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 09, Gross Non-Fuel Price. If not present, this field is zero-filled. Two decimal places are implied.
91-102	12	UN	Net Non-Fuel Price	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 0A, Net Non-Fuel Price. If not present, this field is zero-filled. Four decimal places are implied.
103-109	7	AN	Odometer Reading	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 0B, Odometer Reading. If not present, this field is space-filled.

Table 255: TCR 2 - Line Item Detail-Fleet Service - record layout (continued)

TCR 2 - Line Item Detail-Fleet Service - record layout				
Position	Length	Type	Field name	Description
110-113	4	UN	VAT/Tax Rate	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 0E, VAT/Tax Rate. If not present, this field is zero-filled. Two decimal places are implied.
114-125	12	UN	Miscellaneous Fuel Tax	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 10, Miscellaneous Fuel Tax. If not present, this field is zero-filled. Two decimal places are implied.
126-137	12	AN	Reserved	This field is space-filled.
138-149	12	UN	Miscellaneous Non-Fuel Tax	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 12, Miscellaneous Non-Fuel Tax. If not present, this field is zero-filled. Two decimal places are implied.
150	1	AN	Service Type	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 02, Service Type. If not present, this field is space-filled.
151	1	AN	Miscellaneous Fuel Tax Exemption Status	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 0F, Miscellaneous Fuel Tax Exemption Status. If not present, this field is space-filled.
152	1	AN	Miscellaneous Non-Fuel Tax Exemption Status	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 11, Miscellaneous Non-Fuel Tax Exemption Status. If not present, this field is space-filled.
153-168	16	AN	Reserved	This field is space-filled.

C.5.6 TCR 2 - Line Item Detail-Lodging - record layout

The following table shows the layout of the TC 33, TCR 2 - Line Item Detail-Lodging record. Visa identifies TC 33, TCR 2 - Line Item Detail-Lodging records with the value of **2** in the Transaction Component Sequence Number field, and the value of **LG** in the Clearing Business Format Code field.

Table 256: TCR 2 - Line Item Detail-Lodging - record layout

TCR 2 - Line Item Detail-Lodging - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains the value of 0 .
4	1	UN	Transaction Component Sequence Number	This field contains the value of 2 .
5-16	12	AN	Reserved	This field is space-filled.
17-18	2	AN	Clearing Business Format Code	This field contains the value of LG .
19-26	8	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from field 62.9 - No Show Indicator. If not present, this field is space-filled.
28-33	6	UN	Extra Charges	The value of this field is taken from field 62.10 - Extra Charges. If not present, this field is zero-filled. Two decimal places are implied.
34-37	4	AN	Reserved	This field is space-filled.
38-43	6	UN	Lodging Check-in Date	The value of this field is taken from field 62.8 - Auto Rental Check-Out Date, Lodging Check-In Date. If not present, this field is zero-filled. Format: YYMMDD
44-55	12	UN	Daily Room Rate	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 01, Daily Room Rate. If not present, this field is zero-filled. Two decimal places are implied.
56-67	12	UN	Total Tax	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 02, Total Tax. If not present, this field is zero-filled. Two decimal places are implied.
68-79	12	UN	Prepaid Expenses	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 03, Prepaid Expenses. If not present, this field is zero-filled. Two decimal places are implied.

Table 256: TCR 2 - Line Item Detail-Lodging - record layout (continued)

TCR 2 - Line Item Detail-Lodging - record layout				
Position	Length	Type	Field name	Description
80-91	12	UN	Food/Bev Charges	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 04, Food/Beverage Charges. If not present, this field is zero-filled. Two decimal places are implied.
91-103	12	UN	Folio Cash Advances	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 05, Folio Cash Advances. If not present, this field is zero-filled. Two decimal places are implied.
104-105	2	UN	Room Nights	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 06, Room Nights. If not present, this field is zero-filled.
106-117	12	UN	Total Room Tax	The value of this field is taken from field 104, Usage 2, dataset ID 62, tag 07, Total Room Tax. If not present, this field is zero-filled. Two decimal places are implied.
118-168	51	AN	Reserved	This field is space-filled.

C.5.7 TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout

The following table shows the layout of the TC 33, TCR 2 - Line Item Detail-Passenger Itinerary Data record. Visa identifies TC 33, TCR 2 - Line Item Detail-Passenger Itinerary Data records with the value of **2** in the Transaction Component Sequence Number field, and the value of **AI** in the Clearing Business Format Code field.

Table 257: TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout

TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains the value of 0 .
4	1	UN	Transaction Component Sequence Number	This field contains the value of 2 .
5-16	12	AN	Reserved	This field is space-filled.

Table 257: TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout (continued)

TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout				
Position	Length	Type	Field name	Description
17-18	2	AN	Clearing Business Format Code	This field contains the value of AI .
19-26	8	AN	Reserved	This field is space-filled.
27-46	20	AN	Passenger Name	The value of this field is taken from field 48, Usage 4 - Visa Airline Transactions, positions 3-22, Passenger Name. If not present, this field is space-filled.
47-52	6	UN	Departure Date	The value of this field is taken from field 48, Usage 4, positions 23-28, Departure Date. If not present, this field is zero-filled. Format: MMDDYY
53-55	3	AN	Origination City/Airport Code	The value of this field is taken from field 48, Usage 4, positions 29-31, Origination City/Airport Code. The code entered must be a valid International Air Transport Association (IATA) airport code. If not present, this field is space-filled.
56-57	2	AN	Trip Leg 1, Carrier Code	The value of this field is taken from field 48, Usage 4, positions 32-33, Trip Leg 1, Carrier Code. If not present, this field is space-filled.
58	1	AN	Trip Leg 1, Service Class Code	The value of this field is taken from field 48, Usage 4, position 34, Trip Leg 1, Service Class Code. If not present, this field is space-filled.
59	1	AN	Trip Leg 1, Stop-Over Code	The value of this field is taken from field 48, Usage 4, position 35, Trip Leg 1, Stop-Over Code. If not present, this field is space-filled.
60-62	3	AN	Trip Leg 1, Destination City/Airport Code	The value of this field is taken from field 48, Usage 4, positions 36-38, Trip Leg 1, Destination City/Airport Code. Any code entered must be a valid International Air Transport Association (IATA) airport code, or miscellaneous charges code). If not present, this field is space-filled.
63-64	2	AN	Trip Leg 2, Carrier Code	The value of this field is taken from field 48, Usage 4, positions 39-40, Trip Leg 2, Carrier Code. If not present, this field is space-filled.
65	1	AN	Trip Leg 2, Service Class Code	The value of this field is taken from field 48, Usage 4, position 41, Trip Leg 2, Service Class Code. If not present, this field is space-filled.

Table 257: TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout (continued)

TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout				
Position	Length	Type	Field name	Description
66	1	AN	Trip Leg 2, Stop-Over Code	The value of this field is taken from field 48, Usage 4, position 42, Trip Leg 2, Stop-Over Code. If not present, this field is space-filled.
67-69	3	AN	Trip Leg 2, Destination City/Airport Code	The value of this field is taken from field 48, Usage 4, positions 43-45, Trip Leg 2, Destination City/Airport Code. Any code entered must be a valid International Air Transport Association (IATA) airport code, or miscellaneous charges code). If not present, this field is space-filled.
70-71	2	AN	Trip Leg 3, Carrier Code	The value of this field is taken from field 48, Usage 4, positions 46-47, Trip Leg 3, Carrier Code. If not present, this field is space-filled.
72	1	AN	Trip Leg 3, Service Class Code	The value of this field is taken from field 48, Usage 4, position 48, Trip Leg 3, Service Class Code. If not present, this field is space-filled.
73	1	AN	Trip Leg 3, Stop-Over Code	The value of this field is taken from field 48, Usage 4, position 49, Trip Leg 3, Stop-Over Code. If not present, this field is space-filled.
74-76	3	AN	Trip Leg 3, Destination City/Airport Code	The value of this field is taken from field 48, Usage 4, positions 50-52, Trip Leg 3, Destination City/Airport Code. Any code entered must be a valid International Air Transport Association (IATA) airport code, or miscellaneous charges code). If not present, this field is space-filled.
77-78	2	AN	Trip Leg 4, Carrier Code	The value of this field is taken from field 48, Usage 4, positions 53-54, Trip Leg 4, Carrier Code. If not present, this field is space-filled.
79	1	AN	Trip Leg 4, Service Class Code	The value of this field is taken from field 48, Usage 4, position 55, Trip Leg 4, Service Class Code. If not present, this field is space-filled.
80	1	AN	Trip Leg 4, Stop-Over Code	The value of this field is taken from field 48, Usage 4, position 56, Trip Leg 4, Stop-Over Code. If not present, this field is space-filled.

Table 257: TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout (continued)

TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout				
Position	Length	Type	Field name	Description
81-83	3	AN	Trip Leg 4, Destination City/Airport Code	The value of this field is taken from field 48, Usage 4, positions 57-59, Trip Leg 4, Destination City/Airport Code. Any code entered must be a valid International Air Transport Association (IATA) airport code, or miscellaneous charges code). If not present, this field is space-filled.
84-89	8	AN	Travel Agency Code	The value of this field is taken from field 48, Usage 4, positions 60-67, Travel Agency Code. If not present, this field is space-filled.
92-116	25	AN	Travel Agency Name	The value of this field is taken from field 48, Usage 4, positions 68-92, Travel Agency Name. If not present, this field is space-filled.
117	1	AN	Restricted Ticket Indicator	The value of this field is taken from field 62.13 - Restricted Ticket Indicator. If not present, this field is space-filled.
118-123	6	AN	Fare Basis Code- Leg 1	The value of this field is taken from field 104, dataset ID 60, tag 01, Fare Basis Code-Leg 1. If not present, this field is space-filled.
124-129	6	AN	Fare Basis Code- Leg 2	The value of this field is taken from field 104, dataset ID 60, tag 02, Fare Basis Code-Leg 2. If not present, this field is space-filled.
130-135	6	AN	Fare Basis Code- Leg 3	The value of this field is taken from field 104, dataset ID 60, tag 03, Fare Basis Code-Leg 3. If not present, this field is space-filled.
136-141	6	AN	Fare Basis Code- Leg 4	The value of this field is taken from field 104, dataset ID 60, tag 04, Fare Basis Code-Leg 4. If not present, this field is space-filled.
142-145	4	AN	Computerized Res System	The value of this field is taken from field 104, dataset ID 60, tag 05, Computerized Reservation System. If not present, this field is space-filled.
146-150	5	AN	Flight Number- Leg 1	The value of this field is taken from field 104, dataset ID 60, tag 06, Flight Number-Leg 1. If not present, this field is space-filled.
151-155	5	AN	Flight Number- Leg 2	The value of this field is taken from field 104, dataset ID 60, tag 07, Flight Number-Leg 2. If not present, this field is space-filled.

Table 257: TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout (continued)

TCR 2 - Line Item Detail-Passenger Itinerary Data - record layout				
Position	Length	Type	Field name	Description
156-160	5	AN	Flight Number-Leg 3	The value of this field is taken from field 104, dataset ID 60, tag 08, Flight Number-Leg-3. If not present, this field is space-filled.
161-165	5	AN	Flight Number-Leg 4	The value of this field is taken from field 104, dataset ID 60, tag 09, Flight Number-Leg 4. If not present, this field is space-filled.
166-168	3	AN	Reserved	This field is space-filled.

C.5.8 TCR 3 - Additional Line Item Detail Data - record layout

The following table shows the layout of the TC 33, TCR 3 - Additional Line Item Detail Data record. Visa identifies TC 33, TCR 3 - Additional Line Item Detail Data records with the value of 3 in the Transaction Component Sequence Number field.

Table 258: TCR 3 - Additional Line Item Detail Data - record layout

TCR 3 - Additional Line Item Detail Data - record layout				
Position	Length	Type	Field name	Description
1-2	1	UN	Transaction Code	This field contains a 33 .
3	1	UN	Transaction Code Qualifier	This field contains the value of 0 .
4	1	UN	Transaction Component Sequence Number	This field contains the value of 3 .
5-16	12	UN	Local Tax	For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 14, Local Tax. For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 02, Local Tax. If not present, this field is zero-filled. Two decimal places are implied.
17	1	UN	Local Tax Included/Indicator	For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 13, Local Tax Included. For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 01, Local Tax Indicator. If not present, this field is zero-filled.

Table 258: TCR 3 - Additional Line Item Detail Data - record layout (continued)

TCR 3 - Additional Line Item Detail Data - record layout				
Position	Length	Type	Field name	Description
18-29	12	UN	National Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 16, National Tax.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 04, National Tax.</p> <p>If not present, this field is zero-filled.</p> <p>Note Two decimal places are implied.</p>
30	1	UN	National Tax Included/Indicator	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 15, National Tax Included.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 03, National Tax Indicator.</p> <p>If not present, this field is zero-filled.</p>
31-50	20	AN	Merchant VAT Registration/Single Business Reference Number	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 18, Merchant VAT Registration/Single Business Reference Number.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 05, Merchant VAT Registration/Single Business Reference Number.</p> <p>If not present, this field is space-filled.</p>
51-63	13	AN	Customer VAT Registration Number	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 19, Customer VAT Registration Number.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 06, Customer VAT Registration Number.</p> <p>If not present, this field is space-filled.</p>
64-75	12	AN	Reserved	This field is space-filled.

Table 258: TCR 3 - Additional Line Item Detail Data - record layout (continued)

TCR 3 - Additional Line Item Detail Data - record layout				
Position	Length	Type	Field name	Description
76-79	4	AN	Summary Commodity Code	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1E, Summary Commodity Code.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 07, Summary Commodity Code.</p> <p>If not present, this field is space-filled.</p>
80-91	12	UN	Other Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 17, Other Tax.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 08, Other Tax.</p> <p>If not present, this field is zero-filled.</p> <p>Two decimal places are implied.</p>
92-106	15	AN	Message Identifier	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1B, Message Identifier.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 09, Message Identifier.</p> <p>If not present, this field is space-filled.</p>
107-110	4	UN	Time of Purchase	<p>The value of this field is taken from field 104, dataset ID 63, tag 0A, Time of Purchase.</p> <p>If not present, this field is zero-filled.</p> <p>Format: hhmm</p>
111-127	17	AN	Customer Reference Identifier	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 48, Usage 36, Visa Fleet Service-Enhanced Authorization Data.</p> <p>For all transactions other than fuel, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 0B, Customer Reference Number.</p> <p>If not present, this field is space-filled.</p>

Table 258: TCR 3 - Additional Line Item Detail Data - record layout (continued)

TCR 3 - Additional Line Item Detail Data - record layout				
Position	Length	Type	Field name	Description
128-129	2	AN	Non-Fuel Product Code 1	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F01, Non-Fuel Product Code 1. If not present, this field is space-filled.
130-131	2	AN	Non-Fuel Product Code 2	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F02, Non-Fuel Product Code 2. If not present, this field is space-filled.
132-133	2	AN	Non-Fuel Product Code 3	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F03, Non-Fuel Product Code 3. If not present, this field is space-filled.
134-135	2	AN	Non-Fuel Product Code 4	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F04, Non-Fuel Product Code 4. If not present, this field is space-filled.
136-137	2	AN	Non-Fuel Product Code 5	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F05, Non-Fuel Product Code 5. If not present, this field is space-filled.
138-139	2	AN	Non-Fuel Product Code 6	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F06, Non-Fuel Product Code 6. If not present, this field is space-filled.
140-141	2	AN	Non-Fuel Product Code 7	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F07, Non-Fuel Product Code 7. If not present, this field is space-filled.
142-143	2	AN	Non-Fuel Product Code 8	The value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1F08, Non-Fuel Product Code 8. If not present, this field is space-filled.
144-154	11	AN	Merchant Postal Code	The value of this field is taken from field 104, Usage 2, dataset ID 63, tag 13, Merchant Postal Code. If not present, this field is space-filled.

Table 258: TCR 3 - Additional Line Item Detail Data - record layout (continued)

TCR 3 - Additional Line Item Detail Data - record layout				
Position	Length	Type	Field name	Description
155	1	AN	Additional Data Indicator	<p>For fuel (AFD and service station) transactions, the value of this field is taken from field 104, Usage 2, dataset ID 5C, tag 1C, Additional Data Indicator.</p> <p>For non-fuel transactions, the value of this field is taken from field 104, Usage 2, dataset ID 63, tag 15, Additional Data Indicator.</p> <p>If not present, this field is space-filled.</p>
156	6	UN	Issuer Clearing BIN	<p>The value of this field is taken from field 104, Usage 2, dataset 5E, tag 01 (TC 50 Destination BIN).</p> <p>Dataset 5E is populated when the following conditions are met:</p> <ul style="list-style-type: none"> ■ The transaction involves a commercial card. ■ The Acquirer submitted a Y in the Additional Data Indicator field, which can be either of the following: <ul style="list-style-type: none"> ■ Field 104, Usage 2, dataset 5C, tag 1C (fuel- AFD and service station). ■ Field 104, Usage 2, dataset 63, tag 15 (non-fuel).
162-168	7	AN	Reserved	This field is space-filled.

C.6 TC 45 record format

The DMSC TC 45 record format is constant except for positions 17-148, which contain the requested report's text. The following table provides the record format for TC 45. Positions 150-157 identify the report type and number.

Table 259: TC 45, record format

TC 45, record format			
Field name	Position	Type	Description
Transaction Code	1-2	2 N	This is a constant, 45.
Transaction Code Qualifier	3	1 N	This is a constant, 0.
Transaction Component Sequence Number	4	1 N	This is a constant, 0.
Destination BIN	5-10	6 N	The BASE identification number of the Acquirer destination.

Table 259: TC 45, record format (continued)

TC 45, record format			
Field name	Position	Type	Description
Source BIN	11-16	6 N	The BASE identification number of the Visa Interchange Center (VIC).
Report Text	17-148	132 AN	The first position of this field is an ANSI carriage control character: a space, a zero, a dash (-), or 1.
Reserved	149	1 AN	Spaces.
Application Code	150-152	3 AN	The code for the Visa program that generated this report (for example, APR for the Authorization Profile Reports).
Report Identifier	153-157	5 AN	The report number, which is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
Report Line Sequence Number	158-162	5 N	The report line number used to ensure that the report comes out in the sequence in which it was generated.
Reserved	163-167	5 AN	Spaces.
Reimbursement Attribute	168	1 AN	The valid values are: 0, 3, 4, 5, 6.

C.7 Visa POSA file

The Visa Point-of-Service Authorization (POSA) file is delivered to subscribing Acquirers daily via the Visa File Exchange Service (VFES). This reporting mechanism has the following characteristics:

- A single file is provided with both debit and credit transaction data
- The file includes all of the data elements contained in other POS reports to Acquirers, along with additional transactions and fields to support recent service offerings
- Because edits against non-POS system data have been removed, the POSA file contains a larger representation of logged transactions than other reporting mechanisms

The availability of additional transaction data may be used to help reduce fraud and chargeback losses and improve billing accuracy.

It is recommended that Processing Endpoints review their current POS reporting data job streams to identify opportunities to eliminate receipt of duplicate data.

For information on implementing the VFES, see the *Visa File Exchange Service Implementation Guide*.

C.7.1 High-level requirements

To receive the POSA file, the Processing Endpoint must:

1. Sign up to receive the POSA file.
2. Implement Visa File Exchange Service (VFES) as the file transport vehicle (VFES files cannot exceed 2Gb)
3. Follow the file naming convention, which will be provided by Visa during implementation and testing with each Processing Endpoint.

C.7.2 Service parameters

A Processing Endpoint receiving the POSA file can specify the file parameters described in the following table.

Table 260: POSA file - service parameters and options

POSA file - service parameters and options	
Parameter	Options
Reporting levels	<p>File parameters allow each Processing Endpoint to receive data using combinations of BIN and Processing Centre settings as filter criteria.</p> <p>Note The actual set up of Processing Endpoint selections is done by Visa, not the Processing Endpoint.</p> <p>The Processing Endpoint selects the data it will receive from Visa in the POSA file as follows:</p> <ul style="list-style-type: none"> ■ <i>Processing Centre</i>: Data can be selected at the Processing Centre level. That is, the data for all BINs under the Processing Centre will be included in one file. Up to 12 CIB/NCNID entries per a single Processing Centre are supported. ■ <i>BIN</i>: Data can be selected for specific BIN(s) under a Processing Centre; that is, a single BIN or multiple BINs can be turned on for a given Processing Centre. If this option is selected, the Processing Endpoint will receive a separate file for each BIN. Up to 12 CIB/NCNID entries per single BIN are supported. ■ <i>BIN Roll-Up ID</i>: Data can be selected for multiple child BINs per Processing Endpoint. If this option is selected, the Processing Endpoint will receive one file containing the data for the selected child BINs. A roll-up ID can be BIN, CIB or NCNID. There is no entry limit for child BINs for a roll-up ID. <p>Note The choice of data is determined at the source BIN/Processing Centre level, not at the CIB level. In the case of BIN roll-up ID files, the choice of data is the same for all the child BINs under that roll-up ID.</p>
Subscription options	<p>When the subscriber is using a BIN or roll-up ID, the following sub-options may be used in combination to further define the data reported:</p> <ul style="list-style-type: none"> ■ MCC From/To ■ Terminal ID From/To (first 10 bytes) ■ Acquirer Processing Centre From/To <p>When the subscriber is an Acquirer Processing Centre, the following sub-selection ranges are available:</p> <ul style="list-style-type: none"> ■ MCC From/To ■ Terminal ID From/To (first 10 bytes) ■ Acquirer BIN From/To <p>For example:</p> <ul style="list-style-type: none"> ■ BIN NNNNNNN can select data Processing Centre XXXX, Terminal ID 1000101099 and MCC 6011. In this case, the Acquirer Processing Centre From/To will be XXXX, Terminal ID From/To will be 1000101099, and the MCC From/To will be 6011. ■ BIN NNNNNNN wants data for all Processing Centres, Terminal IDs and MCCs. In this case Acquirer Processing Centre From/To, MCC From/To and Terminal ID From/To will be blank.

Table 260: POSA file - service parameters and options (continued)

POSA file - service parameters and options	
Parameter	Options
BIN roll-up ID file size	The Processing Endpoint should evaluate its telecommunications bandwidth relative to the estimated BIN Roll-Up ID POSA file size. If necessary, the Processing Endpoint may want to consider receiving multiple files (that is, using multiple BIN Roll-Up IDs) to ensure the potential file size does not impact their processing. Visa staff will assist Processing Endpoint with this analysis. FTP Endpoints: Visa recommends using smaller file sizes, because checkpoint/restart is not supported.
Endpoint delivery	Data can be sent to more than one Processing Endpoint, or to different CIBs, for each of the file options listed above: single BIN, Processing Centre, or BIN roll-up ID file.

C.7.3 File delivery and availability

The following table describes various time frames that pertain to POSA file content, delivery and availability.

Table 261: Time frames for POSA file transactions, delivery and availability

Time frames for POSA file transactions, delivery and availability	
Parameter	Description
File transactions	The POSA file contains transactions authorized between 00:00 GMT and 23:59 GMT.
File delivery	The delivery time frame varies by the length of time required for POS application processing. The POSA file is typically available for hand off to Open File Delivery (OFD) the following day by 20:00 GMT. Files are held by OFD for no more than 5 minutes. Note Processing files larger than 10Gb, or with numerous child BINs under a roll-up ID, may require additional processing time. Files will be delivered as soon as they are available.
Backup files	Backups of the daily POSA files are available for a period of three months from the original creation date. Any recreate requests can be met only if received by Visa within this period.

C.7.4 POSA file layout

The POSA file contains:

- One header record
- Detail records
- One trailer record

Each record is 600 bytes long, with no packed data fields.

C.7.5 POSA file - header record

Table 262: POSA file - header record layout

POSA file - header record layout				
Field name	Position	Length	Type	Comments
Header Record ID	1	1	AN	Value = 0
Filler	2-23	22	AN	Spaces
File Type	24-26	3	AN	Valid values: EXT = Extract unsorted EXS = Extract sorted
File Create Date	27-32	6	N	Format: YYMMDD The date the POSA file is being created.
Process Start Date	33-38	6	N	Format: YYMMDD The processing start date for the data contained in the POSA file, that is, the date when transactions were logged.
Process End Date	39-44	6	N	Format: YYMMDD The processing end date for the data contained in the POSA file; because the file is a daily file, this date is the same as the process start date.
Filler	45-600	556	AN	Spaces

C.7.6 POSA file - detail records

For detailed information on the definition, usage, and valid values of ISO fields in these records, please refer to the field descriptions in the *Data fields* chapter. In the following table, ISO fields are identified by number in column 1; special formats for ISO fields are identified in the *Comments* column.

Non-ISO data defined internally by Visa is identified by **n/a** in the *Field* column and a designation of **Visa internal** in the *Comments* column.

If there is no data for a particular field in the POSA file, then the field will contain spaces.

Table 263: POSA file - detail record layout

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
n/a	Record ID	1	1	AN	Detail record value = 1
n/a	Roll-Up BIN	2-12	11	AN	Acquirer BIN for all Members. Format: first 6 positions followed by spaces.
32	Acquiring Institution ID	13-23	11	AN	Format: first 6 positions followed by spaces.

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
42	Card Acceptor ID Code	24-38	15	AN	
41	Card Acceptor Terminal ID/Store	39-42	4	AN	
	Card Acceptor Terminal ID/Terminal	43-46	4	AN	
7	Transmission Date	47-51	5	N	Format: YYDDD (Julian Date)
	Transmission Time	52-57	6	N	Format: HHMMSS
n/a	VIC Source	58	1	AN	VIC source, where data was logged: A = OCW B = OCE C = OCC D = OCB E = OCJ \$ = OCE Debit % = OCE Interlink @ = OCW Debit # = OCW Interlink & = OCC Debit * = OCC Interlink This list can change as installations are added.
3	Processing Code	59-60	2	AN	
25	POS Condition Code	61-62	2	AN	
	Filler	63	1	AN	Space.
2	Primary Account Number	64-91	28	AN	Contains the PAN or token.
44.5	CVV Results Code (FLAG1)	92	1	AN	
44.10	CVV2 Results (FLAG2)	93	1	AN	
4	Transaction Amount	94-105	12	N	Format: PIC 9(10)V99

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
14	Card Expiration Date	106-109	4	N	Format: MMYY Contains the PAN expiry date or the token expiry date.
39	Response Code	110-111	2	AN	
38	Authorization Code	112-117	6	AN	
n/a	Issuer Station ID	118-121	4	N	Format: first 4 positions of Issuer Station ID
n/a	Acquirer Station ID	122-125	4	N	Format: first 4 positions of Acquirer Station ID
63.1	Network ID	126-129	4	N	
n/a	Billing Tran Code ID	130-131	2	N	Visa Internal

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
n/a	Card Type	132-133	2	AN	<p>_4 = Visa Classic _B = Visa Business _E = Visa Electron _H = Visa Infinite _J = Visa Platinum _K = Visa Signature _O = Visa Business Signature _P = Visa Premier _R = Visa Corporate (T&E) _S = Visa Corporate Procurement _V = VPAY DV = Debit Visa _3 = American Express _5 = MasterCard _6 = Diners _7 = JCB _8 = Discover _9 = Private Label _U = Unknown Card SMS and Interlink: 1st byte = D 2nd byte = from CARDTYPE table in VTRS If no value is found from the above two steps, then the 2nd byte = ? (Undefined)</p>
n/a	Response Date	134-138	5	N	Format: YYDDD (Julian date)
n/a	Response Time	139-144	6	N	Format: HHMMSS
n/a	Line Type	145-146	2	AN	The communication line type is populated from tables based on the source station value.
60.1	Terminal Type	147	1	AN	
44.2	Address Verification Result Code	148	1	AN	
44.1	Response Source/ Reason Code For STIP	149	1	N	

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
18	Merchant Type	150-153	4	AN	
n/a	Report and Billing Indicator	154	1	AN	Report/Billing Indicator for Visa use
n/a	Interlink Indicator	155	1	AN	Valid values: Y or N
62.1	Authorization Characteristics Indicator	156	1	AN	
62.2, 62.17, 104, Usage 2, or 116	Gateway Transaction Identifier	157-171	15	N	If the transaction is not an American Express, MasterCard, or Discover transaction, this field is populated with field 62.2 data. If the transaction is an American Express transaction, it contains the American Express CAPN authorization number. If the transaction is a MasterCard transaction, this field is populated with data from field 104, Usage 2 (dataset ID 65, tag 08). If the transaction is a Discover transaction, this field is populated with field 116 data.
62.3	Validation Code	172-175	4	AN	
62.3	Downgrade Reason Code	176-177	2	AN	Contains first 2 bytes of field 62.3, if field 62.1 = N.
61.1	Cash-Back Amount	178-190	13	N	Format: PIC 9(11)V99
32	Acquirer BIN	191-201	11	AN	Format: first 6 positions followed by spaces.
49	Transaction Currency Code	202-204	3	AN	
4	Original Transaction Amount	205-216	12	N	
n/a	Transaction Decimal Digits	217	1	N	Number of decimal positions in currency format.
62.4	Market-Specific Data Identifier	218	1	AN	

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
95	Replacement Amount	219-242	12	N	Format: 12 bytes starting from position 1. Value is right-justified, with lead zero-fill. Remaining positions (231-242) must be filled with zeros.
MTI	Message Type Identifier (Acquirer Message Type)	243-246	4	N	
62.2	Transaction Identifier	247-261	15	AN	
68	Issuer Country Code	262-264	3	N	
n/a	Issuer Region Code	265	1	AN	Identifies Issuer region: 1 = US 2 = CA 3 = Europe 4 = AP 5 = LAC 6 = CEMEA
19	Acquiring Institution Country Code	266-268	3	N	
n/a	Acquirer Region Code	269	1	AN	Identifies Acquirer region: 1 = US 2 = CA 3 = Europe 4 = AP 5 = LAC 6 = CEMEA
19	Merchant Country Code	270-272	3	AN	
n/a	Merchant Region Code	273	1	AN	Identifies Merchant region: 1 = US 2 = CA 3 = Europe 4 = AP 5 = LAC 6 = CEMEA

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
7	Month	274-275	2	N	Format: MM, from GMT transaction date.
	Day	276-277	2	N	Format: DD, from GMT transaction date.
	Year	278-279	2	N	Format: YY, from GMT transaction date.
121	Issuer ID	280-290	11	AN	Format: first 6 positions of issuing BIN, followed by spaces.
60.1	Terminal Type	291	1	AN	
60.2	Terminal Entry Capability	292	1	AN	
63.2	Prauthorization limit	293-296	4	N	
126.10 position 2	CVV2 Authorization Request Data: Response Type	297	1	AN	
126.10 position 1	CVV2 Authorization Request Data: Presence indicator	298	1	AN	
11	Systems Trace Audit Number	299-304	6	AN	
37	Retrieval Reference Number	305-316	12	N	Format: YDDDDNNNNNNN, where NNNNNNN is from ISO field 11.
44.12	Check Settlement Code	317	1	AN	n/a for DMSA
100	Receiving Institution ID Code	318-328	11	AN	
125	Check ABA Number	329-337	9	N	n/a for DMSA
	Check Customer Account	338-356	19	AN	n/a for DMSA
	Check Number	357-371	15	AN	n/a for DMSA
	Raw MICR Data	372-435	64	AN	n/a for DMSA
43.1	Card Acceptor Name	436-460	25	AN	

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
43.2	Card Acceptor Location (City)	461-473	13	AN	
44.13	CAVV Results Code	474	1	AN	
44.4	Card Product Type	475	1	AN	
44.8	Card Authentication Results Code	476	1	AN	
51	Currency Code, Cardholder Billing	477-479	3	N	
59 positions 1-2	State Code	480-481	2	AN	
59 positions 3-5	Country Code	482-484	3	AN	
59 positions 6-14	Postal Code	485-493	9	AN	
60.8	Other POS Info: Electronic Commerce transactions	494-495	2	AN	
63.8	Visa Acquirer Business ID	496-503	8	N	
126.8	Transaction ID (XID)	504-523	20	AN	
62.23	Product ID	524-525	2	AN	
22.2	POS Entry Capability	526	1	AN	Used by Acquirers to manage their Merchants' field terminals. Valid values are 0, 1, 2, 8, 9.
126.15	MasterCard UCAF Collection Indicator	527	1	AN	A conditional field that determines if field 126.16 is present in the transaction.
126.16.	MasterCard UCAF Field	528-559	32	AN	Contains up to 32 bytes maximum of EBCDIC data.

Table 263: POSA file - detail record layout (continued)

POSA file - detail record layout					
Field	Name	Position	Length	Type	Comments
62.20	Merchant Verification Value	560-569	10	AN	Contains the Merchant Verification Value (MVV) used to identify Merchants that participate in the US Select Merchant Fee (SMF) program. The MVV is unique to the Merchant.
22.1	Point-of-Service Entry Mode Code	570-571	2	N	A 2-digit code that specifies whether the entire magnetic stripe is included in an authorization or financial request.
62.20 or 104, Usage 2 (dataset ID 65, tag 07)	MasterCard Acquirer ID	572-577	6	AN	Contains the 6-byte MasterCard ID when applicable. Default value is spaces. This value is mapped from the MasterCard DE-48, Sub-element 32.
116	Card Issuer Reference Data, Transaction Qualifier	578-579	2	AN	This field contains the value from dataset ID 68, tag 02.
116	Card Issuer Reference Data, Date and Time	580-589	10	AN	This field contains the value from field 116, dataset ID 67, tag 04.
126.19	Dynamic Currency Conversion Indicator	590	1	AN	This field contains the value from field 126.19.
62.25	Spend Qualified Indicator	591	1	AN	This field contains the value from field 62.25
	Filler	592-600	9	AN	Reserved.

C.7.7 POSA file - trailer record

Table 264: POSA file - trailer record layout

POSA file, trailer record layout				
Field name	Position	Length	Type	Comments
Record ID	1	1	AN	Value = 9
Filler	2-23	22	AN	Spaces
Detail Record Count	24-32	9	N	Number of detail records in file.
Filler	33-600	568	AN	Spaces

C.8 Routing tables - record formats

The combined Visa/Plus routing table contains account ranges of all Visa and Plus Issuers from all regions. Available by subscription, it is updated weekly on Wednesday (Pacific time) and delivered Friday electronically. Each transmission is a full file replacement. The new file must be loaded for processing within three (3) business days of file distribution.

C.8.1 Combined Visa/Plus routing table - header record

Table 265: Combined Visa/Plus routing table file record layout - header record

Combined Visa/Plus routing table file record layout - header record				
Field name	Position	Length	Type	File content
Record type	1-11	11	AN	Constant HEADER with trailing spaces
File Type	12-19	8	AN	Constant BINDISTR
Filler	20-21	2	AN	Spaces
Date	22-26	5	N	Julian date file was created (YYDDD).
Processing	27-33	7	AN	Constant TOTAL with trailing spaces
Detail Record Count	34-40	7	N	Number of account ranges on the file
Filler	41-120	80	AN	Spaces
Table Identifier	121-133	13	AN	Constant VISAPLus TBL with a trailing space

C.8.2 Combined Visa/Plus routing table - data record

Table 266: Combined Visa/Plus routing table file record layout - data record

Combined Visa/Plus routing table file record layout - data record				
Field name	Position	Length	Type	File content
Sequence Number	1-6	6	N	Consecutive sequence number incremented by one (1) from 000001.
Segment Number	7	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	8-9	2	N	Length of account number.
BIN Length	10-11	2	N	Number of digits used for routing.
BIN	12-23	12	N	Unique portion of the account number used for routing.
Issuer Country Code	24-26	3	AN	Issuer BIN 3-digit numeric country code.
Filler	27-30	4	AN	Spaces.

Table 266: Combined Visa/Plus routing table file record layout - data record (continued)

Combined Visa/Plus routing table file record layout - data record				
Field name	Position	Length	Type	File content
Source File Indicator - ATM	31	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	32-40	9	AN	Spaces.
Sequence Number	41-46	6	AN	Consecutive number incremented by one from 000001.
Segment Number	47	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	48-49	2	N	Length of account number.
BIN Length	50-51	2	N	Number of digits used for routing.
BIN	52-63	12	N	Unique portion of the account number used for routing.
Issuer Country Code	64-66	3	AN	Issuer BIN 3-digit numeric country code.
Filler	67-70	4	AN	Spaces.
Source File Indicator - ATM	71	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	72-80	9	AN	Spaces.
Sequence Number	81-86	6	AN	Consecutive number incremented by one from 000001.
Segment Number	87	1	N	Always equal to 1; allows for multiple records per account range.
Account Length	88-89	2	N	Length of account number.
BIN Length	90-91	2	N	Number of digits used for routing.
BIN	92-103	12	N	Unique portion of the Account Number used for routing
Issuer Country Code	104-106	3	AN	Issuer BIN 3-digit numeric country code.
Filler	107-110	4	AN	Spaces
Source File Indicator - ATM	111	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Both Visa and Plus
Filler	112-120	9	AN	Spaces

Table 266: Combined Visa/Plus routing table file record layout - data record (continued)

Combined Visa/Plus routing table file record layout - data record				
Field name	Position	Length	Type	File content
Table Identifier	121-133	13	AN	Constant VISAPLUS TBL with a trailing space

C.8.3 Combined Visa/Plus routing table - trailer record

Table 267: Combined Visa/Plus routing table file record layout - trailer record

Combined Visa/Plus routing table file record layout - trailer record				
Field name	Position	Length	Type	File content
Record type	1-11	11	AN	Constant TRAILER with trailing spaces
File Type	12-19	8	AN	Constant BINDISTR
Filler	20-120	101	AN	Spaces
Table Identifier	121-133	13	AN	Constant VISAPLUS TBL with a trailing space

D GMT conversion

This appendix explains how to convert Greenwich Mean Time (GMT) to a local date and time. The figure below contains a world map with international time zones and their demarcation lines. This information is helpful if a centre needs to contact another centre directly by telephone or telex.

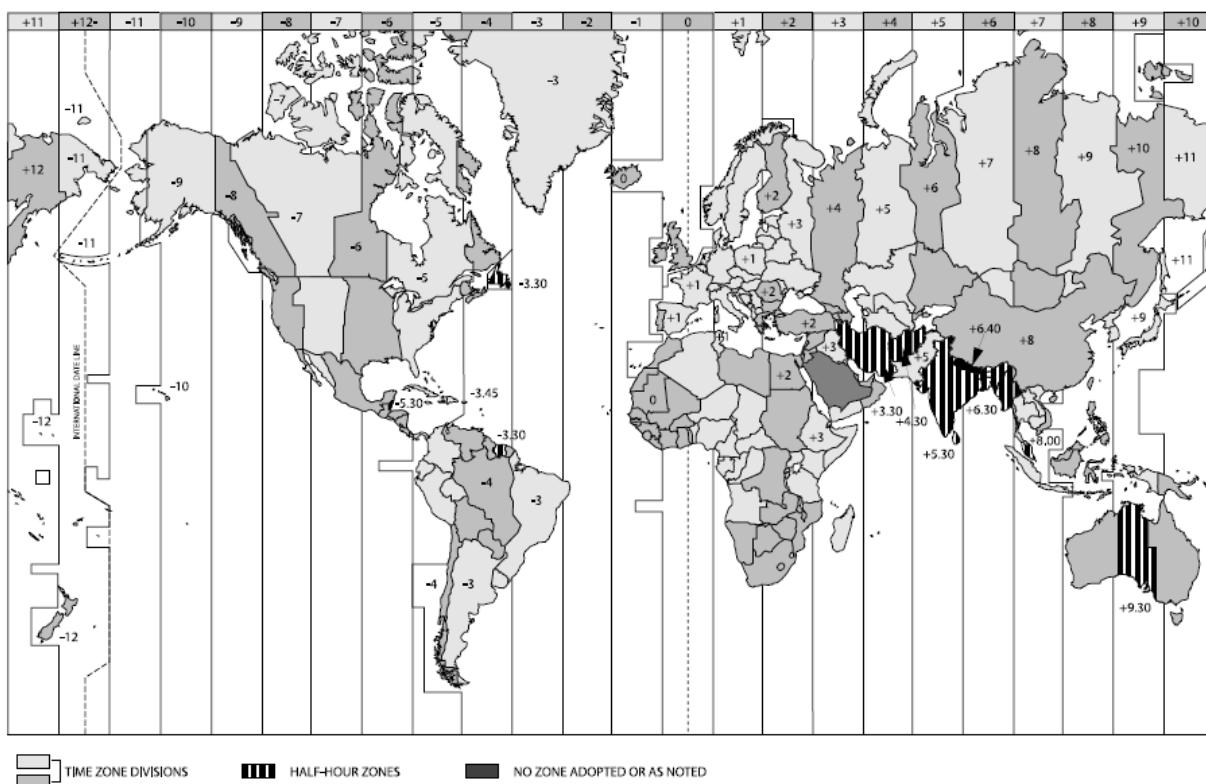
This appendix also includes a section on US Daylight Saving Time, which impacts settlement cut-off times.

D.1 Converting GMT to local time and date

To convert GMT to your local time and date, locate your local time zone on the figure titled *International Time Zones*. Starting with GMT, add or subtract according to the number in your local time zone.

Note The map does not reflect the time changes resulting from daylight saving time.

Figure 3: International time zones



D.2 US daylight saving time (DST)

US DST affects all Members and Processors who use SMS and DMSC. DMSA is not impacted. The international settlement cut-off time remains constant at 3:00 a.m. Pacific Time (1000/1100 GMT).

Processors that do not adjust their systems with US DST will see these cut-offs at 1000 GMT from the second Sunday in March to the day before the first Sunday in November, and at 1100 GMT from the first Sunday in November to the day before the second Sunday in March.

The Visa System processing is not affected, except for the dates on which the shift between 1000 and 1100 GMT occurs. The following table shows the start and end dates for US DST.

Table 268: US daylight saving time start and end dates

US daylight saving time start and end dates		
Year	US DST begins 2:00 a.m. (2:00 a.m. becomes 3:00 a.m.)	US DST ends 2:00 a.m. (2:00 a.m. becomes 1:00 a.m.)
2012	March 11	November 4
2013	March 10	November 3
2014	March 9	November 2
2015	March 8	November 1

All other seasonal time adjustments, notably the summertime period in Visa Europe and Greenwich Mean Time, are not affected by the changes to US DST.

E The International Airline Program

E.1 Airline transactions

When a transaction is assessed for interchange, the location 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.

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.