BASE II Clearing System Overview

BASE II Clearing

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About This Manual

The *BASE II Clearing System Overview* manual presents general information about the BASE II Clearing System, Visa's system for clearing transactions. It describes VisaNet, the global Visa transaction processing network, defining its hardware and software system components and explaining the BASE II Clearing System's function within the network.

This manual also:

- Provides basic information about Visa transactions and interchange and presents an overview of BASE II Clearing transaction processing.
- Contains descriptions of how BASE II functions, including how it determines jurisdictions, fees, and charges.
- Provides complete descriptions of the transaction types as well as business case examples of how they are used.

For specific topics by chapter, see "Organization of This Manual."

Audience

BASE II Clearing System Overview is intended for readers with minimal knowledge of VisaNet, the BASE II Clearing System, and Visa transaction processing.

This manual provides a basic, high-level overview of the network and its systems and refers readers to sources for more information about specific topics.

Organization of This Manual

Chapter 1, BASE II Clearing System Basics—Provides an overview of the BASE II Clearing System, including a description of VisaNet and its hardware and software components, and the BASE II Clearing software.

Chapter 2, Clearing Workflow—Provides an overview of BASE II Clearing transaction processing and describes each step in the clearing process.

Chapter 3, Interchange Processing—Describes incoming and outgoing interchange, the various transaction codes used, and how members' processing centers and Visa's Interchange Centers (VICs) exchange BASE II information.

Chapter 4, Exception Processing—Describes how BASE II performs exception processing on transactions that dispute, reverse, adjust, or correct originals.

Chapter 5, RSI Jurisdiction Rules—Discusses how BASE II determines the jurisdiction of the transaction (domestic, regional, or interregional).

Chapter 6, Fees and Charges—Describes how BASE II calculates interchange reimbursement fees between issuers and acquirers, and the transaction charges paid by members to Visa.

Appendix A, Transaction Types—Describes all valid BASE II Clearing transaction types and gives business examples of how they are used.

Appendix B, BASE II to V.I.P. Field Index—Lists fields that BASE II shares with the VisaNet Integrated Payment (V.I.P.) System.

Glossary—Lists and defines BASE II terms and acronyms.

Document Conventions

The following conventions are used in this document.

Table 1 Document Conventions

Convention	Purpose In This Document
boldface	Command buttons (**OK**, **Cancel**), radio buttons, menu names, and menu choices referenced in procedures; also used for extra emphasis.
EXAMPLE:	Identifies an example of what the accompanying text describes or explains.
IMPORTANT	Highlights important information in the text.
italics	Document titles, emphasis, or variable values.
"text in quote marks"	Section names referenced in a chapter; first instance of a word used in an unconventional or technical context.
NOTE:	Provides more information about the preceding topic.
n/a	Not applicable.

BASE II Clearing Documentation

This book is part of the set of BASE II Clearing documents. *BASE II Clearing System Overview* is designed to be a companion to *BASE II Clearing System Services*, which describes the various BASE II-related services offered. Refer to the BASE II Clearing documents below for more information on BASE II.

BASE II Clearing Data Codes

BASE II Clearing Interchange Formats (TC 01 to TC 48)

BASE II Clearing Interchange Formats (TC 50 to TC 92)

BASE II Clearing Reports

BASE II Clearing Edit Package(Release 4.0) Operations Guide

BASE II Clearing Edit Package (Release 4.0) Messages

BASE II Clearing PC Edit Package for Windows (Release 4.0) User's Guide

BASE II Clearing Edit Package (Release 4.0) Reports

BASE II Clearing Visa Markup Language (VML) Developer Handbook

BASE II Clearing VML Formats

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BASE II Clearing System Basics 1

The BASE II Clearing System is the international electronic clearing system supporting transaction-based payment exchange between Visa members.

Clearing is the process by which Visa collects data about a transaction from the source, validates the information and calculates fees, values the transaction (calculates the base value of the transaction as well as various fees and charges), and then delivers it to the destination. The destination uses this information to post the transaction to the cardholder's account or reconcile a merchant's settlement position.

BASE II Clearing is one of Visa's core processing functions, ensuring that merchants get paid and enabling members to manage the accounts of cardholders. From a business standpoint, the clearing system is complex due to the number of regions it covers and the need to adapt the system to keep up with specialized arrangements by members, unique banking regulations, legal agreements, and changing political landscapes.

BASE II's strengths include:

- Brand-Agnostic Processing—It supports all cards (such as Visa, Mastercard, and American Express.) and several non-card payment services. BASE II will edit, assess fees, and create the necessary settlement information without considering what brand name the transaction occurred under. It also performs processing based on unique rule sets requested by members.
- Continuous Clearing and Settlement Processes—BASE II is a transaction engine that is continually running: collecting files, stripping out records, creating trail balances and settlement positions. At any one time, it has upwards of 200 collection files open and being processed.
- Extraordinary Power and Capacity—BASE II's role as a core processing component means it must run with 100% reliability while it processes an average of about 100 million transactions per day (2006 statistic). In addition to member-to-member interfaces, BASE II also supports exchange/transport of data for many other Visa services, in total managing an average of 1.5 billion records daily (2006 statistic).

1.1 The Basic Clearing Workflow

Three hundred sixty-five days a year, the BASE II Clearing System receives and processes interchange files containing the day's transactions and forwards the settlement information to the appropriate issuing banks, processors and VisaNet Settlement Service (see Figure 1-1). The workflow between merchants, banks, and Visa can be summarized as follows:

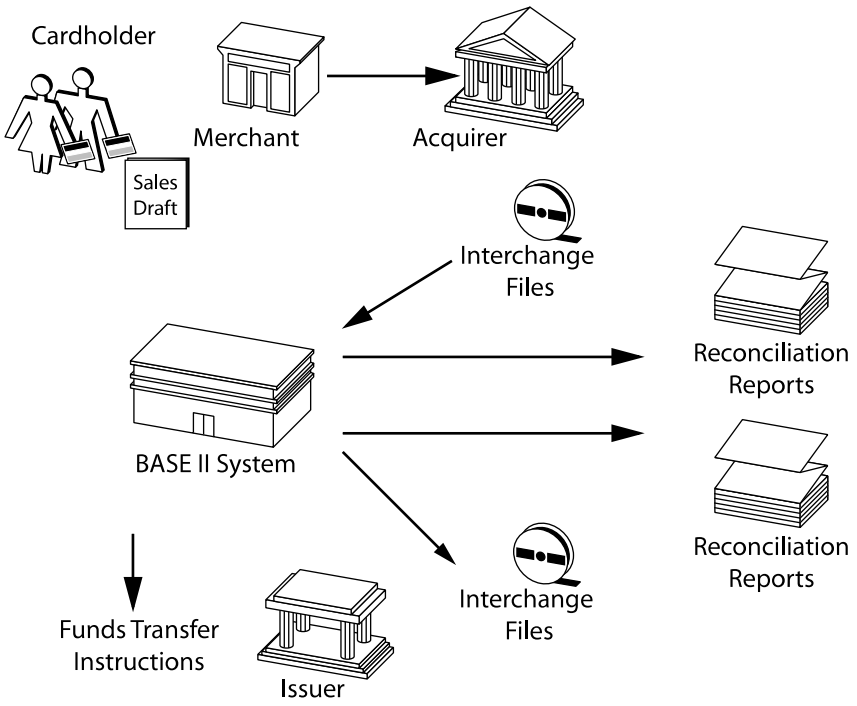
Merchant—Batches and transmits the sales drafts (also known as TC 05s) for that day's or shift's credit transactions either to its bank (the acquirer) or to the bank's processor.

Acquiring Bank or Processor—Edits, formats, and sends the merchant's transactions electronically as interchange files to a VisaNet Data Center. The merchant is also reimbursed, minus a transaction fee, by the acquirer.

VisaNet Interchange Center—Clears the incoming interchange files by:

- Collecting, editing, and validating the interchange files, transaction by transaction.
- Performing any necessary currency conversion.
- Calculating interchange fees and Visa's transaction charges.
- Creating and routing delivery interchange files to the appropriate issuing banks and processors
- Creating settlement records for VisaNet Settlement Service, (VSS).

Figure 1-1 Clearing Workflow



Issuing Bank or Processor—Reviews the clearing batches, and for each credit transaction, removes the hold from the cardholder's funds and posts the amount of the transaction to the cardholder's account.

1.2 VisaNet Overview

The BASE II Clearing System collects and delivers Visa transaction data, often referred to as *interchange*, through the Visa transaction processing and communications network known as *VisaNet*.

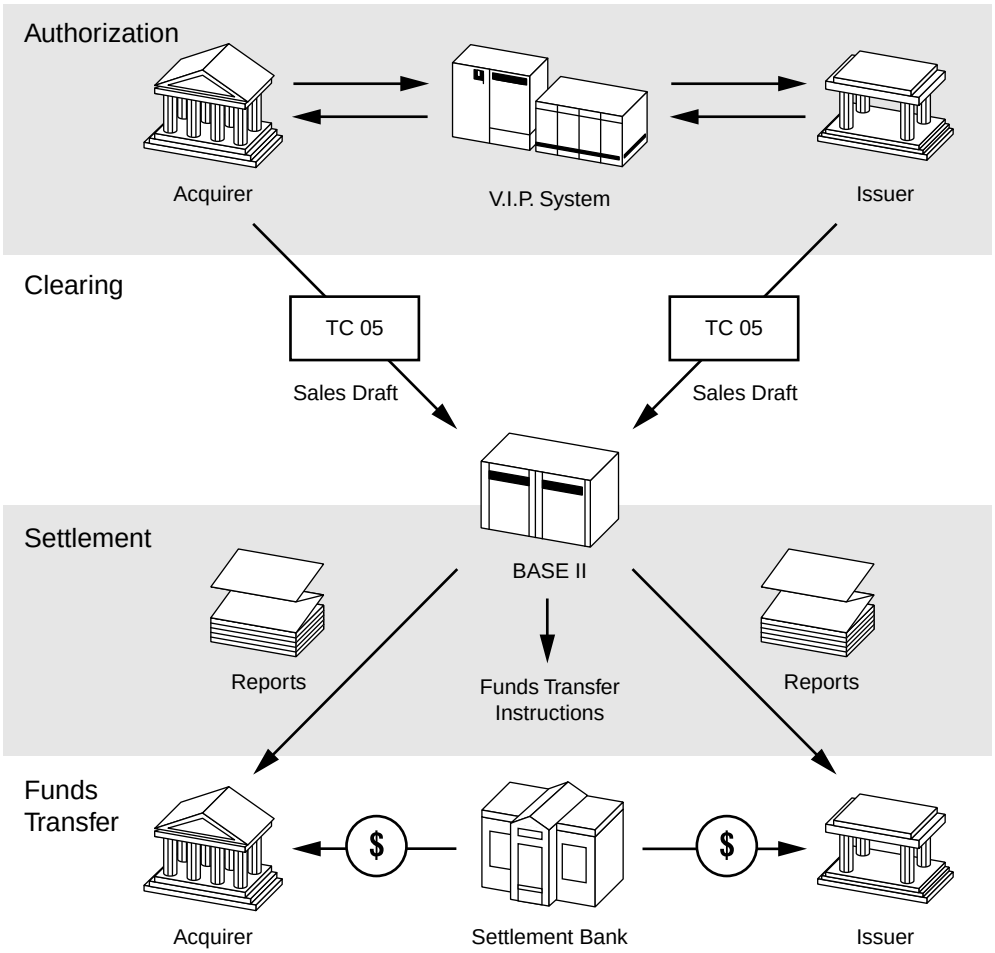
VisaNet is the processing platform that connects Visa and its 21,000 worldwide member banks and financial institutions so that they can authorize and settle electronic payments quickly and securely. The VisaNet network comprises hardware and software, including

BASE II, which perform transaction processing and are attached to communications facilities that connect with members' systems and other networks. The network has a low-risk, redundant infrastructure (e.g., backup generators, duplicate equipment, multiple routes for a transaction to get to its destination) that eliminates single points of failure and enables it to be available 24 hours a day.

Depending on the region, VisaNet supports a wide variety of transactions, including: purchase; cash and bill payment transactions made with any card; cardholder transfer; recurring payment transactions; and ATM transactions for other networks such as Plus. These transactions are processed through VisaNet's authorization (V.I.P.), clearing (BASE II), and settlement services. The flow of the services, shown in Figure 1-2, is:

1. **Authorization** — The process by which an issuer approves or declines a cardholder's transaction before a purchase is finalized or cash is disbursed.
2. **Clearing** — The process by which Visa collects transaction data from the acquirer, validates the transaction, enforces risk services, calculates fees and charges, and delivers the validated information to the issuer for posting to the cardholder's account.
3. **Settlement** — The process of accumulating advices from clearing, determining each member's net settlement position (in other words, who owes what to whom), and initiating the exchange of funds.

Figure 1-2 Authorization, Clearing and Settlement



The term *VisaNet* applies to all components of the network including hardware, software, communications facilities, and the systems that perform transaction processing and other services. The main components of VisaNet are:

- VisaNet Interchange Centers (VICs)
- VisaNet Access Points (VAPs or Extended Access Servers) and other network connections
- Telecommunications Network

1.2.1 VisaNet Interchange Centers

VisaNet Interchange Centers (VICs), also known as *VisaNet Data Centers*, are large-scale computer operations centers that maintain and operate the mainframe computers and the Visa software applications that perform all VisaNet transaction processing. Each VIC serves as the control point and housing for the disk storage, printing, and telecommunications equipment necessary to support VisaNet. There are four VICs: two in the United States, one in the United Kingdom, and one in Singapore. Each VIC is linked to all the other VICs, enabling each one to serve as a backup in the event of system interruptions.

1.2.2 VisaNet Access Point (VAP) and Other Connections

Members connect to VisaNet both for transaction processing and for file delivery. A member can connect to any combination of VisaNet systems, based on their system requirements and their processing choices. Members have a number of connectivity choices to link to VisaNet.

- **VisaNet Access Point (VAP)**— A VAP is a PC-based access device that connects the host computer in the member's processing center to VisaNet.
- **Extended Access Server (EAS)** — Extended Access servers are located at endpoints (mostly members and processors), or in VICs, and are used to provide a secure, single point of connectivity to VICs, the Direct Exchange network, and/or VisaNet Distributed Processing Solution (VDPS). EAS performs authorization routing, file staging and delivery services, and provide secure connectivity to VisaNet
- **Direct Exchange (DEX)** — Based on Internet Protocol (IP) technologies, Direct Exchange provides Visa endpoints with a single point of connectivity for file delivery, message routing, and integrated, web-based payment and information solution sets, delivered over multiple channels.
- **Connect Direct (Host-to-Host)** — Connect Direct provides direct connection to the MVS Operating System.

1.2.3 VisaNet Communications Network

Member processing centers and the VICs are connected to each other through a private IP VisaNet communications network. This worldwide data communications system controlled by Visa links members and the VICs for transaction traffic. It is also used to perform remote diagnostics and provide maintenance and backup services.

Visa has contracted with both AT&T and Verizon to provide telecommunications between the various parts of VisaNet so if one provider experiences a service outage, the system automatically shifts to the other provider.

1.3 Member Processing Centers

While not technically part of VisaNet, member processing centers are a key component of transaction processing. A *processor* is an endpoint that has back-office systems it runs on its own behalf or on behalf of financial institutions. (An *endpoint* is a logical processor, and also the physical location of that processor.)

Processing centers (also known as *VisaNet endpoints*) are the physical data processing facilities owned by members or by third-party processors and linked to VICs for authorization, clearing and settlement services, message control, stand-in authorization, and backup services. The processing center houses card processing systems that support merchant and business locations and cardholder billing.

Each processing center has a physical connection to VisaNet, facilitated by a VAP, Extended Access Server, or other connectivity device, over which it sends the data to be processed (outgoing interchange) and receives data back from Visa (incoming interchange). To ensure system redundancy and security, all VisaNet endpoints connect to two VICs: one serves as the primary VIC, processing all or most transactions, while the other is the secondary (or backup) VIC.

1.4 VisaNet Software Components

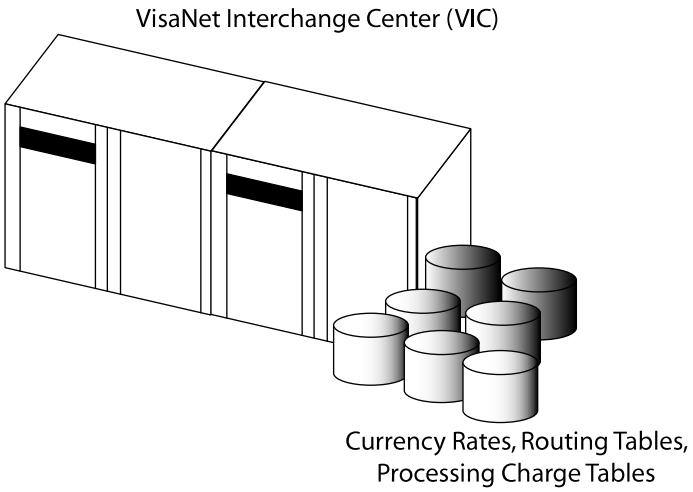
The exchange of BASE II data via VisaNet involves three distinct types of software:

- VIC software
- Processing center software
- Connectivity software

1.4.1 VIC Software

VIC software controls the extensive communications network that connects processing centers to the VIC locations as well as the overall exchange of transaction data: it receives, processes, distributes, and transmits all interchange exchanged via the BASE II System. VIC software also maintains various databases, such as currency rates, routing tables, and processing charge tables.

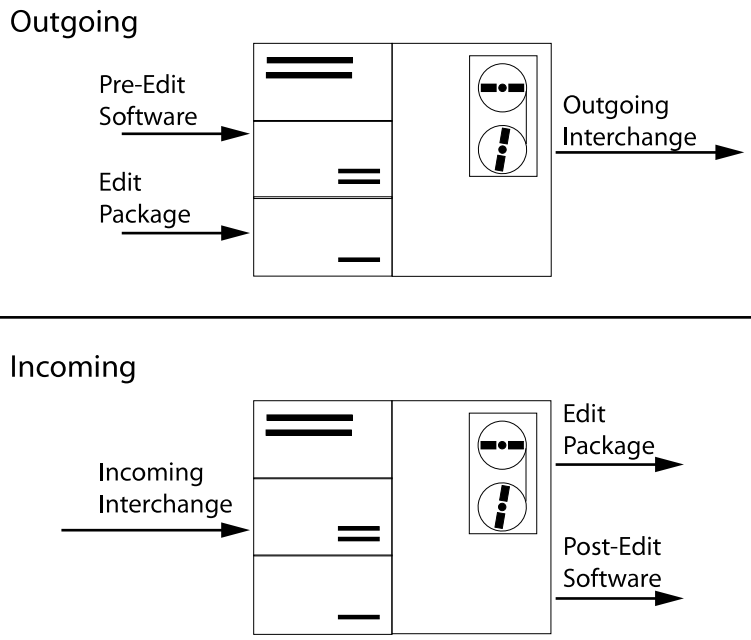
Figure 1-3 VIC Software



1.4.2 Processing Center Software

The primary software components used by the member's center for BASE II processing are the pre-edit programs, the Edit Package, and the post-edit programs.

Figure 1-4 Processing Center Software



Pre-Edit Software—Written by processing center personnel or by an outside vendor, pre-edit software is generally part of a merchant processing system or cardholder system. Although pre-edit software differs from center to center, this software has a common

purpose, which is to place transaction data into a format that is acceptable to the Edit Package.

Edit Package—Edit Package provides a bridge between endpoint systems and VisaNet so that endpoints can conform to Visa requirements with less impact to their own systems. Supplied by Visa, Edit Package is a series of programs that are operated daily by processing centers to prepare their interchange data files and to verify the integrity of the files they receive from Visa. (Members have the option of exchanging interchange files directly with BASE II without using Edit Package. Refer to the "Centralized Editing Alternative" information below for details.) Visa supplies Edit Package software that is compatible with various computer systems made by major manufacturers.

The Edit Package is the interface between the endpoint's processing center's internal payment processing systems and the file transfer process used to interchange files with BASE II. The Edit Package prepares outgoing interchange for transmission to the VIC by validating the information and ensuring that it is free of obvious error. Edit Package programs consist of four modules:

- Edit Package Initializer (EDI)—Sets up routing tables and control data needed by the editing programs.
- Edit Package Processor (EDP)—Performs editing functions, converts transaction formats, and produces reports.
- Summary Report Writer (EDS)—Produces summary reports.
- Report Generator (ERG)—Produces optional reports during the incoming processing cycle.

Edit Package also receives incoming interchange from the VIC, prepares the interchange for final processing by the processing center's system, and produces audit trail and error reports.

Post-Edit Software Edit Package—Written by processing center personnel or by an outside vendor, post-edit software reformats and processes incoming interchange received from the VIC. This software prepares interchange so that it can be processed by cardholder and merchant posting programs and used for other processing center purposes, such as fraud analysis.

1.4.3 Centralized Editing Alternative (CEA)

Members can exchange their Interchange Transaction Files (ITFs) directly with BASE II using options other than the Edit Package application. The Centralized Editing Alternative (CEA) and the Edit Package Bypass Business Edits option are two initiatives that enable endpoints to customize their clearing interchange processes.

- CEA enables endpoints to build outgoing interchange and process incoming interchange without using the Edit Package. Endpoints may increase processing efficiency by removing the Edit Package from their host systems.
- The Bypass Business Edits option allows endpoints to build outgoing interchange transactions without using Edit Package business edits. This option provides endpoints with an opportunity to increase efficiency and facilitate eventual migration to CEA.

For more details about CEA and Bypass Business Edits, refer to the *Centralized Edit Package Member Implementation Guide*.

1.4.4 Visa Markup Language

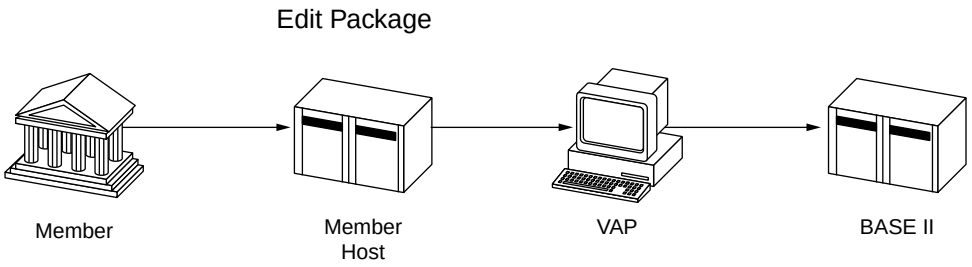
Visa Markup Language (VML) is an alternative clearing file format designed to operate with the BASE II Clearing System. Patterned on XML, it contains the same fields and data used in fixed-length records but they are encoded within nested VML tags, which enable variable-length records. With VML, the concept of a fixed Transaction Component Record (TCR) no longer applies.

Currently, VML can only be used by endpoints that are not using the Edit Package option (endpoints may use the CEA option with VML). For more details about VML, refer to the *VML Markup Language (VML) Developer Handbook*, the *VML Markup Language Formats* guide, and the CD-ROM-based *Visa Mark-up Language (VML) Data Tool*.

1.4.5 Connectivity Software

As noted in Section 1.2, VisaNet Overview, members have a number of connectivity options to link to VisaNet (VAP, DEX, Extended Access, Connect Direct) and each has its own unique software to manage the transfer of files. For example, a VAP is a PC with Visa-supplied software that supports and monitors the transfer of BASE II files to and from the VIC. As part of interchange file management, the VAP software detects transmission errors, performs automated error recovery, and records BASE II file information and transmission-related messages. Its proprietary communication protocol and compression algorithm with CAS Transport Services (TSA) ensures speed and security of processing, and seamless error recovery without member intervention.

Figure 1-5 VAP to BASE II Flow



The Extended Access Server works similarly to the VAP but has more security options built in. It uses third-party software to provide services such as Tivoli (TEC) feed, web server, database, SSL encryption/decryption, and an audit trail. The third-party software comes pre-installed and configured on an EA Server and includes an intuitive, color-coded graphical user interface that provides a consolidated view of the member's messaging and file service activities. This component also employs a proprietary communication protocol and compression algorithm with CAS Transport Services (TSA), ensuring speed and security of processing as well as seamless error recovery without member intervention.

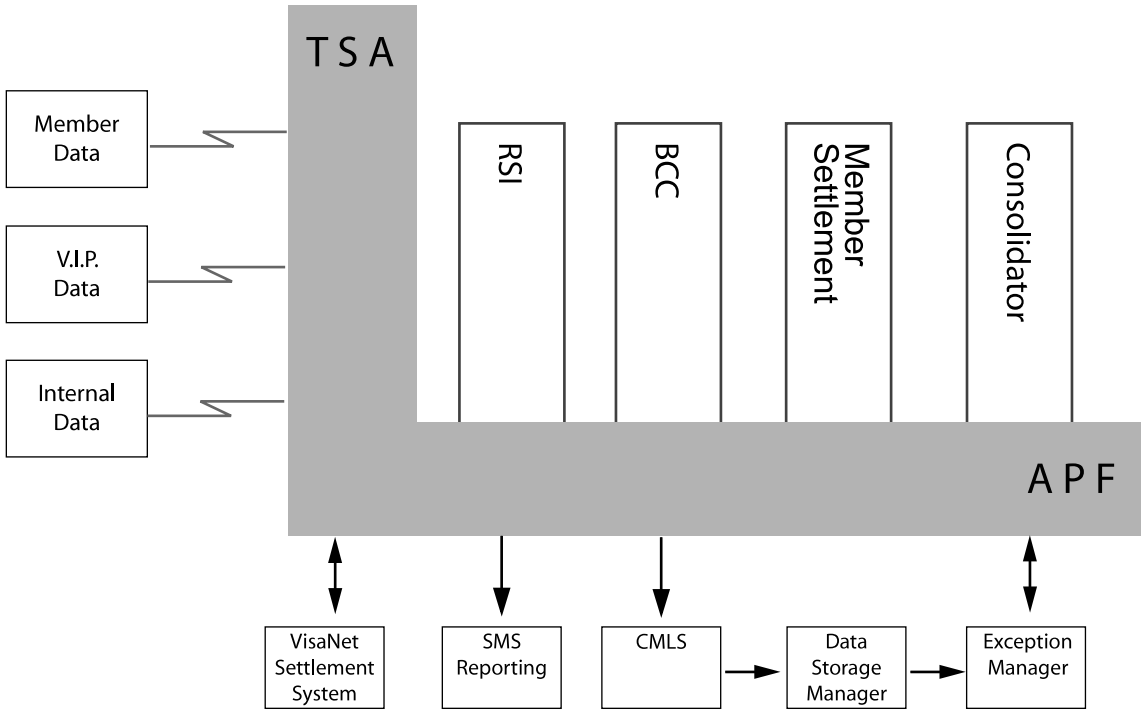
1.5 Clearing and Settlement (CAS) Applications

The overall Clearing and Settlement (CAS) process is comprised of a suite of applications, all running on the proprietary middleware called the *Application Platform Facility (APF)*. Application components perform clearing, management of settlement events, data consolidation for file delivery and data transport/network interface. CAS applications are:

- Real-Time Settlement Interface (RSI) System, the clearing component for the VisaNet Integrated Payment (V.I.P.) system, Visa's main transaction processing system. V.I.P. shares data with CAS (aka BASE II). A matrix that matches BASE II fields to corresponding V.I.P. fields is provided in Appendix B, BASE II to V.I.P. Field Index.
- Bankcard (BCC), the clearing component for dual message services.
- Settlement Manager, the component that manages settlement events (trial balances, settlement window closure).
- VisaNet Settlement Service (VSS) aggregates settlement advices received from the clearing components into reporting lines, settlement positions, and generating wire information to settlement agents.
- Consolidator, the component that merges multiple files into a single file for members that are only capable of receiving a single file per daily cycle.
- Transport Services (TSA), the data movement component that manages the network (300 sessions simultaneously) and all center-to-center data movement (40 sessions simultaneously).

The Clearing and Settlement Architecture diagram, Figure 1-6, shows the RSI system collecting, processing, and distributing financial and non-financial transaction data and reports between Visa members and their processing agents. The BASE II System also provides delivery and reporting services for other selected payment products, such as American Express, Discover, Mastercard, and Plus.

Figure 1-6 RSI Clearing and Settlement Architecture



1.6 BASE II Clearing Software

The BASE II Clearing software was originally created in 1974 as an automated solution to the existing labor-intensive, paper-based interchange process. It replaced a system where merchants submitted piles of paper sales drafts to their banks, which then had the

cumbersome job of sorting, verifying, and settling the transactions. Bundles of sales drafts worth millions of dollars would be shipped by truck and plane from acquiring banks to issuing banks for clearing and settlement. Settling a transaction could take weeks or, if it involved a bank in another part of the world, months.

Efficient and cost-effective, the BASE II Clearing and Settlement System was a success from its beginning, clearing 200 million transactions in its first year of operation and dramatically reducing processing time, paper, and costs. It now clears 100 million transactions daily, and is capable of clearing 200 million a day.

The 1980s and –'90s were times of accelerating profitability and international expansion for Visa, and enhancements to the clearing system kept pace. In 1996, the settlement function was split out and became a separate entity, VisaNet Settlement Service (VSS), and in 2000, the clearing system was restructured for table-driven business logic. Today, Visa's technology experts continue to improve the capability, flexibility, and reliability of the clearing and settlement suite of applications.

1.6.1 Software Design

From a technical standpoint, clearing and settlement (CAS) is composed of a suite of message-based online applications that perform specific processing functions. The Application Platform Facility (APF) provides the foundation for CAS applications, (with one image of the software running at each of the global processing centers), as a coordinated, distributed service. In other words, each VIC stands alone but certain events, like the closure of a settlement window, are coordinated amongst them using the message function. Built on IBM operating system technology, APF is middleware that enables data storage, compression, communications, data transfer, network support, recovery services, and monitoring for the CAS System.

1.6.2 Monitoring the Clearing System

Clearing and Settlement (CAS) is monitored continuously using the Service Views tool, which provides a graphical interface that can be used to detect system problems quickly. Operators use color-coded alerts (green when the system is healthy, yellow when it is slow, and red when the system is down) to quickly pinpoint the nature and location of a problem and begin addressing it before it escalates.

Service Views enables service-level employees to identify the status, impacts, and root causes of issues, greatly reducing the response time needed to take corrective action. Service Views, which is used in addition to the existing system management tools, aggregates information received from other monitors to present an almost real-time perspective of the overall business service.

Clearing Workflow 2

The information that follows describes the phases of the clearing workflow.

2.1 Merchant Reconciles and Transmits Transactions

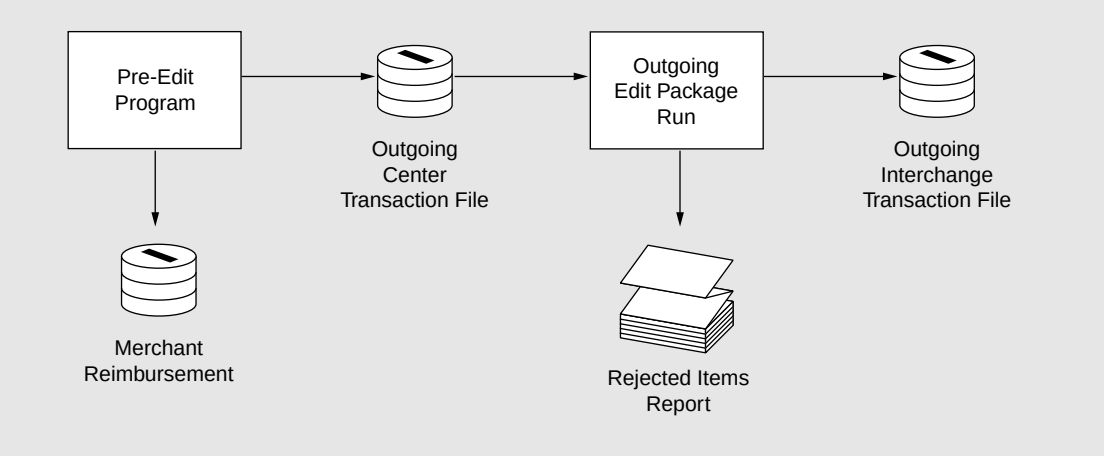
At a given time of the day (generally the end of a shift or business day), merchants reconcile their bankcard transactions, calculating the total dollar amount of the sales drafts and comparing them to the total generated by the point-of-sale (POS) terminal. The day's transactions are grouped together *(batched)* and sent to the merchant's acquiring bank or processor. (See Figure 1-1, Clearing Workflow for an illustration of the clearing workflow.) While this model holds true for many members today, other members, especially in electronic commerce, take full benefit of CAS's 24X7 collection/delivery abilities by periodically (throughout the day) processing payments through to BASE II, thus improving their payment receipt and profitability.

2.2 Acquirer (or Its Processor) Verifies Data and Creates Interchange Files

The acquirer or its processor feeds the merchant's transactions into their computer system, which calculates how much the bank owes the merchant and posts a credit to the merchant's account. The transaction data is then converted into Visa's format (an outgoing Center Transaction File) and run through an editing application, which verifies that it is complete and creates the outgoing Interchange Transaction File. (See Figure 2-1 for an illustration of this process.) Some members and processors run the data through Visa's Edit Package application while others have created their own editing applications.

The edit application rejects items that are not suitable for collecting into BASE II, such as transactions with incorrect BINs (Bank Identification Numbers).

Figure 2-1 Acquirer Processing Flow



Many acquiring banks contract out the back-office functions described above to third-party processors, such as First Data Corporation or Concord EFS. For example, smaller members may not have the computer capacity and staff to perform the processing needed, and larger members may want to keep their focus on their financial business, so they outsource the processing work to a third-party.

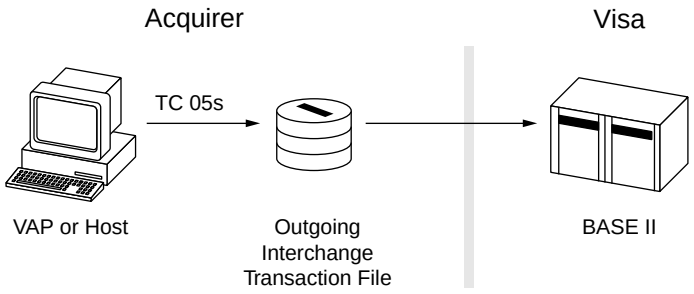
2.3 Visa Collects and Clears the Transaction

Throughout the day, VisaNet Interchange Centers collect and receive interchange files (see Figure 2-2) containing transactions from a number of types of connections:

- **VisaNet Access Point (VAP)**—The APF platform dials out to the member/processor's VAP and collects the files per daily schedule as specified by the member.
- **Extended Access Server (EAS)**—Extended Access performs similarly to VAP but includes more advanced security functionality.
- **Visa Gateway (also known as Direct Exchange)**—The member/processor initiates the exchange, sending the files to Visa.
- **Connect Direct (also known as Host-to-Host)**—Typically used by large members or processors, who connect directly to MVS Operating System and "push" their data to Visa.
- **Single Message System**—SMS transactions generate a record to the clearing and settlement system.

Collection can be done at any time specified by the member. BASE II polls the members/processors to see if they have anything to collect at the specified time.

Figure 2-2 Outgoing Interchange from Acquirer



2.3.1 BASE II Clearing Steps

When an interchange file reaches BASE II, that is the last time the system views it as a file. From that point on, BASE II is stripping out records independently and pumping them through the system. It processes transaction by transaction, not by file or batch. Each transaction passes through the clearing system in a matter of milliseconds (4500 transactions are cleared per second on average; peak clearing rates can reach 14,000 transactions per second.) The BASE II Clearing System clears a transaction as follows:

Validates Source—BASE II ensures that it recognizes the parties to the transaction and determines that they have the right to submit interchange.

Determines Jurisdiction—BASE II determines where the transaction took place (domestic, regional, interregional) to establish which Operating Regulations it falls under and what fees are appropriate.

Edits the Transaction—The data is validated to ensure its integrity (e.g., is the card number correct, is the country code valid, etc.)

Values the Transaction including Currency Conversion—The system converts the transaction amount into the possible currencies involved in the transaction and settlement. Visa handles conversions of about 160 currencies, deals in 24 settlement currencies, and keeps one year of history so that transactions can be reversed if necessary. Monday through Friday, between 2 p.m. and 4 p.m. (0 GMT), Visa International sends BASE II a rate file with the latest currency rates. The Friday rate is used for Saturday and Sunday.

Determines Settlement Service—The clearing system determines the settlement service to use (one international and 85 national, area, and product settlement services), the currency used, and the timing of the settlement. Members can request a particular settlement service, or allow the system to choose the most appropriate settlement service.

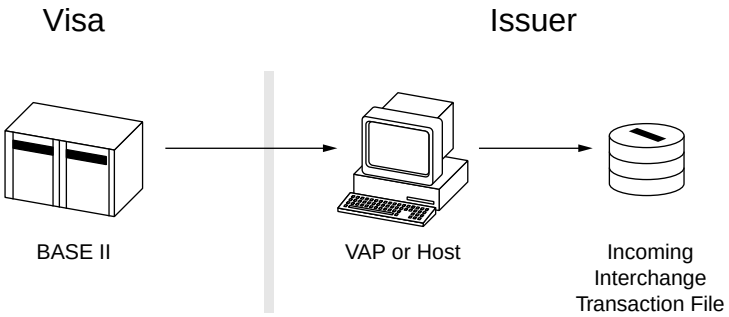
Calculates the Transaction's Fees and Charges—Interchange fees are what one member pays another: for purchase transactions, the acquirer pays the issuer, and for ATM transactions, the issuer pays the acquirer. Regions set the interchange fees, which vary by jurisdiction, product, kind of card being used, settlement service, network used, market segment, etc. Transaction charges are Visa's bill for its services, and include charges for processing, and collecting, and delivering transactions.

2.4 Visa Reports the Transaction and Initiates Settlement

BASE II Clearing provides all of the information that the VisaNet Settlement System (VSS) needs for settlement. BASE II produces the following records in the process of clearing a transaction:

- Settlement records for VisaNet Settlement System. (See below for more information on VisaNet Settlement System and how it processes the data handed off by BASE II.)
- Interchange delivery record, showing the value of the transaction in the cardholder's currency, for the issuing bank. (See Figure 2-3.)
- Data for Visa's Value-Added Services, which uses them for risk management and prevention, analysis, and reporting.
- Single Message Reporting records for transactions that involve an SMS member.

Figure 2-3 Incoming Interchange to Issuer



2.4.1 Visa Settlement System Processing

VSS uses the individual settlement records (INPAs) produced by BASE II to calculate one net position for each funds transfer endpoint in the currency the endpoint has requested. For example, Globalbank has two endpoints with different currency requirements: Globalbank Europe wants its position in euros, while Globalbank US wants its position in dollars.

VSS produces:

- Reconciliation reports for the issuer and acquirer, detailing the net settlement amounts.

  NOTE

  Reconciliation reports are also sent to "processing" banks, which some issuers and acquirers designate to handle settlement for them.

- Net position amounts for Visa's Treasury Management Department, detailing what each funds transfer endpoint owes and what they will receive.
- General Ledger posting entries.

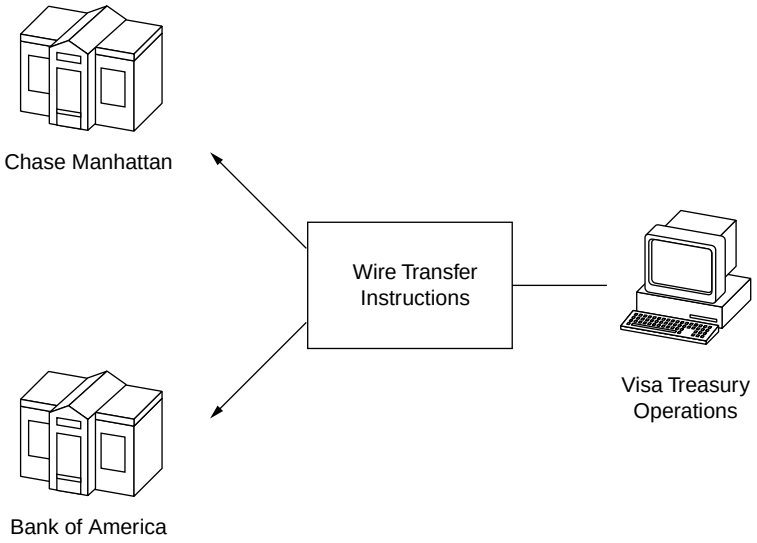
2.4.2 Treasury Settlement Activities

The Visa Treasury Management Department uses the net position amounts to ensure that Visa's members (via their funds transfer endpoints) are 1) paid what they are owed and 2) pay what they owe. A value Visa adds to settlement is handling all the processing and calculating to provide each member with a single net settlement position.

Treasury sends funds wire instructions to:

- Visa settlement banks—banks receive settlement wires with funds transfer instructions. (See Figure 2-4.)
- Members that owe money for transactions—members receive requests for funds.
- Members that are owed money—members are informed how much they are owed.

Figure 2-4 Visa Treasury Wires Transfer Instruction to Settlement Banks



The settlement bank initiates and administers the actual collection of the owed funds as follows:

1. The settlement bank (currently Chase and the Bank of America) sends the member that owes the money (typically the issuer) a wire, instructing them to pay the net settlement amount:
   - US members receive their initial instructions via a Federal Reserve wire.
   - Members outside the US receive a Global wire (aka Swift or Telex wire).
2. The member requests that their settlement bank transfer the amount specified by the wire to Visa's settlement account.
3. Visa's Treasury Management Department instructs the settlement banks to pay out the settlement amounts to the members that are owed money.

Throughout the day, Visa Treasury performs reconciliation, matching the funds requested to the payments, and posting regional fees and charges to the appropriate General Ledger accounts. When a member does not pay on time, Visa Treasury interacts with the Integrated Billing system to assess late payment fees.

2.4.3 Settlement Timing

Visa settles with its members on a daily basis per settlement service. Visa supports differing settlement times for different settlement services. All settlement services have a settlement window (that is, a specified time when settlement occurs). International Settlement is initiated daily at approximately 03:00 a.m. Pacific time (PT) (10:00 GMT April through October; 11:00 GMT October through April). All member files that have not completed processing at the time the International Settlement window initiates at approximately 03:00 a.m. PT will be partially processed for inclusion in settlement that day,

with the remainder of the file being processed for inclusion in settlement the following calendar day. Members of other settlement services can designate the time at which these settlement services should close. Currently, members of other settlement services have specified six unique settlement windows.

In the US, the funds to settle are transferred and received by the acquiring bank within 24 hours, and outside the US within 48 hours. However, settlement is sometimes postponed by agreement of the involved members, such as during changes in currency valuation or to accommodate cultural choices. For example, in Japan, settlement can occur six months after a transaction is cleared.

Settlement reports are run and transmitted during the night so that the settlement information is available to members at the beginning of their business day. When wire instructions are sent out, the "value date" on the wire is the date the member is supposed to pay (1 day for countries that settle using the US dollar, 2 days for countries that settle using other currencies).

All windows are 7 days a week. Windows are defined in three time zones: GMT, Central European, and Pacific. Window Closures in each time zone are listed below.

GMT Window Closures

Window 5	Asia Pacific	2:00 GMT (all year – includes New Zealand National Net, Japan National Net, and South Korea National Net)
Window 10	India	3:30 GMT (all year)

Central European Time Window Closures, observing daylight saving time from the last Sunday in March through the last Sunday in October

Window 4	CEMEA	8:00 a.m. Central European (7:00 GMT during standard time, 6:00 GMT during daylight saving time – includes Colombia, South Africa National Net, Nigeria National Net, and Lebanon National Net
Window 8	Euro Area/UKNN	8:00 a.m. Central European (7:00 GMT during standard time, 6:00 GMT during daylight saving time – includes Euro Area Net, Lithuania, Turkey, and UK Nets)
Window 2	Sweden	9:00 a.m. Central European (8:00 GMT during standard time, 7:00 GMT during daylight saving time)

Pacific Time Window Closures, observing daylight saving time (DST) from the 2nd Sunday in March through the 1st Sunday in November

Window 3	Australia	2:30 a.m. Pacific (10:30 GMT during standard time, 9:30 GMT during daylight saving time) (The business requirement is a half-hour before International, so this window is specified in Pacific time rather than in an Australian time zone.)
Window 1	International	3:00 a.m. Pacific (11:00 GMT during standard time, 10:00 GMT during daylight saving time)
Window 7	Debit (Internal use only) – same as International	

National Nets included in the International Window

- Albania
- Armenia
- Azerbaijan
- Bahamas
- Bangladesh
- Barbados
- Belarus
- Belize
- Bolivia
- Bosnia/Herzegovina
- Botswana
- Brazil
- Bulgaria
- Canada
- Cayman Island
- Chile
- Costa Rica
- Croatia
- Czech Republic
- Dominican Republic
- Ecuador
- Egypt
- El Salvador
- Georgia
- Ghana
- Guatemala
- Guyana
- Honduras
- Hong Kong
- Hong Kong China MNSS
- Hungary
- Iceland
- Indonesia
- Jamaica
- Kazakhstan
- Kenya
- Kyrgyzstan
- Macau
- Macedonia
- Malawi
- Malaysia
- Mauritius
- Mexico
- Moldova
- Montenegro
- Mozambique
- Nicaragua
- Pakistan
- Paraguay
- Peru
- Philippines
- Poland
- OECS Area Net (Organization of Eastern Caribbean States)
- Romania
- Russia
- Rwanda
- Saudi Arabia
- Serbia
- Seychelles
- Singapore
- Sri Lanka
- Tajikistan
- Tanzania
- Thailand
- Trinidad
- UAE
- Uganda
- Ukraine
- Uzbekistan
- Venezuela
- Vietnam
- Zambia
- Zimbabwe

Client files *not* received by Visa at the time of Settlement Window closure will not be processed for inclusion in settlement for that Central Processing Date (CPD), but will be held and processed for inclusion in settlement the following CPD.

2.4.4 National Net Settlement

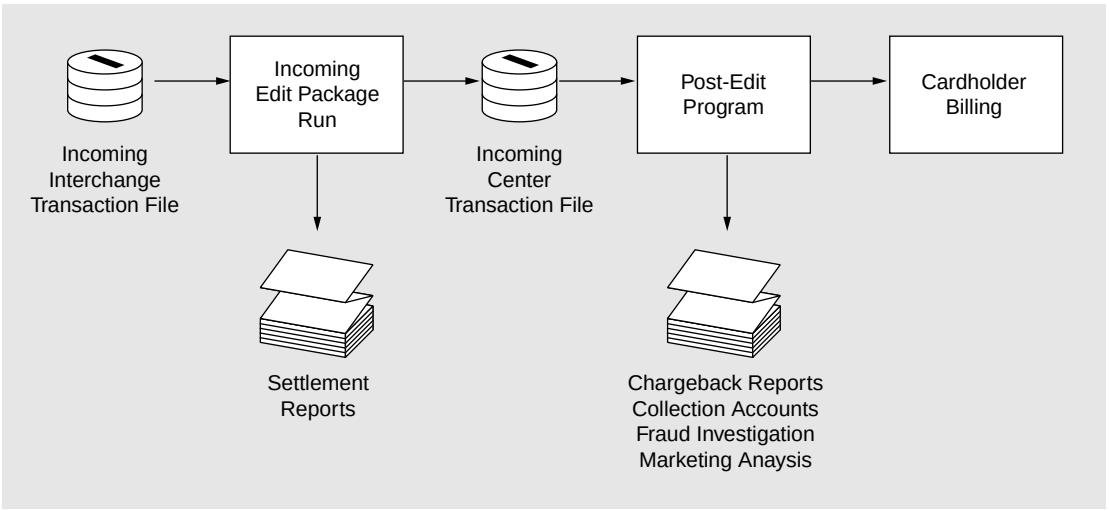
In the case of National Net Settlement, where member banks within a single country, such as Japan, handle the exchange of settlement monies between themselves, VSS determines their positions and transmits their settlement information at the time they have specified.

For example, a country participating in National Net settlement requests that their members' positions be determined at 4 a.m. their time. VSS calculates the positions at the time requested and transmits the settlement reports. The country's National Net settlement network uses the information to perform settlement distributions within the country, without the involvement of Visa's Treasury Department.

2.5 Issuing Bank (or Its Processor) Posts the Transaction

BASE II provides the issuing bank with interchange delivery records, showing their cardholder's transactions. The issuer's incoming Interchange Transaction File (ITF) is fed through the Incoming Edit Package Run from which members can extract their own settlement reports. The incoming ITF, after editing, becomes the incoming Center Transaction File (CTF), which is fed through the issuer's post-edit program, providing the issuer with the information required to bill its card holders. The post-edit program, which is developed by the member, can also provide other information to the member, such as fraud or marketing analysis information.

Figure 2-5 Issuer Processing Flow



The issuer or its processor reviews the clearing batches, removes the hold from the cardholder's funds, and posts the amount of the transaction to the cardholder's account.

At the end of each monthly billing cycle, the issuer prepares a statement for the cardholder, listing all activity on the account during the billing period. When the cardholder pays his or her bill to the issuer, the transaction cycle is complete.

Interchange Processing 3

One of BASE II's major functions is interchange processing, the electronic movement of transaction data between Visa's acquirers and issuers.

Outgoing interchange—Transaction data moving from member processing centers to the VIC.

Incoming interchange—Transactions and reports moving from the VIC to member processing centers.

When the terms *incoming* and *outgoing* are used, it is always from the member's viewpoint: *outgoing* means the member is sending a file to Visa and *incoming* means the member is receiving a file from Visa.

3.1 Financial vs. Non-Financial Interchange

About 60% of the transactions flowing through VisaNet are financial while the other 40% are non-financial. BASE II handles the exchange and transport of information for many Visa services, supporting the following types of financial and non-financial interchange:

Originals include purchases, credit vouchers issued after the return of merchandise, and cash disbursements, original credits, account funding, and some forms of money transfer.

Chargebacks are transactions returned by the issuer to the acquirer because of disputes or infractions of processing rules.

Representations are transactions that are resubmitted to the issuer's processing center.

Reversals are transactions that negate originals, representations, or chargebacks, in order to correct transactions that were duplicated in error.

Returned items are transactions sent back to the initiating processing center because the VIC edit function detected errors.

Reclassification advices are notices to sending members regarding transactions that were processed (not returned) but did not perform as anticipated, and how they deviated from expectation.

Fee collections and funds disbursements are transfers of monetary credit from Visa to a member, or from one member to another for agreed-upon services (for example, card recovery rewards).

Non-financial data includes fraud advices, batch acknowledgments, settlement data and reconciliation information, requests and confirmations of originals or copies, free-format

messages, V.I.P. authorization advice records, informational reports, reclassification advices, and other data.

3.2 Transaction Codes

Each type of transaction is identified by a transaction code (TC) number that indicates the type of transaction being sent or received (see Table 3-1 for list of all TCs). For more complete descriptions of the transaction types, as well as business case examples of how they are used, see Appendix A, Transaction Codes.

Table 3-1 Transaction Codes and Descriptions

Transation Code and Type	Description
TC 00: Short Block	Used for filling up a block in a file.
TC 01: Returned Credit	Generated by the BASE II Clearing System when a member sends in a transaction that would result in a credit, but it fails the system edits because there is something wrong with the transaction. Visa returns the original transaction as a TC 01.
TC 02: Returned Debit	Generated by the clearing system when a member sends in a transaction that would result in a debit, but it fails the system edits because there was something wrong with the transaction. Visa returns the transaction as a TC 02 Returned Debit.
TC 03: Returned Non-Financial Transaction	Used by Visa to notify a member that a transaction failed an edit and is being returned. Non-financial transactions include fraud advices and Issuer's Clearinghouse Service (ICS) input requests.
TC 04: Reclassification Advice Transaction	Used by Visa to notify the member that a transaction was reclassified and did not receive the fee the member thought it would get.
TC 05: Sales Draft or Representment	Submitted by an acquirer, a TC 05 debits the cardholder for the purchase of goods or services.
TC 06: Credit Voucher (Merchandise Return)	Submitted by an acquirer, the TC 06 is a cardholder- or merchant-initiated credit voucher, typically for returned merchandise.
TC 07: Cash Disbursement	Typically a cash disbursement from an ATM but can also be a manual cash disbursement from a bank, cruise ship, hotel, or other vendor.
TC 10: Fee Collection	Bank-to-bank transactions or Visa-to-bank transactions that result in a credit to the originator and a debit to the destination. Used by Visa to settle fees such as monthly transaction charges, quarterly fees, and membership fees.
TC 15: Sales Draft Chargeback	The result of a sales draft that went from the acquirer to the issuer, but the issuer is now submitting a chargeback because something was wrong with the sales draft.
TC 16: Credit Voucher Chargeback	The result of a credit transaction that went from the acquirer to the issuer, but the issuer is now submitting a chargeback from the acquirer because the issuer was not able to post to the cardholder's account.
TC 17: Cash Disbursement Chargeback	The result of a cash disbursement (either ATM or manual) that went from the acquirer to the issuer, but the issuer is now submitting a chargeback from the acquirer.
TC 20: Funds Disbursement	Used member-to-member to distribute funds, such as rewards for card recovery. The originator is debited and the destination is credited.
TC 25: Sales Draft Reversal	Submitted by an acquirer to reverse the result of a processing error, such as the acquirer accidentally sending through the original sales draft twice.

Table 3-1 Transaction Codes and Descriptions (continued)

Transation Code and Type	Description
TC 26: Credit Voucher Reversal	Submitted by an acquirer to reverse the result of a credit voucher processing error, such as a cardholder being credited twice for the same returned item.
TC 27: Cash Disbursement Reversal	Submitted by an acquirer to reverse the result of a cash disbursement error, such as an ATM transaction that was inadvertently sent to Visa twice.
TC 30: ICS Input	Used by issuers to submit card applicant information to Visa, which forwards it to a third party (ICS or NARS) to verify the applicant's credit card history and credit information.
TC 31: ICS Response Transaction File	Used by either ICS or NARS to send to an issuing bank requested credit history information on a Visa card applicant. It is sent in response to a TC 30.
TC 33: Multipurpose Message Transactions	Used by Visa to send a variety of non-financial messages to members, including updates to the Edit Package BIN tables and Interlink routing tables, enrollment information for Visa Extras, and Visa Extra Daily Point Balances.
TC 35: Sales Draft Chargeback Reversal	Reverses a TC 15 Sales Draft Chargeback, typically because of a duplicate file. The issuer sends the TC 35 to the acquirer, requesting a reversal.
TC 36: Credit Voucher Chargeback Reversal	Reverses a TC 16 Credit Voucher Chargeback, typically because of a duplicate file. The issuer sends the TC 36 to the acquirer, requesting a reversal.
TC 37: Cash Disbursement Chargeback Reversal	Reverses a TC 17 Cash Disbursement Chargeback, typically because of a duplicate file. The issuer sends the TC 37 to the acquirer, requesting a reversal.
TC 38: Copy Request Service/Chargeback Documentation Automation Service Message	Automatically created in response to a TC 52 Request for Photocopy or Substitute Draft to obtain a copy of the original sales draft showing cardholder's signature. A TC 38 is used to convey non-fulfillment messages (describing how the sales draft was filed), as well as VisaNet Documentation Automation Service (VDAS) messages. TC 38 advices are also automatically created in response to chargebacks (TC 15, 16, 17) and representments (TC 05, 06, 07 usage code 2) (VDAS advices).
TC 39: Automated Copy Fullfillment	Generated in response to a TC 52, it provides an electronic image of the original sales draft. Sent out after the automatically generated TC 38.
TC 40: Fraud Advice	Serves as an envelope for an issuer or an acquirer to report fraudulent cardholder or merchant transactions to Visa's Fraud Reporting System. It is also used for incoming optional print image reports to members.
TC 42: Merchant File Updates	Serves as an envelope for acquirers to report to Visa required merchant update information.
TC 44: Collection Batch Acknowledgment	Used by Visa to send a member information about the batch they have submitted to Visa (i.e., batch number, number of transactions in the batch, dollar amount of the batch, disposition of the batch, etc).
TC 45: General Delivery Report	Used by Visa to send a variety of printable reports to members (settlement, SMS, fraud, etc.).
TC 46: Member Settlement Data	Used by Visa to send settlement data in machine-readable format to Visa.
TC 47: Report Generation	Used by Visa to transmit a report on authorization processing activity to acquirers.

Table 3-1 Transaction Codes and Descriptions (continued)

Transation Code and Type	Description
TC 48: BASE I Advice	Used by Visa to transmit to members a report of online Stand-In Processing (STIP) authorizations performed on their behalf by Visa.
TC 50: Free Text Message	Used by Visa and members to send a wide variety of non-financial, unformatted, text messages. TC 50s are used heavily with commercial credit cards to include additional data that is too large to be included in the financial message.
TC 52: Request for Photocopy or Substitute Draft	Used to request a copy of the original sales draft. A TC 39 is generated in response to the TC 52.
TC 54: Table Update Data	Used by Visa to send members a replacement copy of BIN tables and account range definition table (ARDEF) records.
TC 55: RCRF (Regional Card Recovery Files Update)	An electronic version of the Card Recovery Bulletin, informing members of lost and stolen cards and blocked BINs.
TC 56: Currency Conversion Rate Update	Used by Visa to transmit daily updates of Visa's currency conversion rate file to the processing centers of subscribing members.
TC 57: Data Capture Transaction Advice	Used by Visa to send acquirers information about a particular transaction so they can submit the transaction as a sales draft.
TC 58: National Settlement Advice	Used to send members in National Settlement services their settlement information.
TC 59: Interface Settlement Advice	Used to advise non-Visa card issuers of a transaction processed by a Visa acquirer or data capture provider.
TC 90: File Header	TC 90: File Header Identifies when a file was created and who created it.
TC 91: Batch Trailer	Summarizes what is in a batch: how many records, how many transactions, a hash total for all the amounts. Used by Visa to validate batches.
TC 92: File Trailer	Summarizes what is in an entire file: how many records, how many transactions, a hash total for all the amounts. Used by Visa to validate the file.

3.2.1 Transaction Component Records (TCRs)

A transaction is typically composed of multiple Transaction Component Records (TCRs), each of which contains 168 bytes of data. It is recommended that both Outgoing and Incoming Interchange Transaction Files (ITFs) contain up to 999 TCRs in a batch. There is a limit of 20,000 TCRs per batch. (Examples of records that may reach these limits are Document Images.)

The first TCR in a transaction, TCR 0, tells basic information about the transaction, such as what the source and destination were. TCR 0 is a mandatory part of every transaction, but all the subsequent TCRs are optional.

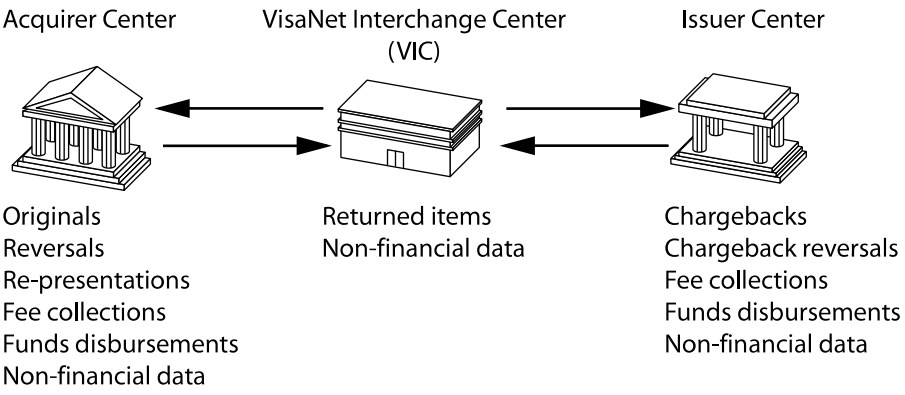
Today's data-rich transactions contain an average of two-and-a-half TCRs per transaction. Most TCRs have defined purposes (for example, on a TC 01 Returned Credit transaction, the TCR 9 within it carries information about the original transaction and the reason it was returned).

3.3 How Centers Exchange Information

BASE II transactions can be initiated by an acquirer, issuer, processor, or Visa. Regardless of the originator, all outgoing BASE II transactions are processed using the same procedures: transactions are batched into a file and then sent to the BASE II System at the VIC.

Figure 3-1 illustrates the basic data flow into BASE II.

Figure 3-1 Basic Data Flow Into BASE II

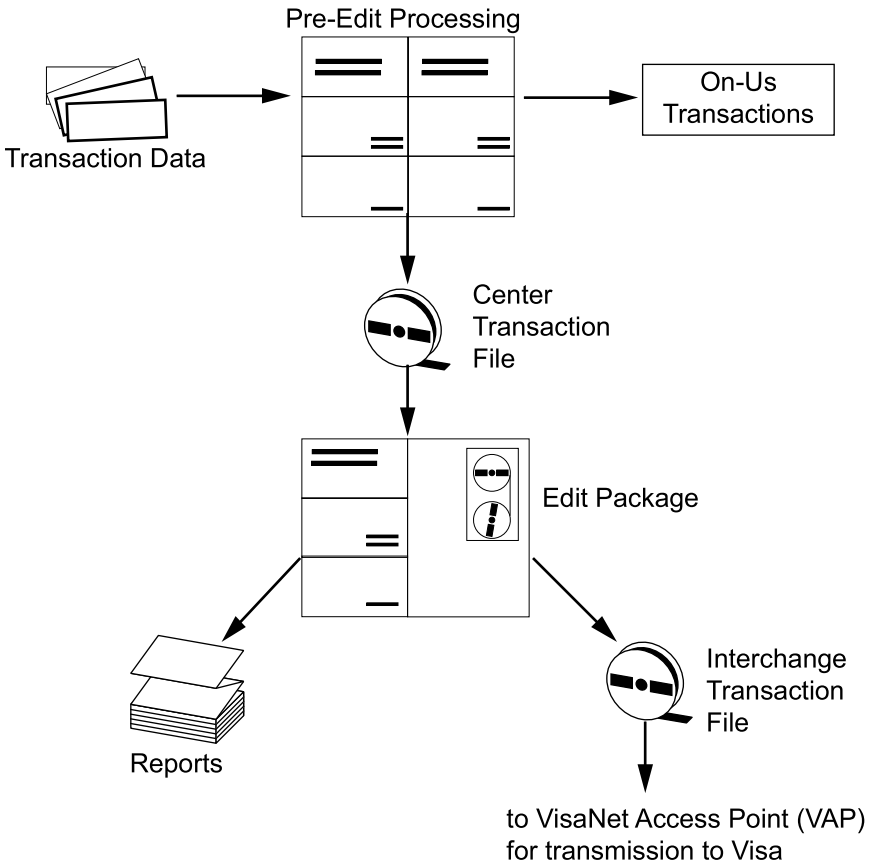


3.3.1 Outgoing Interchange

Transactions are first processed by each center's pre-edit software (as illustrated in Figure 3-2). Interchange transactions are placed in a Center Transaction File (CTF). This file is then processed through the Edit Package, which validates the information and ensures that it is free of obvious error.

Edit Package outputs Interchange Transaction Files (ITFs), which are transferred to a VAP, EAS, or other connectivity device, where they are held until a predetermined collection time. If they send through the US Message Gateway, the endpoint has a unique communications ID and a telephone number for its communication device that Visa dials out to. The transmission of the files is jointly managed by the device and the VIC, with little or no intervention by center personnel, required.

Figure 3-2 Outgoing Interchange



3.3.1.1 Endpoint Authentication

When a file comes in, the VIC reads where the header record came from and performs a high-level edit to determine if this is a valid endpoint for this file: Does Visa recognize the endpoint number in the configuration? Does this endpoint process for this BIN? In other words, Visa authenticates the logical source of the communication.

3.3.1.2 Data Protection

Once interchange data is accepted by the VIC, it is protected from system failure. In the event of a failure, however, the BASE II System can restart processing where the failure occurred. If requested, member files can also be rebuilt and delivered electronically back to the processing center.

3.3.1.3 On-Us Transactions

On-us transactions are those in which the cardholder and merchant are serviced by the same financial institution. These transactions are not usually sent through BASE II, since they do not require clearing or settling with another member, but they can be sent if the member has a reason for doing so (for example, inclusion in a Visa sweepstake promotion). With on-us, members make internal financial transfers between merchants and cardholders and apply the transactions immediately to their accounts.

3.3.1.4 Intra-Processor Transactions

In the U.S., *intra-processor transactions* are required to be sent to BASE II for risk management purposes. Intra-processor transactions involve two different members that are serviced by the same processing center. As an option, intra-processor transactions may also be settled instead of being reported without settlement.

3.3.2 Incoming Interchange

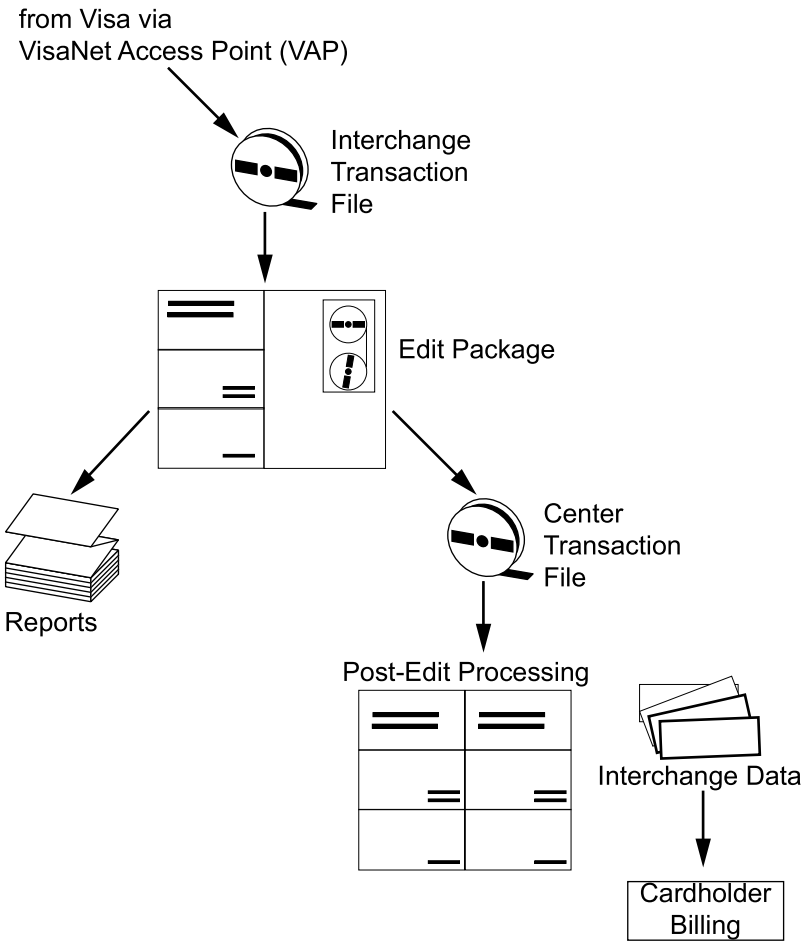
The incoming interchange process begins when the VIC transmits interchange to the center's VAP, EAS, or other connectivity device. Data is sent in the form of an Interchange Transaction File (ITF), which is transferred to the host and then processed through the Edit Package.

Incoming Edit Package files typically contain:

- Financial and non-financial interchange transactions.
- Settlement totals.
- Batch acknowledgments.
- BASE II settlement reports.
- Edit Package table update transactions.
- Routing tables.

During the incoming process, the Edit Package produces a Center Transaction File (CTF) containing all the incoming transactions destined for the members serviced by the processing center. Reports for control and reconciliation are also produced.

Figure 3-3 Incoming Interchange



3.4 Processing Schedule

The BASE II Clearing System operates seven days a week. Each daily cycle has three main phases.

Collection of outgoing interchange is the process of collecting BASE II interchange from across the globe (runs simultaneously with delivery). Collection times must be established for BASE II to connect with the member's VAP or other connectivity device for interchange. Some members do not require collection times (i.e., Internal Visa Processors). To prevent files from being collected or delivered on a particular day of the week, the member selects that day of the week for "No Scheduling Activity."

Delivery of incoming interchange is the process of sending interchange to its final destination, accompanied by reconciliation report data for the cleared and settled transactions. All processing centers receive an incoming interchange file seven days per week. BASE II automatically delivers post settlement. Delivery times allow for the scheduling of extra deliveries (see below) in addition to the end of the cycle file.

Settlement is the process of determining the value of interchange, including any fees and charges. The result of settlement is the member's net position for a given cycle. During this process, settlement reports are generated.

3.4.1 Collection and Delivery Options

In addition to standard collection and delivery, the processing center offers a number collection and delivery options.

Multiple Collection—This option allows members to send outgoing interchange more than once during the cycle. By allowing transaction data to be split into multiple files that are collected at different times, processor workloads and schedules can be significantly eased.

Delivery Options—A member, or its third-party processor, can choose to have transaction data delivered before settlement is completed. Normally, transaction data and settlement reports are delivered simultaneously. However, a member may choose to have some data in advance, for example, in order to anticipate volume or to determine whether any transactions were rejected. Some of the delivery options are:

- **Scheduled Delivery**—The member receives its data through the BASE II System according to a predetermined schedule that best meets its needs and processing schedule (e.g., send what has been processed so far at 3 p.m, 5 p.m., etc.).
- **Delivery Based on File Size**—Data is delivered to the member based on volume processed (e.g., send files as soon as a specified number is completed).
- **Expedited Delivery**—This option enables immediate delivery of selected Customized Delivery files, regardless of the normal delivery schedule (e.g., send selected files immediately after collection and clearing of them has been completed).
- **Customized Information Delivery**—This option allows processors to customize their BASE II delivery files to a list of pre-defined file types. Delivering similar transactions in one individual file provides faster access to critical information (for example, separating financial transactions from non-financial transactions). BASE II processors may select as many Customized Delivery file types as needed from a list of dozens of types (e.g., Financial, Fraud, Back-Office, BASE I advices).
- **Split Routing**—This option allows BASE II processors to select alternate BASE II file delivery locations for certain transaction types. The Customized Delivery Service organizes delivery files by transaction type. With the Split Routing Service, processors can designate different BASE II delivery locations based on particular services that may be located at different processing centers.

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Exception Processing 4

Exception Processing includes transactions that dispute, reverse, adjust, or correct "originals." They consist of all "non-originals" of purchase and cash disbursement transactions as well as administrative, file maintenance, fee-related, and reconciliation transactions.

An *original* refers to the original sales draft of a purchase or cash advance transaction. *Non-originals* refer to all follow-up transactions initiated after the original.

Exception item processing is a back-office function that supports credit and deposit access transactions. It provides a means for members to correct transaction discrepancies. Exception items are follow-up messages between issuers and acquirers. Although exception messages are sent electronically, exception processing requires the manual support of member staff. In BASE II, there are two ways this is done: Chargebacks and Representments.

4.1 Chargebacks

Chargebacks are initiated by an issuer to return a disputed transaction to the acquirer. There are a number of reasons why a transaction is returned. Some common ones include: card validity, authorization error, the cardholder disputes participating in the transaction, and processing errors. A comprehensive list of chargeback reasons can be found in *Visa Core Rules and Visa Product and Service Rules*.

There are a number of ways a chargeback is initiated, depending on the reason for the chargeback. Typically, it is the reverse of a transaction: the issuer sends a message to VisaNet submitting a chargeback with a reason code that explains the type of chargeback being submitted. VisaNet forwards this to the acquirer for resolution.

Another method of initiating a chargeback transaction is through a service called Visa Resolve Online (VROL). VROL is a service available to issuers for initiating a chargeback. The issuer connects to the service through an Internet connection, enters the transaction information, and the system goes to a database and retrieves the original transaction and populates the fields for the chargeback. As the issuer enters the chargeback reason codes online, the chargeback is edited against the original transaction. See *BASE II Clearing System Services* for more information about VROL.

EXAMPLE

A cardholder orders merchandise over the internet. The amount of purchase appears on his credit card statement, but goods are never received.

The cardholder attempts to resolve this with the merchant and is unsuccessful because the merchant is unable or unwilling to provide the merchandise as promised.

The cardholder contacts the issuer, and provides documentation proving that an attempt to resolve the transaction with the merchant was unsuccessful.

The issuer creates a chargeback transaction and sends it to Visa. Visa processes the transaction, assesses fees, and clears and settles it so the cardholder can receive a refund.

Visa forwards the chargeback to the acquirer, who, after determining that the chargeback is valid, collects the money back from the merchant.

4.1.1 Chargeback Services

There are chargeback services that reduce the time and money expended by issuers to research and process chargebacks.

The Chargeback Reduction Service (CRS) validates chargebacks, copy request and fulfillment transactions, and sales drafts. It then returns those that do not meet validation criteria and provides members with helpful information about items that may be disputed.

4.2 Re-Presentments

A re-presentment is a clearing record that an acquirer presents to an issuer through interchange after a chargeback.

An acquirer, having already presented the original transaction to the issuer, resubmits the transaction to the issuer as a re-presentment when a chargeback proves invalid. An acquirer can submit one re-presentment; if the re-presentment is not valid, the dispute goes to arbitration.

RSI Jurisdiction Rules 5

In order to determine a transaction's fees, as well as edits and charges, BASE II must first establish the transaction's jurisdiction. In other words, the location of a transaction's issuer, acquirer, and merchant drives how BASE II processes it. The system determines if it is a domestic transaction, a regional transaction, or an interregional transaction as follows:

Domestic Transaction – The transaction occurs within a single country or zone and receives fees defined by the members within that country. A zone is a sub-category of region that is synonymous with country (for example, Canada and the U.S. region are each zones).

Regional Transaction (or Intraregional Transaction) – The transaction occurs between two countries in the same Visa region and receives fees defined by that region's Board.

Interregional – The transaction occurs between two regions and receives fees agreed upon by Visa's International Board.

There can be up to four different jurisdictions per transaction:

- One for edits
- One for fees (costs that flow from member to member)
- One for charges (costs that flow from members to Visa)
- One for chargebacks (rights are by merchant)

5.1 Jurisdiction Processing

There are many ways to determine the jurisdiction of a transaction.

1. Issuer's region and country: uses card range to define where the issuer is located.
2. Merchant's region and country: uses merchant's country code to determine where the merchant is located.
3. Acquirer's region and country: uses the BIN that sent in the transaction to define where the acquirer is located.

RSI runs the above information through a series of tables and gets one line defining the jurisdiction.

5.2 Domestic Transactions

The standard domestic transaction is:

- Issuer, merchant, and acquirer = in the same country/zone.
- Merchant is not an airline.

EXAMPLE

A U.S. cardholder buys a book at a shop in Chicago with his credit card. The issuer, merchant, and acquirer are all located in the U.S. so it is a U.S. domestic transaction.

The jurisdiction rules for various types of domestic transactions, as well as regional and interregional transactions, are described below in more detail. Also, see Table 5-1 for a one-page summary of all the jurisdiction rules.

5.2.1 Domestic Airline

- Issuer and merchant = in the same country/zone
- Acquirer = any region/zone
- Merchant Category Code (MCC) = airline

There is a special program for domestic airline transactions that does not require the acquirer to be located in the same country as the issuer and merchant. Each airline has its own MCC.

EXAMPLE

A U.S. cardholder at San Francisco International Airport buys a ticket to London at the British Airways counter. Although the shop's acquirer is a Kenyan bank, the issuer and merchant are in the US so it is a U.S. domestic airline transaction.

5.2.2 U.S. Domestic

- Issuer and acquirer = in the United States
- Merchant = any region/zone
- Merchant Category Code = not airline

EXAMPLE

A U.S. cardholder visiting Santa Fe, New Mexico buys a Navajo necklace from a merchant on the town square. The issuer and acquirer are all located in the U.S. so it is a U.S. domestic transaction.

Table 5-1 RSI Jurisdiction Rules

Jurisdiction	Issuer	Acquirer	Merchant	Merchant Category Code
Domestic Air	In same country/zone as acquirer	Anywhere	In same country/zone as issuer	Airline
U.S. Domestic	In U.S. region/zone	In U.S. region/zone	In any region/zone	Not airline
Canadian Domestic	In Canada region/zone	In Canada region/zone	In Canada region/zone	Not airline
Asia Pacific Domestic	In same Asia Pacific region/zone as acquirer	In same Asia Pacific region/zone as issuer	In Asia Pacific region/country	Not airline

Table 5-1 RSI Jurisdiction Rules (continued)

Jurisdiction	Issuer	Acquirer	Merchant	Merchant Category Code
Latin America Domestic	In same Latin America region/zone as acquirer	In same Latin America region/zone as issuer	In Latin American region/country	Not airline
Visa Europe (VE) Domestic	In same Visa Europe region/zone as acquirer	In same Visa Europe region/zone as issuer	In same Visa Europe region/zone as issuer	Not airline
CEMEA Domestic	In same CEMEA region/zone as acquirer	In same CEMEA region/zone as issuer	In same CEMEA region/zone as issuer	Not airline
Visa Europe Cross-Border Acquiring	In VE region, and issuer zone is merchant zone	In VE region	In VE region, and merchant zone is same as issuer zone	Not airline
CEMEA Cross-Boarder Acquiring	In CEMEA region, and issuer zone is merchant zone	In CEMEA region	In CEMEA region, and merchant zone is same as issuer zone	Not airline
Regional (transaction not domestic)	In same region	In same region	In same region	Not airline
Regional Airline (transaction not domestic)	In same region as merchant but different country than merchant	In any region	In same region as issuer but different country than issuer	Airline
Interregional (transaction not regional or domestic)	In different region than acquirer	In different region than issuer	In any region/zone	Not airline

5.2.3 Canadian Domestic

- Issuer and acquirer = Canada
- Merchant = in Canada region/zone
- Merchant Category Code = not airline

EXAMPLE

A family from Toronto, Canada vacationing in Quebec pays for their room at Le Chateau Frontenac hotel with a Visa credit card. The issuer, acquirer, and merchant are all located in Canada so it is a Canadian domestic transaction.

5.2.4 Asia-Pacific Domestic

- Issuer and acquirer = in same AP region/zone
- Merchant = in Asia-Pacific region/zone
- Merchant Category Code = not airline

EXAMPLE

A Japanese businesswoman uses her corporate Visa card to charge dinner out with a client at a restaurant in Tokyo. The issuer, acquirer, and merchant are all located in Japan so it is a Japanese domestic transaction.

5.2.5 Latin America Domestic

- Issuer and acquirer = in same Latin American region/zone
- Merchant = in Latin American region/zone
- Merchant Category Code = not airline

EXAMPLE

A Brazilian stay-at-home husband shopping for groceries in Rio de Janeiro pays with his Visa debit card. The issuer, acquirer, and merchant are all located in Brazil so it is a Brazilian domestic transaction.

5.2.6 Visa Europe Domestic

- Issuer and acquirer = in same Visa Europe (VE) region/zone
- Merchant region is in same VE region/zone as issuer
- Merchant Category Code = not airline

EXAMPLE

A British cardholder lunching with a client at the Savoy Grill in London uses her Visa card to pay for the bill. The issuer, acquirer, and merchant are all in the same region/zone so this is a British domestic transaction.

5.2.7 CEMEA Domestic

- Issuer and acquirer = CEMEA
- Merchant region is in same CEMEA region/zone as issuer
- Merchant Category Code = not airline

EXAMPLE

A Zimbabwean businessman shopping at an art gallery in Harare buys a Shona sculpture with his Visa card. The issuer, acquirer, and merchant are all in CEMEA so this is a Zimbabwe domestic transaction.

5.2.8 Visa Europe Cross-Border Acquiring

- Issuer and merchant = in same Visa Europe region/zone
- Acquirer = in Visa Europe region
- Merchant Category Code = not airline

EXAMPLE

A British husband purchases with his Visa card a silk scarf for his wife's birthday from the London outlet of a French boutique. Although the boutique's acquirer is a French bank, the issuer and merchant are both located in England so it is a UK domestic transaction with cross border acquiring.

5.2.9 CEMEA Cross-Border Acquiring

- Issuer and merchant = in same CEMEA region/zone
- Acquirer = in CEMEA region
- Merchant Category Code = not airline

EXAMPLE

A South African businesswoman heading out on a sales call to Nigeria uses her Visa card to purchase some client gifts from a Kenyan-owned gift shop at the Johannesburg Airport. Although the shop's acquirer is a Kenyan bank, the issuer and merchant are both located in South Africa so it is a South African domestic transaction with cross-border acquiring.

5.3 Regional Transactions

Regional transactions do not qualify as domestic; they occur with the issuer and merchant in the same region but not in the same country/zone.

5.3.1 Regional

- Transaction is not domestic.
- Issuer, acquirer and merchant = same region
- Merchant Category Code = not airline

EXAMPLE

A Mexican cardholder on vacation in Buenos Aires, Argentina, uses her Visa card to pay for a bus tour of the Pampas. The issuer, acquirer, and merchant are all located in Latin America so it is a LAC Regional domestic transaction.

5.3.2 Regional Airline

- Issuer and merchant = same region, different countries
- Acquirer = any region
- Merchant Category Code = airline

EXAMPLE

A Taiwanese businessman on a trip to Japan uses his Visa corporate card in the Tokyo Airport to buy a ticket to Hong Kong. The issuer and merchant are in the same region but in different countries, and the merchant category is airline so it is regional airline transaction.

5.4 Interregional Transactions

Interregional transactions do not qualify as domestic or regional; they occur with the issuer and acquirer in different regions.

5.4.1

- Interregional Issuer and acquirer = different regions
- Merchant = any region/zone
- Merchant Category Code = not airline

EXAMPLE

A U.S. cardholder vacationing in New Zealand uses her Visa card to pay for a trout fishing trip on Lake Rotarura. The issuer and acquirer are in different regions so it is an interregional transaction.

Fees and Charges 6

The calculation of fees and charges is another major function of BASE II processing. In addition to moving transaction amounts, BASE II calculates and collects the compensatory payments members make to each other and to Visa for risks borne by issuers and acquirers, and for a variety of administrative and processing services provided by Visa.

These payments fall into two categories:

- Interchange reimbursement fees between issuers and acquirers
- Transaction charges paid by members to Visa

6.1 Fees

Interchange reimbursement fees (IRFs) are transfer fees that are used to balance the benefits and costs of Visa card transactions between issuers and acquirers. Interchange fees compensate both parties for their role in providing a comprehensive payment service to cardholders and merchants.

Fees are also used by Visa to encourage certain kinds of behavior in members (for example, authorization of transactions and CPS participation) and to develop emerging products and technology (e.g., chip-capable terminals and contactless payments). Additionally, events such as movement in the economy or competitive rate changes may trigger interchange adjustments.

Interchange fees flow from one member to another based on the transaction.

- **Payment Transactions**—Fees flow from acquirer to issuer in credit transactions because the issuer is extending credit so the cardholder can make a purchase at the acquirer's merchant, and also to compensate the issuer for developing and maintaining the card payments mechanism that provides a service to merchants, acquirers, and cardholders.
- **Debit Transactions**—Fees flow from issuer to acquirer in ATM transactions because the acquirer has gone to the expense of buying the ATM and putting it on the network for the convenience of the issuer's cardholders.
- **Exception Processing**—On chargebacks, reversals, and other types of exception processing, interchange flows in reverse.

Interchange fees, which are levied on transactions flowing through VisaNet, provide a significant source of revenue to Visa's member banks. The fees are set by agreement between:

- The banks within a country for domestic transactions.
- The regions for regional transactions.
- By agreement between regions (represented by the Visa International Board) for inter-regional transactions.

Additionally, BASE II supports over 11,000 legal, private and merchant agreements unrelated to jurisdiction.

6.1.1 Determining Fees

IRFs are calculated by BASE II during clearing and balanced during settlement. BASE II acts on a wide variety of transaction characteristics to accurately assign an appropriate interchange rate to each transaction. Some of the items which impact the fee are:

Brand—What brand is the card

Product—What is the product (check card, credit card, business card, prepaid, etc.)

Transaction Type—What type of transaction (purchase: original, purchase: representment, credit: original, fee collection, etc.)

Network—What network was the transaction sent on

Debit or Credit—Is it debit or credit transaction

Settlement Service—Which settlement service is used

Custom Payment Service (CPS)—This program, which is used by the U.S. and Brazil, is structured to give acquirers economic incentives to provide data integrity between the authorization and clearing records and expedite the clearing of transactions. Acquirers pay lower rates for transactions that meet CPS requirements. Transactions that do not meet CPS qualifications are reclassified to a higher Electronic Issuers Reimbursement Fee (EIRF) and standard rates. CPS requirements include consistency between the authorization and clearing messages (an inconsistent validation code means something has changed between authorization and clearing) and timeliness of clearing (if the transaction was not submitted within 3 days, there is increased risk that the account might have gone bad). Specific merchant segments that qualify for CPS include supermarkets, hotels and car rentals, passenger transport, direct marketing, and automated fuel dispensers.

Merchant Verification Values (MVV)—A unique identifier assigned by Visa to specific merchants to uniquely identify them on all transactions. The MVV is used to determine whether the transaction is eligible for a special fee program established by Visa.

For current fee schedules, refer to *Visa Core Rules and Visa Product and Service Rules, Visa U.S.A. Operating Regulations, Interlink Operating Regulations,* and *Plus Operating Regulations*. MVV is only used in the U.S.

6.1.2 Cashback: An Example of How Jurisdiction Determines Interchange Fees

Visa's cashback feature provides cardholders with added convenience by dispensing cash with a purchase transaction at the point of sale. When the cashback option is used in a purchase transaction (TC 05 – Sales Draft), the cashback field in the TC 05 indicates what portion of a transaction is cashback.

In Visa's US, Canada, and LAC regions, the cashback field is informational only, telling the issuer that part of the transaction was cashback. Interchange is charged on the entire transaction. For example, a cardholder in Chicago purchases a $1 candy bar and asks for $20 cash back, with the total transaction coming to $21. When the transaction amount ($21) submitted by the merchant is cleared, BASE II determines the jurisdiction

to be US domestic, ignores the cashback field, and charges the acquirer interchange on the entire $21.

In certain countries within the Asia-Pacific, CEMEA, and VE regions, there are two variations on how interchange is handled on cashback: 1) interchange is charged only on the actual purchase amount, not on the cashback amount, and 2) interchange is calculated on the cashback amount but flows in the opposite direction, thus incenting the merchant to provide the service. For example, using variation one, if the cardholder purchases a $1 candy bar in Hong Kong and asks for $20 cash back, the total transaction still comes to $21 but the interchange fee is only charged on $1 of the total transaction. When BASE II processes the transaction, it determines the jurisdiction is Asia Pacific, reads in the cashback field on the
TC 05 that the cashback part of the transaction was $20, and calculates interchange fees only on the actual purchase ($1) rather than on the total transaction ($21).

6.2 Charges

Transaction charges are how Visa bills members (or their third-party processors) for VisaNet processing services. Charges are specified in the regional Operating Regulations, and the region in which the BIN is located receives the charge.

All charges are billed monthly, except for International Service Assessment and International Outgoing Interchange charges, which are assessed daily. A tiered-charge structure is used (e.g., the first million transactions are charged one rate, the next million another rate).

Visa pricing varies depending on a number of factors, namely, the member's processing configuration, projected capacity, and actual transaction volume, as well as the product involved and any applicable incentive programs. The processing system (either BASE II or Global Member Billing Solutions (GMBS)) assesses the charge to members on behalf of the region and then releases the monies to the region. Visa uses TC 10 Fee Collection transactions, which result in a credit to the originator and a debit to the destination, to settle monthly transaction charges, quarterly fees, and membership fees.

6.2.1 Types of Transaction Charges

The variety of transaction charges includes:

International Service Assessment (ISA)—If a transaction crosses a border (that is, the merchant and issuer are in different countries), Visa charges a percentage of the value of the transaction. The charge is paid by the issuer to issuer's region. The issuer region may choose to share with its issuers the monies collected or keep it. Some regions use the monies to fund special projects (for example, Asia Pacific using a portion of its ISA monies to fund an advertising campaign highlighting the 2008 Olympics in China).

International Acquiring Fee (IAF)—These charges are assessed by Visa to the acquirer of a cross-border (merchant and issuer are in different countries) transaction. IAF charges vary by Visa region. They are usually calculated as a percentage of the transaction amount and are collected through the daily settlement process or monthly client invoicing process. IAF fees apply to purchase and cash Original transactions and reversed on the Reversal transaction when the merchant is in the Asia-Pacific (AP), Latin America and Caribbean (LAC), Visa Europe (VE), Central Europe/Middle East/Africa (CEMEA) and United States (US) regions.

International Service Assessment Fee (IASF)—These charges are assessed by Canada region to the acquirer of a transaction when the transaction is between a merchant in Canada and an issuer outside of Canada. IASF is calculated as a percentage of the transaction amount and are collected through the daily settlement process. IASF fees apply to purchase and cash Original transactions and reversed on the Reversal transaction.

Acquirer International Service Assessment (AISA)—These charges are assessed by Asia-Pacific (AP) and United States (US) regions to the acquirer of a cross-border transaction (merchant and issuer are in different countries) when the transaction is from a merchant in its region. They are calculated as a percentage of the transaction amount and are collected through the daily settlement process or monthly client invoicing process.

VAP Access Charges—These charges are assessed to issuers, acquirers, and third-party processors directly connected to a VisaNet Access Point (VAP), the link to VisaNet. This monthly charge is comprised of a fixed access fee and a variable component based on actual transaction volume. It includes fees for settlement and reconciliation, transaction processing, and use of the V.I.P. System.

Processing Charges—Visa assesses transaction switching charges from issuers for transactions processed through VisaNet. These charges, which may vary by transaction type (for example, returned items in the U.S. region are charged $5 per transaction), are billed monthly. Generally, volume discounts apply to high-volume members. Interlink processing charges (billed to SMS members only) follow a different structure. Visa also bills Interlink acquirers for transaction processing.

Administrative Charges—Most administrative charges are billed monthly, though some are billed daily for U.S. endpoints. Administrative charges (applicable to both issuers and acquirers, except as noted) include:

- Application fees—This is a one-time charge to participate in a Visa payment program. Application fees are charged for Visa check card, Interlink, and Plus programs.
- Cardholder Database Residency Charges—These charges apply to items retained on the exception file, the PIN verification file, and the address verification file. They are billed to issuers.
- Cardholder Database File Update Charges—These charges are assessed to issuers for updates to the exception file, the PIN verification file, and the address verification file.
- Merchant Central File Residency Charges—These monthly charges apply to entries retained in the merchant central file and are paid by acquirers. There is no charge for adding a new account to the file.
- Merchant Central File Update Charges—Assessed monthly to acquirers, these charges accrue for updates to the merchant central file.
- Certification Fees—Applicable to new processing endpoints and system changes on existing endpoints, certification fees are charges for installation, upgrades, and cancellations. There is a minimum fee for a defined amount of certification time, though the member can schedule more time at an extra charge.
- File Maintenance Fees—For Interlink and Visa check card issuers, these fees are charged for monthly residency, batch file updates, and account changes, additions, and deletions.
- Non-Financial Report and Raw Data Fees—These fees are assessed for all non-financial reports and raw data records.

- Processing Guarantees—Processing guarantees are paid to ensure a specified level of service. They are billed quarterly, based on overall volume listed in the member's operating certificate.
- Settlement/Reconciliation Charges—These fees are for additional funds transfers, after the daily complimentary transfer allowed each VisaNet endpoint.

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Transaction Codes A

Table A-1 lists for each transaction code (TC) a definition, a business case example, and, if it is a financial transaction, the financial flow between issuers and acquirers.

Table A-1 Transaction Codes, Definitions, and Examples

Transaction Code and Type	Definition, Example, and Financial Flow
TC 00 – Short Block	A TC 00 is used for filling a block in a file. A block is 12 records. A block can contain multiple transactions, but a single transaction can't span two blocks. **Example:** Transactions 1, 2, and 3, each contain multiple transaction records and go into one block but there isn't enough space in the block for the four TCRs in the next record. The fourth transaction goes into the next block, and the first block is completed with one or more short blocks. **Financial Flow:** None
TC 01 – Returned Credit	A TC 01 is an incoming transaction that is generated by the BASE II Clearing System when a member sends in a transaction that would have resulted in a credit to them, but it failed the system edits because there is something wrong with the transaction. Visa returns the original transaction as a TC 01. Within a TC 01, TCRs 0 through 8 contain the contents of the returned item, and TCR 9 contains information identifying the original transaction (that is, the original destination, original source, original transaction code, why it got returned, what batch it came in on, etc.). **Example:** An acquirer sends purchase transaction (TC 05) that is returned as a TC 01 Returned Credit because it resulted in a credit to the source of the transaction. **Financial Flow:** **Transaction** – Visa to member **Settlement** – Debit to member **Fee** – None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 02 – Returned Debit	A TC 02 is an incoming transaction that is generated by the clearing system when a member sends in a transaction that would have resulted in a debit to them, but it failed the system edits because there is something wrong with the transaction. **Example:** An acquirer sends a credit voucher that doesn't pass an edit. Visa returns the transaction as a TC 02 Returned Debit. **Financial Flow:** **Transaction** – Visa to member **Settlement** – Credit to member **Fee** – None
TC 03 – Returned	Non-financial transaction. A TC 03 is an incoming non-financial transaction that failed an edit and is returned. Non-financial transactions include data capture advices, fraud advices, and ICS input requests. **Example:** A card issuer in the US receives an application for a credit card and sends in to Visa a TC 30 Issuer's Clearinghouse Service (ICS) query to determine the credit worthiness of the applicant. Visa is unable to forward the query on to ICS when the TC 30 fails an edit of a mandatory field and so Visa returns the transaction as a TC 03 to the issuer. **Financial Flow:** None
TC 04 – Reclassification Advice Transaction	A TC 04 is an incoming transaction that notifies the member that a transaction was reclassified and did not receive the fee the member thought it would get. When a member submits a transaction for clearing, they indicate the interchange reimbursement fee for which they believe the transaction will qualify. If it does not qualify for the anticipated fee, Visa generates a TC 04. Within a TC 04, TCRs 0 through 7 contain the contents of the submitted item, and TCR 9 contains information identifying what fee they asked for, what fee they got, and the reason why they didn't receive the anticipated fee. Reclassification advices are a configuration option: members select whether they want to receive them, not receive them, or have the transaction sent back for correction if Visa reclassifies it. **Example:** A member submits a transaction that they believe qualifies for the Passenger Transport fee program but does not include the required information detailing each leg of the journey. Consequently, they do not get the fee and Visa sends them a reclassification advice informing them why they did not qualify. **Financial Flow:** None.

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 05 – Sales Draft or Representment	Submitted by an acquirer, a TC 05 debits the issuer for the purchase of goods or services. If the TC 05's Usage Code is 1, this is an original transaction (that is, the first time the acquirer has submitted the transaction). If the issuer sends the transaction back, but the acquirer determines it is valid and resubmits it, the acquirer changes the Usage Code to 2 and the TC 05 becomes a Sales Draft Representment. If the issuer still disputes it, then the transaction goes into arbitration. **Example:** An acquirer submits a TC 05 Sales Draft for $41.95, with a Usage Code of 1. BASE II processes it as an original transaction and forwards it to the issuer, who accepts it. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Issuer to acquirer **Fee** – Acquirer to issuer
TC 06 – Credit Voucher (aka Merchandise Return)	Submitted by an acquirer, the TC 06 is a cardholder or merchant initiated credit voucher, typically for returned merchandise. However, a TC 06 can also be an original credit, where the cardholder's account is receiving a credit without merchandise being involved, such as online gambling winnings or a gift from someone (e.g., Aunt Millie has her bank credit your Visa account for $100 as a birthday gift to you). The TC 06 is an original transaction: on merchandise returns, Visa does not link the credit voucher with the sales draft. Credit vouchers can be re-presented. **Example:** A cardholder orders an orange sweater from an online merchant and when the merchant sends the order, the cardholder hates the color of the sweater. The cardholder sends the ugly orange sweater back, asking for a refund, and the merchant issues a credit voucher. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Acquirer to issuer **Fee** – Issuer to acquirer
TC 07 – Cash Disbursement	TC 07 can be either a cash disbursement from an ATM or a manual cash disbursement from a bank, cruise ship, hotel, or other vendor. **Example:** An American cardholder vacationing in Cancun, Mexico, runs short on cash and uses her Visa card to get $200 in pesos from the hotel's front desk. The transaction is submitted as a Cash Disbursement. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Issuer to acuirer **Fee** – Issuer to acquirer

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 10 – Fee Collection	TC 10s are bank-to-bank transactions or Visa-to-bank transactions that result in a credit to the originator and a debit to the destination. It is used by Visa to settle fees such as monthly transaction charges, quarterly fees, and membership fees. **Financial Flow:** **Transaction** – Source to destination **Settlement** – Destination to source **Fee** – None
TC 15 – Sales Draft Chargeback	TC 15s are the result of a sales draft that went from the acquirer to the issuer, but the issuer is now requesting a chargeback because something wrong with the sales draft. There are many things that can trigger a chargeback, such as the transaction was above the merchant's floor limit which the merchant did not authorize, or a cardholder disputing the transaction, saying they never purchased the item in question (See Operating Regulations, Dispute Resolution Rules, for full list of chargeback reason codes and their specific conditions.) Chargebacks are originated by a card issuer and are destined to an acquirer. Either the entire amount of the transaction can be charged back or a portion of it. In a multicurrency situation, the chargeback is valued using the currency exchange rates the day the chargeback is processed, not the date the sales draft was processed. Despite an fluctuation the exchange rates, the cardholder is always made whole with the amount that was in the original sales draft. **Example:** The cardholder purchased sheets and towels from an Internet merchant. The cardholder's account is charged but the merchandise is never received. The issuer is submitting a chargeback to the acquirer for the amount of the towels and sheets. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Acquirer to issuer **Fee** – Issuer to acquirer
TC 16 – Credit Voucher Chargeback	TC 16s are the result of a credit transaction that went from the acquirer to the issuer, but the issuer is now requesting a chargeback because it was not able to post to the cardholder's account. The issuer sends a chargeback to the acquirer using a TC 16. This situation does not occur very often. **Example:** The issuer received a credit transaction and was not able to post it to the account because the account had been closed. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Issuer to acquirer **Fee** – Acquirer to issuer

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 17 – Cash Disbursement Chargeback	TC 17s are the result of a cash disbursement (either ATM or manual) that went from the acquirer to the issuer, but the issuer is now requesting a chargeback. The issuer sends a chargeback to the acquirer using a TC 17. Either the entire amount of the transaction can be charged back or a portion of it. **Example:** The cardholder requested $100 from an ATM but only received $80. The cardholder's bank requests a $20 Cash Disbursement Chargeback. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Acquirer to issuer **Fee** – Acquirer to issuer
TC 20 – Funds Disbursement	TC 20s are bank-to-bank transactions or Visa-to-bank transactions that result in a debit to the originator and a credit to the destination (for example, to distribute rewards for card recovery). The opposite of TC 20s are TC 10s Fee Collection. **Example:** A card that has been reported stolen by Bank A is confiscated by Bank B's merchant when someone tries to use it in his or her store. Bank A uses a TC 20 to send the $50 reward to Bank B, which forwards it to the merchant. **Financial Flow:** **Transaction** – Source to destination **Settlement** – Source to destination **Fee** – None
TC 25 – Sales Draft Reversal	TC 25s are submitted by an acquirer to reverse the result of a processing error, such as the acquirer accidentally sending through the original sales draft twice. The acquirer sends in a TC 25 Sales Draft Reversal, totally undoing the TC 05 debit to the cardholder. In a multicurrency situation, the reversal is valued using the currency exchange rates from the day the sales draft was processed. **Example:** A new sales clerk mistakenly charges a cardholder twice for the same item. The merchant's bank sends in a TC 25 to reverse the second sales draft. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Acquirer to issuer **Fee** – Issuer to acquirer

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 26 – Credit Voucher Reversal	TC 26s are submitted by an acquirer to reverse the result of a credit voucher processing error, such as a cardholder being credited twice for one returned item. It totally undoes the effects of a doubly-processed TC 06 Credit Voucher, resulting in a debit to the cardholder. In a multicurrency situation, the reversal is valued using the currency exchange rates from the day the credit voucher was originally processed. **Example**: An online gambling casino credits a cardholder's account with $100 in winnings when the cardholder actually won $10. The acquirer's bank submits a TC 26 Credit Voucher Reversal to reverse the $100 credit and TC 06 Credit Voucher for the $10. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Acquirer to issuer **Fee** – Acquirer to issuer
TC 27 – Cash Disbursement Reversal	TC 27s are submitted by an acquirer to reverse the result of a cash disbursement error, such as an ATM transaction that was inadvertently sent to Visa twice. **Example:** An American cardholder vacationing in Cancun, Mexico uses his Visa card to obtain $200 in pesos from the front desk of their hotel, but the hotel mistakenly puts the transaction through twice. The hotel manager discovers the error and asks the hotel's processor to send in a TC 25 to reverse the second cash disbursement. **Financial Flow:** **Transaction** – Acquirer to issuer **Settlement** – Issuer to acquirer **Fee** – Acquirer to issuer
TC 30 – ICS Input	TC 30s are used by issuers to submit card applicant information to Visa, which forwards it to a third party to verify the applicant's credit card history and credit information. In the U.S. the third party doing the credit check is the Issuer's Clearinghouse Service (ICS), and outside the U.S., it is the National Application Review Service (NARS). The third party responds back to the issuer by sending a TC 31 ICS Response Transaction to Visa, which forwards it to the issuer. **Example:** An issuing bank in the US sends Visa a TC 30 containing information given to them by an applicant for a Visa card. Visa forwards it to ICS for verification. **Financial Flow:** None
TC 31 – ICS Response Transaction File	Used by either ICS or NARS to send credit history information about a Visa card applicant to an issuing bank. It is sent in response to a TC 30. (See TC 30 – ICS Input information above.) **Financial Flow:** None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 33 – Multi-Purpose Message Transactions	TC 33 is used by Visa to send a variety of non-financial messages to members, including updates to the edit package BIN tables and Interlink routing tables, enrollment information for Visa Extras, and Visa Extra Daily Point Balances. **Example:** Visa sends a TC 33 to an issuer to notify them that one of their cardholders has enrolled in the Visa Extras point program via the Visa Extra's website. **Financial Flow:** None
TC 35 – Sales Draft Chargeback Reversal	TC 35 reverses a TC 15 Sales Draft Chargeback. On the TC 15 the issuer requested a chargeback but by submitting the TC 35 is now asking for that to be reversed, typically because of a duplicate file. **Example:** An issuer discovers that two chargebacks got sent in for the same sales draft and corrects the mistake by sending a TC 35 to the acquirer to reverse one of the chargebacks. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Issuer to acquirer **Fee** – Issuer to acquirer
TC 36 – Credit Voucher Chargeback Reversal	TC 36 reverses a TC 16 Credit Voucher Chargeback. On the TC 16 the issuer requested a chargeback but by submitting the TC 36 is now asking for that to be reversed, typically because of a duplicate file. This situation occurs rarely. **Example:** An issuer discovers that two chargebacks got sent in for the same credit voucher and corrects the mistake by sending a TC 36 to the acquirer to reverse one of the chargebacks. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Acquirer to issuer **Fee** – Issuer to acquirer
TC 37 – Cash Disbursement Chargeback Reversal	TC 37 reverses a TC 17 Cash Disbursement Chargeback. On the TC 17, the issuer requested a chargeback but by submitting the TC 37, is now asking for that to be reversed, typically because of a duplicate file. **Example:** An issuer discovers that two chargebacks got sent in for the same cash disbursement and corrects the mistake by sending a TC 37 to the acquirer to reverse one of the chargebacks. **Financial Flow:** **Transaction** – Issuer to acquirer **Settlement** – Issuer to acquirer **Fee** – Issuer to acquirer

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 38 – Copy Request Service/Chargeback Documentation Automation Service Message	TC 38 is part of Visa's automated system for processing copy requests, fulfillment service messages, and documentation automation service messages. TC 38 advices are automatically created from TC 52s (VCRFS advices), chargebacks (TC 15, 16, 17), and representments (TC 05, 06, 07 usage code 2) (VDAS advices). When a cardholder informs an issuer that a charge on his or her monthly statement is incorrect, the issuer sends a TC 52 Request for Photo Copy to obtain a photocopy of the original sales draft showing cardholder's signature. BASE II processes the TC 52 and automatically creates TC 38 VCRFS advices to be sent to the acquirer and issuer ImagExpress workstations. The acquirer's workstation responds with a TC 39 (the image of the receipt) as part of its normal interchange clearing cycle. TC 38 is used to convey VCRFS advices and non-fulfillment messages, as well as VisaNet Documentation Automation Service (VDAS) advices. After obtaining the photocopy of the sales draft, the cardholder may inform the issuer that the charge is fraudulent. The issuer sends a TC 15, Sales Draft Chargeback, to reimburse the cardholder. BASE II processes the TC 15 and creates TC 38 VDAS advices to be sent to the acquirer and issuer ImagExpress workstations. The issuer workstation responds via the TC 39 with documentation supporting the chargeback. **Example:** An acquirer receives a TC 52 from an issuer whose cardholder is disputing a charge. The acquirer responds with a TC 38, indicating the transaction was a phone order and there is no signature to copy and send. **Financial Flow:** None
TC 39 – Automated Copy Fullfillment	TC 39 is generated in response to a TC 52 and provides an electronic image of the original sales draft. An image of the transaction is required in the case of a dispute. The format of the TC 39 is basically an envelope for the image, with a header that shows where it is going. Because of their graphical content, TC 39s tend to be very large in size. **Example:** An acquirer receives a TC 52 from an issuer whose cardholder is disputing a charge, saying he never purchased the item. The system automatically generates a TC 38 (see above), and acquirer responds to the TC 52 with a TC 39 showing an electronic image of the signed sales draft. **Financial Flow:** None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 40 – Fraud Advice	The TC 40 serves as an envelope for an issuer or an acquirer to report fraudulent cardholder or merchant transactions to the System and Visa's Fraud Reporting System. It is also used for incoming optional print image reports to members. Members must electronically report all fraud to Visa, but fraud reporting requirements may be affected by specific programs, regional initiatives, or both. When Visa's Fraud unit receives a TC 40, it edits the information to determine if it is complete. If the member has opted for daily reporting, the Fraud unit sends daily a Visa-generated TC 40 Transaction Response Record contain a report image that lists for the sender which of their fraud advices were accepted, which were accepted but need additional information and resubmission, and which were rejected and require correction and resubmission. If the member has selected weekly reporting, they receive weekly a TC 45 print image report. **Example:** An issuing bank gathers the required fraud advice data regarding a purchase made with a stolen credit card and sends a TC 40 to Visa to add the fraudulent transaction to the Visa Fraud Master File. **Financial Flow:** None
TC 42 – Merchant File Updates	The TC 42 serves as an envelope for acquirers to report to Visa required merchant update information. Visa maintains a large database of information on merchants who accept Visa cards. This information is used for tracking merchant compliance to the Operating Regulations, and for maintaining the National Merchant Mailing File used for distributing the Card Recovery Bulletin. **Example:** An acquiring bank gathers the required information on his new merchants and sends a TC 42 to Visa to add the data to the National Merchant Mailing File. **Financial Flow:** None
TC 44 – Collection Batch Acknowledgment	TC 44s are Visa-to-member transactions containing information about the batches that the member has sent to Visa (i.e., batch number, number of transactions in the batch, dollar amount of the batch, disposition of the batch, etc). This information is used by the incoming edit package to match what was sent by the member against what Visa acknowledges receiving, and then produce reports for the member. **Example:** A member receives a TC 44 from Visa reporting a batch was received and verifying the information in the batch. **Financial Flow:** None
TC 45 – General Delivery Report	TC 45s are used by Visa to send to members a variety of printable reports to members (settlement, SMS, fraud, etc.). **Example:** A small credit union receives a TC 45 of settlement information from Visa. They print out the report and a clerk reconciles the figures against the bank's records. **Financial Flow:** None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 46 – Member Settlement Data	TC 46s are used by Visa to send to members settlement data in machine-readable format, if the member wants to reconcile with Visa in an automated way. **Example:** A large bank receives a TC 46 of settlement information from Visa. The information is fed into a program, which reconciles the figures against the bank's records. **Financial Flow:** None
TC 47 – Report Generation.	TC 47s are used by Visa to transmit to acquirers a report on authorization processing activity. **Financial Flow:** None
TC 48 – BASE I Advice	TC 48s are used to inform members of online authorizations performed on their behalf by Visa. When a Visa card issuer is unavailable to respond to an authorization request within a defined period (typically 10 to 20 seconds), Visa can perform Stand-In Processing (STIP) for them, responding to the request based on criteria set by the issuer. The issuer can also choose to use stand-in processing for all transactions under a certain dollar limit. If STIP processing was performed, the system sends a TC 48 BASE I advice to the issuer so that they can update the cardholder's "open to buy" balance. In rare instances, TC 48s are sent by acquirers to notify issuers when a chip card interacting with a terminal in an offline environment decides to decline a transaction. Issuers have the option of receiving TC 48s through BASE II or having them held until they retrieve them via the online system. **Example:** A member's system is goes down for a minute and during that time Visa performs Stand-In Processing on two transactions. Visa sends two TC 48s to the member to inform them of the authorizations performed on their behalf. **Financial Flow:** None
TC 50 – Free Text Message	TC 50s are used by Visa and members to send a wide variety of non-financial, unformatted, text messages. TC 50s are used heavily with commercial credit cards to include additional data that is too large to be included in the financial message. TC 50s can be chained together to create large messages (e.g., on a purchasing card, TC 50s can be strung together to add extensive invoice line item information). **Example:** In an airline transaction, the data describing up to 32 legs of a particular ticket can be included in a TC 50. **Financial Flow:** None
TC 52 – Request for Photocopy or Substitute Draft	TC 52s are requests for a copy of the original sales draft. An image of the original transaction is required in the case of a dispute. A TC 39 is generated in response to the TC 52 and provides an electronic image of the original sales draft. **Example:** An issuer whose cardholder is disputing a charge sends in a TC 52, requesting a copy of the original sales draft. The acquirer responds with a TC 38 and a TC 39, showing an electronic image of the signed sales draft. **Financial Flow:** None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 54 – Table Update Data	TC 54s are used by Visa to send members a replacement copy of BIN tables and account range definition table records. TC 54s can be chained together to create large messages **Example:** A member whose BIN files have become corrupted requests a replacement copy. Visa sends the member the replacement files via a string of TC 54s. **Financial Flow:** None
TC 55 – RCRF (Regional Card Recovery Files Update).	TC 55s are an electronic version of the Card Recovery Bulletin, informing members of lost and stolen cards and blocked BINs. They provide acquirers with means of identifying cards that issuers no longer honor and would like confiscated. If a cardholder reports a card as lost or stolen, their issuer notifies Visa of the account number via their online connection. They also give the card a pick-up code, and indicate in which regions they want the card number blocked for transactions. Visa maintains a cardholder database and extracts information to create the Card Recovery Bulletin in paper, CD-ROM, and TC 55s. In addition to listing which card numbers have been lost or stolen, TC 55s also report BIN numbers that have been blocked (any card issued by that BIN is no longer valid). **Example:** An issuer sends file updates containing stolen and lost card numbers to Visa. The Card Recovery Service uses this data to create the Card Recovery Bulletin, which they distribute worldwide via paper copies, CDs, and TC 55s. **Financial Flow:** None
TC 56 – Currency Conversion Rate Update	TC 56s are used by Visa to transmit daily updates of the currency conversion rate file to the processing center's of subscribing members. Subscribing centers are provided with the same Currency Conversion Rate information that VisaNet Interchange Centers use. The contents of the TC 56 file are confidential and may be used only by Visa and its members. **Example:** A member in Vancouver, Canada, a multi-currency environment, receives daily TC 56s to keep informed of the Visa buy and sell rates of the currencies they deal in. **Financial Flow:** None
TC 57 – Data Capture Transaction Advice	TC 57s are used by Visa to send acquirers information about a particular transaction so they can submit the transaction as a sales draft. This typically is needed when an acquiring bank signs up merchants but outsources the Point of Sale terminal network to a third-party Data Capture Service. The third-party contractor collects the data and transmits it to Visa, which Visa forwards on to the acquirer using TC 57s. Each TC 57 contains information about a specific transaction. The information is formatted by the acquirer into a TC 05 Sales Draft, and submitted to Visa. TC 57s are also used to transmit to acquirers non-Visa card transactions captured by Visa terminals. **Example:** A third-party Data Capture Service sends to Visa transactions, including Mastercard and American Express transactions, captured on Visa terminals at specific merchant. Visa captures the format the merchant batch data into TC 57s and forwards them to the appropriate acquirer. **Financial Flow:** None

Table A-1 Transaction Codes, Definitions, and Examples (continued)

Transaction Code and Type	Definition, Example, and Financial Flow
TC 58 – National Settlement Advice	TC 58s are used to send members in National Settlement services their settlement information. In addition to the International Settlement service, Visa also allows National Settlement, which enables the members within a country to settle in their own settlement service all domestic transactions (that is, transactions where the issuer, acquirer and merchant are all in the same country are settled within the country without being converted one of Visa's 24 settlement currencies). **Example:** Visa generates TC 58s for the participants in the settlement service and forwards it to the appropriate members of that service. **Financial Flow:** None
TC 59 – Interface Settlement Advice	TC 59 records are used to advise non-Visa card issuers of a transaction processed by a Visa acquirer or data capture provider. The TC 59 records are created from merchant batch data and are submitted to Visa for delivery to the non-Visa card issuers. The non-Visa card issuers use the TC 59 records for their own clearing and settlement. **Example:** A third-party Data Capture Service sends to Visa the American Express transactions they have captured on Visa terminals. The acquirer formats the merchant batch data into TC 59s and forwards them to American Express. **Financial Flow:** None
TC 90 – File Header	TC 90s contain non-business information used to identify when a file was created and who created it. The File Header identity information includes a security code as well as a field indicating whether it is a test file or production file. For outgoing files, the member loads files with TC 90s attached onto their VAP, EA server or other connectivity device and Visa collects the files. When the files are fed into BASE II for processing, the TC 90 identifies the member who sent the file. TC 90s are also used by Visa to forward files to members. On incoming files, the TC 90s also include the settlement date. **Financial Flow:** None
TC 91 – Batch Trailer	TC 91s summarize what is in a batch: how many records, how many transactions, a hash total for all the amounts. This control information is used by Visa to validate batches. When Visa runs a batch, it compares its totals with the totals in the batch trailer and if the figures don't match, it rejects the batch. **Financial Flow:** None
TC 92 – File Trailer	TC 92s summarize what is in an entire file: how many records, how many transactions, a hash total for all the amounts. This control information is used by Visa to validate the file. **Financial Flow:** None

BASE II to V.I.P. Field Index

B

The BASE II to V.I.P. Field Index shows only BASE II fields that have a matching V.I.P. field.

Table B-1 BASE II to V.I.P. Field Matrix

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Account Number	TC 05	TCR 0	P: 5–20 L:16 F:UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 06	TCR 0	P: 5–20 L:16 F:UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 07	TCR 0	P: 5–20 L:16 F:UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 09	TCR 0	P: 23–50 L:28 F:AN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 10	TCR 0	P: 28–43 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Account Number (continued)	TC 15	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 16	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 17	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 19	TCR 0	P: 23–50 L: 16 F:UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 20	TCR 0	P: 28–43 L: 28 F: AN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Account Number (continued)	TC 25	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 26	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 27	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 35	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 36	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Account Number (continued)	TC 37	TCR 0	P: 5–20 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
	TC 57	TCR 1	P: 20–35 L: 16 F: UN	125.18	OAR Account Types
				127.2	Format 1, Account Number
Account Number Extension	TC 10	TCR 0	P: 44–46 L: 3 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
Account Number Cardholder Transaction Detail (Korea)	TC 57	TCR 0	P: 20–35 L: 16 F: UN	2	Primary Account Number
		TCR 1	P: 20–35 L: 16 F: UN	34	Primary Account Number, Extended
Account Number Commercial Card — Car Rental (Additional Data Elements) Commercial Card — General Use (Additional Data Elements) Commercial Card — Lodging (Additional Data Elements) Commercial Card — Purchasing Transaction (Additional Data Elements)	TC 50	TCR 0	P: 121–136 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Account Number Commercial Card — Generic Data Commercial Card — Passenger Itinerary Data	TC 50	TCR 0	P: 42–57 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
Account Number Format 0 (Standard)	TC 48	TCR 0	P: 27–42 L: 16 F: UN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
Account Number Format 1 (ISO Enriched) Format 2	TC 48	TCR 0	P: 18–45 L: 28 F: AN	2	Primary Account Number
				34	Primary Account Number, Extended
				125.18	OAR Account Types
				127.2	Format 1, Account Number
Account Number Transaction Detail	TC 57	TCR 0	P: 50–68 L: 19 F: AN	2	Primary Account Number
		TCR 1	P: 50–68 L: 19 F: AN	34	Primary Account Number, Extended
Acquirer Reference Number	TC 10	TCR 0	P: 77–99 L: 23 F: UN	48	Additional Data — Private
	TC 20	TCR 0			Visa Acquirer's Business ID

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Acquirer's Business ID	TC 05	TCR 0	P: 50–57 L: 8 F: UN	63.8	Visa Acquirer's Business ID
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
	TC 52		P: 47–54 L: 8 F: UN	63.8	Visa Acquirer's Business ID

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Additional Data Indicator	TC 05	TCR 5	P: 77 L: 1 F: AN	63.17	Additional Data Indicator
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
Application Interchange Profile	TC 05	TCR 7	P: 45–48 L: 4 F: DX	138	Application Interchange Profile
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Application Transaction Counter	TC 05	TCR 7	P: 41–44 L: 4 F: DX	137	Application Transaction Counter
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
ARPC Response Code	TC 48	TCR 6	P: 21–22 L: 2 F: DX	39	Response Code
				44.11	Original Response Code
Authorization Amount	TC 57	TCR 5	P: 41–52 L: 12 F: UN	4	Amount, Transaction
				6	Amount, Cardholder Billing

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Characteristics Indicator	TC 05	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 06	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 07	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 15	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Characteristics Indicator (continued)	TC 16	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 17	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 25	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Characteristics Indicator (continued)	TC 26	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 27	TCR 0	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 37	TCR O	P: 151 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp
	TC 48	TCR 2	P: 60 L: 1 F: AN	62.1	CPS Fields - Authorization Characteristics Indicator (Bitmap Format)
				62.1	CPS Fields - Authorization Characteristics Indicator (Fixed or Bitmap Format)
				62.1	Plus Reference Information - Plus Timestamp

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Code	TC 05	TCR 0	P: 152–157 L: 6 F: AN	38	Authorization Identification Response
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 09	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 19	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
Authorization Response Code	TC 05	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Response Code (continued)	TC 06	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 07	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 15	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 16	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 17	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 25	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Response Code (continued)	TC 26	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 27	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 35	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 36	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 37	TCR 5	P: 35–36 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
	TC 48	TCR 5	P: 46–47 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
Authorization Response Cryptogram Response Code	TC 48	TCR 6	P: 5–20 L: 16 F: DX	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorization Source Code	TC 05	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 06	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 07	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 15	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 17	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 25	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 26	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 27	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 35	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 36	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code
	TC 37	TCR 1	P: 128 L: 1 F: AN	44.1	Response Source/Reason Code
				63.4	STIP/Switch Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Authorized Amount	TC 57	TCR 3	P: 7–18 L: 12 F: UN	4	Amount, Transaction
				6	Amount, Cardholder Billing
AVS Response Code	TC 05	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 06	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 07	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 15	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 16	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-1 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
AVS Response Code (continued)	TC 17	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 25	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 26	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 27	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 35	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 36	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 37	TCR 1	P: 127 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
AVS Response Code (continued)	TC 38	TCR 3	P: 91 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value
	TC 57	TCR 0	P: 148 L: 1 F: AN	44.2	Address Verification Result Code
				127A.2	Format 2, Address Verification Value

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Bank City	TC 10	TCR 0	P: 125–137 L: 13 F: AN	48	Additional Data - Private
	TC 20	TCR 0			
Bank Name	TC 10	TCR 0	P: 100–124 L: 25 F: AN	48	Additional Data - Private
	TC 20	TCR 0			
BIN	TC 10	TCR 0	P: 78–83 L: 6 F: UN	48	Additional Data - Private
	TC 20	TCR 0			
Car Rental No Show Indicator	TC 05	TCR 3	P: 27 L: 1 F: AN	62.9	CPS Fields - No Show Indicator
	TC 06	TCR 3			
	TC 15	TCR 3			
	TC 16	TCR 3			
	TC 25	TCR 3			
	TC 26	TCR 3			
	TC 35	TCR 3			
	TC 36	TCR 3			
	TC 38	TCR 5			
	TC 57	TCR 4			
Card Acceptor ID	TC 05	TCR 1	P: 81–95 L: 15 F: AN	42	Card Acceptor Identification
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Card Acceptor ID (continued)	TC 26	TCR 1	P: 81–95 L: 15 F: AN	42	Card Acceptor Identification
	TC 27	TCR 1			
	TC 35	TCR 1			
	TC 36	TCR 1			
	TC 37	TCR 1			
Card Acceptor ID Format 1 (ISO-enriched)	TC 48	TCR 0	P: 138–152 L: 15 F: AN	42	Card Acceptor Identification
Card Acceptor ID Format 2	TC 48	TCR 0	P: 134–148 L: 15 F: AN	42	Card Acceptor Identification
Card Acceptor Terminal ID	TC 48	TCR 0	P: 130–137 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
Card Authentication Reliability Indicator	TC 48	TCR 6	P: 81 L: 1 F: DX	60.6	Additional POS Information - Chip Transaction Indicator
				60.7	Additional POS Information - Chip Authentication Reliability Indicator
				60.7	Additional POS Information - Chip Card Authentication Reliability Indicator

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Card Expiration Date	TC 05	TCR 7	P: 20–23 L: 4 F: UN	14	Date, Expiration
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
Card Sequence Number	TC 05	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 06	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 07	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 15	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Card Sequence Number (continued)	TC 16	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 17	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 25	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 26	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 27	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 35	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 36	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 37	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
	TC 48	TCR 7	P: 7–9 L: 3 F: UN	3	Processing Code
				23	Card Sequence Number
Card Verification Results	TC 05	TCR 7	P: 79–86 L: 8 F: DX	134.3	Card Verification Results (CVR)
	TC 06	TCR 7			
	TC 07	TCR 7			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Card Verification Results (continued)	TC 15	TCR 7	P: 79–86 L: 8 F: DX	134.3	Card Verification Results (CVR)
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
Cardholder Billing Conversion Rate	TC 48	TCR 0	P: 84–91 L: 8 F: AN	10	Conversion Rate, Cardholder Billing
Cardholder ID Method	TC 05	TCR 0	P: 160 L: 1 F: AN	60.9	Additional POS Information - Cardholder ID Method Indicator
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chargeback Rights Indicator	TC 05	TCR 5	P: 43–44 L: 2 F: AN	62.16	CPS Fields - Chargeback Rights Indicator
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
Check Digit	TC 10	TCR 0	P: 99 L: 1 F: UN	48	Additional Data - Private
	TC 20	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chip Condition Code	TC 05	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 06	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 07	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chip Condition Code (continued)	TC 15	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 16	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 17	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chip Condition Code (continued)	TC 25	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 26	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 27	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chip Condition Code (continued)	TC 35	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 36	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
	TC 37	TCR 1	P: 167 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Chip Condition Code (continued)	TC 48	TCR 1	P: 163 L: 1 F: AN	60.2	Additional POS Information - Terminal Entry Capability
				60.3	Additional POS Information - Chip Condition Code
				60.4	Additional POS Information - Special Condition Indicator
				60.4	Additional POS Information - Special Condition Indicator-Unused
Contact For Information	TC 05	TCR 4	P: 21–45 L: 25 F: AN	39	Response Code
	TC 06	TCR 4			
	TC 07	TCR 4			
	TC 15	TCR 4			
	TC 16	TCR 4			
	TC 17	TCR 4			
	TC 25	TCR 4			
	TC 26	TCR 4			
	TC 27	TCR 4			
	TC 35	TCR 4			
	TC 36	TCR 4			
	TC 37	TCR 4			
	TC 52	TCR 4			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information	TC 05	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 06	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 07	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 15	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 16	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 17	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 25	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 26	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 27	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 35	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 36	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
	TC 37	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Contact For Information (continued)	TC 52	TCR 4	P: 21–45 L: 25 F: AN	44	Additional Response Data
				44.1	Response Source/Reason Code
				44.2	Address Verification Result Code
				44.5	CVV Results Code
				44.6	PACM Diversion Level Code
				44.7	PACM Diversion Reason Code
				44.10	CVV2 Results Code
				44.11	Original Response Code
				44.12	Check Settlement Code
				44.14	Mastercard Authorization - Response Reason Code
County Motor Fuel Tax Exemption Status	TC 50	TCR 0	P: 106 L: 1 F: AN	12	Time, Local Transaction
				13	Date, Local Transaction
CRB/Exception File Indicator	TC 05	TCR 0	P: 25 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 06				
	TC 07				
	TC 15				
	TC 16				
	TC 17				
	TC 25				
	TC 26				
	TC 27				
	TC 35				
	TC 36	TCR 0	P: 25 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 37				

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Cryptogram	TC 05	TCR 7	P: 49–64 L: 16 F: DX	136	Cryptogram
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
Cryptogram Amount	TC 05	TCR 7	P: 87–98 L: 12 F: UN	147	Cryptogram Amount
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
Cryptogram Amount (continued)	TC 27	TCR 7	P: 87–98 L: 12 F: UN	147	Cryptogram Amount
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 6	P: 25–36 L: 12 F: UN	147	Cryptogram Amount

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Cryptogram Cashback Amount	TC 48	TCR 6	P: 40–48 L: 9 F: UN	149	Cryptogram Cashback Amount
Cryptogram Currency Code	TC 48	TCR 6	P: 37–39 L: 3 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
Cryptogram Version	TC 05	TCR 7	P: 67–68 L: 2 F: DX	134.2	Cryptogram Version Number
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
CVV Results Code	TC 48	TCR 1	P: 164 L: 1 F: AN	44.5	CVV Results Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
CVV2 Results Code	TC 05	TCR 5	P: 168 L: 1 F: AN	44.10	CVV2 Results Code
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
Date	TC 10	TCR 0	P: 84–87 L: 4 F: UN	48	Additional Data - Private
	TC 20	TCR 0			
Debit Product Code	TC 05	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 06	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 07	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 15	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Debit Product Code (continued)	TC 16	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 17	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 25	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 26	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 27	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 35	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 36	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
	TC 37	TCR 4	P: 17–20 L: 4 F: UN	63.1	Network ID
				63.1	Network Identification Code
Destination Workstation BIN	TC 38	TCR 2	P: 19–24 L: 6 F: UN	63.16	View Image Exchange Workstation (VIEW) Station BIN Address
Duration	TC 48	TCR 2	P: 62-63 L: 2 F: UN	62.5	CPS Fields - Duration (Bitmap Format)

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Electronic Commerce Goods Indicator	TC 05	TCR 5	P: 80–81 L: 2 F: AN	62.19	CPS Fields - Electronic Commerce Goods Indicator
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
Electronic Commerce Indicator	TC 48	TCR 0	P: 165–166 L: 2 F: AN	62.19	CPS Fields - Electronic Commerce Goods Indicator
Excluded Transaction ID Reason	TC 38	TCR 0	P: 165–166 L: 2 F: AN	62.19	CPS Fields - Electronic Commerce Goods Indicator
	TC 39	TCR 0	P: 119 L: 1 F: AN	62.18	CPS Fields - Excluded Transaction Identifier Reason Code
Excluded Transaction Identifier Reason	TC 05	TCR 5	P: 41 L: 1 F: AN	62.18	CPS Fields - Excluded Transaction Identifier Reason Code
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Excluded Transaction Identifier Reason (continued)	TC 17	TCR 5	P: 41 L: 1 F: AN	62.18	CPS Fields - Excluded Transaction Identifier Reason Code
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
	TC 52	TCR 1	P: 84 L: 1 F: AN	62.18	CPS Fields - Excluded Transaction Identifier Reason Code
Expiration Date	TC 48	TCR 0	P: 92–95 L: 4 F: UN	14	Date, Expiration
Expiration Date (MMYY)	TC 59	TCR 1	P: 146–149 L: 4 F: UN	14	Date, Expiration
Expiration Date American Express Transaction Detail, Automobile Leasing (Format Code 07) American Express Transaction Detail, Insurance Part 1 (Format Code 04) American Express Transaction Detail, Restaurant (Format Code 12) American Express Transaction Detail, Telephone Part 1 (Format Code 13)	TC 57	TCR 1	P: 21–24 L: 4 F: AN	14	Date, Expiration

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Expiration Date Cardholder Transaction Detail (Korea)	TC 57	TCR 1	P: 39–42 L: 4 F: UN	14	Date, Expiration
Fee Program Indicator	TC 05	TCR 1	P: 76–78 L: 3 F: AN	63.19	Fee Program Indicator
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			
	TC 26	TCR 1			
	TC 27	TCR 1			
	TC 35	TCR 1			
	TC 36	TCR 1			
	TC 37	TCR 1			
Film Locator	TC 10	TCR 0	P: 88–98 L: 11 F: UN	48	Additional Data - Private
	TC 20	TCR 0			
Floor Limit Indicator	TC 05	TCR 0	P: 24 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Floor Limit Indicator (continued)	TC 26	TCR 0	P: 24 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
Format Code	TC 10	TCR 0	P: 77 L: 1 F: UN	48	Additional Data - Private
	TC 20	TCR 0			
Forwarding Institution Country Code	TC 48	TCR 1	P: 153–155 L: 3 F: UN	21	Forwarding Institution Country Code
Forwarding Institution ID	TC 48	TCR 1	P: 142–152 L: 11 F: UN	33	Forwarding Institution Identification Code
Interface Trace Number	TC 05	TCR 1	P: 118–123 L: 6 F: AN	11	System Trace Audit Number
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			
	TC 26	TCR 1			
	TC 27	TCR 1			
	TC 35	TCR 1			
	TC 36	TCR 1			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Interface Trace Number (continued)	TC 37	TCR 1	P: 118–123 L: 6 F: AN	11	System Trace Audit Number
	TC 52	TCR 1	P: 33–38 L: 6 F: AN	11	System Trace Audit Number
Internal Terminal Serial Number	TC 57	TCR 1	P: 22–29 L: 8 F: AN	133	Terminal Serial Number
Issuer Discretionary Data	TC 48	TCR 6	P: 49–80 L: 32 F: DX	135	Issuer Discretionary Data
Issuer Script 1 Results	TC 05	TCR 7	P: 159–168 L: 10 F: DX	143	Issuer Script Results
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Lodging Check-In Date	TC 05	TCR 3	P: 38–43 L: 6 F: UN	62.8	CPS Fields - Auto Rental Check-Out Date, Lodging Check-In Date
	TC 06	TCR 3			
	TC 15	TCR 3			
	TC 16	TCR 3			
	TC 25	TCR 3			
	TC 26	TCR 3			
	TC 35	TCR 3			
	TC 36	TCR 3			
	TC 57	TCR 4			
Lodging Check-In Date	TC 38	TCR 5	P: 38–43 L: 6 F: UN	62.8	CPS Fields - Auto Rental Check-Out Date, Lodging Check-In Date
Lodging No Show Indicator	TC 05	TCR 3	P: 27 L: 1 F: AN	62.9	CPS Fields - No Show Indicator
	TC 06	TCR 3			
	TC 15	TCR 3			
	TC 16	TCR 3			
	TC 25	TCR 3			
	TC 26	TCR 3			
	TC 35	TCR 3			
	TC 36	TCR 3			
	TC 38	TCR 5			
	TC 57	TCR 4			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Mail/Telephone or Electronic Commerce Indicator	TC 05	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 06	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 07	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Mail/Telephone or Electronic Commerce Indicator (continued)	TC 15	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 16	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 17	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Mail/Telephone or Electronic Commerce Indicator (continued)	TC 25	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 26	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 27	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Mail/Telephone or Electronic Commerce Indicator (continued)	TC 35	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 36	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
	TC 37	TCR 1	P: 116 L: 1 F: AN	60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce and U.S. bill payment Indicator
				60.8	Additional POS Information - Mail Order/Telephone Order/Electronic Commerce Indicator
				63.6	Chargeback Reduction/BASE II Flags
Market-Specific Authorization Data Indicator	TC 05	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Market-Specific Authorization Data Indicator (continued)	TC 06	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 07	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 15	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 16	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 17	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 25	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 26	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Market-Specific Authorization Data Indicator (continued)	TC 27	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 35	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 36	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 37	TCR 5	P: 49 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 38	TCR 1	P: 126 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
	TC 48	TCR 2	P: 61 L: 1 F: AN	62.4	CPS Fields - Market-Specific Data Identifier
				62.4	Plus Reference Information - Plus Txn Log Address
Member-Provided Currency Code	TC 05	TCR 3	P: 32–34 L: 3 F: AN	54.1	Additional Amounts - Account Type
	TC 25	TCR 3			
Member-Provided Reimbursement Fee	TC 05	TCR 3	P: 20–31 L: 12 F: UN	54.1	Additional Amounts - Account Type
	TC 25	TCR 3			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant Category Code	TC 05	TCR 0	P: 133–136 L: 4 F: UN	18	Merchant Type
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 10	TCR 0	P: 138–141 L: 4 F: UN	18	Merchant Type
				48	Additional Data - Private
	TC 15	TCR 0	P: 133–136 L: 4 F: UN	18	Merchant Type
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 20	TCR 0	P: 138–141 L: 4 F: UN	18	Merchant Type
				48	Additional Data - Private
	TC 25	TCR 0	P: 133–136 L: 4 F: UN	18	Merchant Type
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant Category Code (continued)	TC 38	TCR 1	P: 85–88 L: 4 F: UN	18	Merchant Type
	TC 48	TCR 0	P: 157–160 L: 4 F: UN		
	TC 52	TCR 0	P: 115–118 L: 4 F: UN		
	TC 57	TCR 0	P: 126–129 L: 4 F: UN		
	TC 57	TCR 1	P: 30–33 L: 4 F: UN		
Merchant Category Code Commercial Card – Generic Data	TC 50	TCR 0	P: 102–105 L: 4 F: UN	18	Merchant Type
Merchant Category Code Merchant Registration – Incoming	TC 50	TCR 0	P: 92–95 L: 4 F: AN	18	Merchant Type
Merchant City	TC 38	TCR 1	P: 69–81 L: 13 F: AN	43	Card Acceptor Name/Location
	TC 48 7	TCR 0	P: 106–118 L: 13 F: AN		
	TC 5	TCR 1	P: 59–71 L: 13 F: AN		
Merchant City Merchant Registration – Incoming	TC 52	TCR 0	P: 64–76 L: 13 F: AN	43	Card Acceptor Name/Location

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant City Merchant Registration – Outgoing	TC 52	TCR 0	P: 136–155 L: 20 F: AN	43	Card Acceptor Name/Location
Merchant Country Code	TC 05	TCR 0	P: 130–132 L: 3 F: AN	43	Card Acceptor Name/Location
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 17	TCR 1			
	TC 25	TCR 0			
	TC 25	TCR 1			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 36	TCR 1			
	TC 37	TCR 0			
	TC 38	TCR 1	P: 82–84 L: 3 F: AN		
	TC 48	TCR 0	P: 119–121 L: 3 F: AN		

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant Country Code (continued)	TC 52	TCR 0	P: 112–114 L: 3 F: AN	43	Card Acceptor Name/Location
	TC 57	TCR 0	P: 123–125 L: 3 F: AN		
	TC 57	TCR 1	P: 75–77 L: 3 F: AN		
Merchant Name	TC 05	TCR 0	P: 92–116 L: 25 F: AN	43	Card Acceptor Name/Location
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
	TC 38	TCR 1	P: 44–68 L: 25 F: AN		
	TC 48	TCR 0	P: 81–105 L: 25 F: AN		

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant Name (continued)	TC 52	TCR 0	P: 74–98 L: 25 F: AN	43	Card Acceptor Name/Location
	TC 57	TCR 0	P: 85–109 L: 25 F: AN		
	TC 57	TCR 1	P: 34–58 L: 25 F: AN		
Merchant Name - Korean	TC 57	TCR 1	P: 61–92 L: 32 F: AN	43	Card Acceptor Name/Location
Merchant Name Commercial Card – Generic Data	TC 50	TCR 0	P: 77–101 L: 25 F: AN	43	Card Acceptor Name/Location
Merchant Name Merchant Registration – Incoming	TC 50	TCR 0	P: 39–63 L: 25 F: AN	43	Card Acceptor Name/Location
Merchant Name Merchant Registration – Outgoing	TC 50	TCR 0	P: 41–65 L: 25 F: AN	43	Card Acceptor Name/Location
Merchant Type	TC 48	TCR 0	P: 120–123 L: 4 F: UN	18	Merchant Type
Merchant Verification Value	TC 05	TCR 5	P: 82–91 L: 10 F: AN	62.20	CPS Fields - Merchant Verification Value
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 10	TCR 0	P: 137–146 L: 10 F: AN		

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Merchant Verification Value (continued)	TC 15	TCR 5	P: 82–91 L: 10 F: AN	62.20	CPS Fields - Merchant Verification Value
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 20	TCR 0	P: 137–146 L: 10 F: AN		
	TC 25	TCR 5	P: 82–91 L: 10 F: AN		
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
Merchant Volume Indicator	TC 05	TCR 5	P: 78–79 L: 2 F: AN	63.18	Merchant Volume Indicator
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Message Reason Code	TC 05	TCR 4	P: 47–50 L: 4 F: AN	63.3	Message Reason Code
	TC 06	TCR 4			
	TC 07	TCR 4			
	TC 15	TCR 4			
	TC 16	TCR 4			
	TC 17	TCR 4			
	TC 25	TCR 4			
	TC 26	TCR 4			
	TC 27	TCR 4			
	TC 35	TCR 4			
	TC 36	TCR 4			
	TC 37	TCR 4			
Message Text	TC 10	TCR 0	P: 77–146 L: 70 F: AN	48	Additional Data - Private
	TC 20	TCR 0			
	TC 57	TCR 2	P: 45–166 L: 122 F: AN		
Message Text Field for Reason Code 0300	TC 10	TCR 0	P: 77–146 L: 70 F: AN	48	Additional Data - Private
	TC 20	TCR 0			
Multiple Clearing Sequence Count	TC 05	TCR 5	P: 47–48 L: 2 F: UN	62.12	CPS Fields - Multiple Clearing Sequence Count
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Multiple Clearing Sequence Count (continued)	TC 17	TCR 5	P: 47–48 L: 2 F: UN	62.12	CPS Fields - Multiple Clearing Sequence Count
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
	TC 57	TCR 3			
Multiple Clearing Sequence Number	TC 05	TCR 5	P: 47–48 L: 2 F: UN	62.11	CPS Fields - Multiple Clearing Sequence Number
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
	TC 38	TCR 0	P: 121–122 L: 2 F: UN		

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Multiple Clearing Sequence Number (continued)	TC 39	TCR 0	P: 120–121 L: 2 F: UN	62.11	CPS Fields - Multiple Clearing Sequence Number
	TC 52	TCR 1	P: 86–87 L: 2 F: UN		
	TC 57	TCR 3	P: 38–39 L: 2 F: UN		
National POS Geographic Data	TC 48	TCR 1	P: 74–87 L: 14 F: AN	19	Acquiring Institution Country Code
				59	National Point-of-Service Geographic Data
Network Management Information Code	TC 48	TCR 3	P: 143–146 L: 4 F: UN	70	Network Management Information Code
Original Message Type	TC 48	TCR 1	P: 17–20 L: 4 F: UN	90.1	Original Message Type
				90.1	Original Message Type Identifier
Originator Name	TC 10	TCR 0	P: 77–101 L: 25 F: AN	48	Additional Data - Private
Payment Guarantee Option Indicator	TC 05	TCR 3	P: 19 L: 1 F: AN	126.14	Payment Guarantee Option
	TC 25	TCR 3			
POS Condition Code	TC 48	TCR 0	P: 118–119 L: 2 F: UN	25	Point-of-Service Condition Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
POS Entry Mode	TC 05	TCR 0	P: 162–163 L: 2 F: AN	22	Point-of-Service Entry Mode Code
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
POS Entry Mode Format 1 (ISO-enriched)	TC 48	TCR 0	P: 124–125 L: 2 F: UN	22	Point-of-Service Entry Mode Code
POS Entry Mode Format 2	TC 48	TCR 0	P: 78–79 L: 2 F: UN	22	Point-of-Service Entry Mode Code
POS Environment	TC 05	TCR 1	P: 168 L: 1 F: AN	126.13	POS Environment
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			
	TC 26	TCR 1			
	TC 27	TCR 1			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
POS Environment (continued)	TC 35	TCR 1	P: 168 L: 1 F: AN	126.13	POS Environment
	TC 36	TCR 1			
	TC 37	TCR 1			
POS Terminal Capability	TC 05	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 06	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 07	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 15	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 16	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 17	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
POS Terminal Capability (continued)	TC 25	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 26	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 27	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 35	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 36	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 37	TCR 0	P: 158 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability
	TC 48	TCR 0	P: 80 L: 1 F: AN	60.1	Additional POS Information - Terminal Type
				60.2	Additional POS Information - Terminal Entry Capability

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Positive Cardholder Authorization Service (PCAS) Indicator	TC 05	TCR 0	P: 26 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
Prestigious Property Indicator	TC 48	TCR 2	P: 64 L: 1 F: AN	62.6	CPS Fields - Prestigious Property Indicator
Processing Code	TC 48	TCR 0	P: 114–117 L: 4 F: UN	3	Processing Code
				23	Card Sequence Number
				54.1	Additional Amounts - Account Type
Purchase Date	TC 39	TCR 0	P: 160–163 L: 4 F: UN	12	Time, Local Transaction
				13	Date, Local Transaction
	TC 50	TCR 0	P: 61–64 L: 4 F: UN	12	Time, Local Transaction
				13	Date, Local Transaction
	TC 52	TCR 0	P: 55–58 L: 4 F: UN	12	Time, Local Transaction
				13	Date, Local Transaction

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Purchase Date (continued)	TC 57	TCR 0	P: 69–72 L: 4 F: UN	7	Transmission Date and Time
	TC 57	TCR 2	P: 29–36 L: 8 F: UN	12	Time, Local Transaction
				13	Date, Local Transaction
Purchase Date VCRFS/VDAS Advice	TC 38	TCR 1	P: 25–28 L: 4 F: UN	12	Time, Local Transaction
				13	Date, Local Transaction
Purchase Identifier	TC 05	TCR 1	P: 133–157 L: 25 F: AN	62.7	CPS Fields - Purchase Identifier
	TC 57	TCR 5	P: 16–40 L: 25 F: AN		
Purchase Identifier Format	TC 05	TCR 1	P: 129 L: 1 F: AN	62.7	CPS Fields - Purchase Identifier
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			
	TC 26	TCR 1			
	TC 27	TCR 1			
	TC 35	TCR 1			
	TC 36	TCR 1			
	TC 37	TCR 1			
	TC 57	TCR 5	P: 15 L: 1 F: AN	62.7	CPS Fields - Purchase Identifier

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Reason Code	TC 05	TCR 0	P: 148–149 L: 2 F: UN	63.3	Message Reason Code
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
Reimbursement Attribute	TC 05	TCR 0	P: 168 L: 1 F: AN	63.11	Reimbursement Attribute
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 09	TCR 0			
	TC 10	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			
	TC 19	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Reimbursement Attribute (continued)	TC 20	TCR 0	P: 168 L: 1 F: AN	63.11	Reimbursement Attribute
	TC 25	TCR 0			
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
	TC 38	TCR 0			
	TC 39	TCR 0			
	TC 40	TCR 0			
	TC 48	TCR 0			
	TC 52	TCR 0			
	TC 57	TCR 1			
	TC 57	TCR 2			
Replacement Amount	TC 48	TCR 2	P: 74-85 L: 12 F: UN	95	Replacement Amounts
				95.1	Actual Amount, Transaction
Requested Payment Service	TC 05	TCR 0	P: 145 L: 1 F: AN	62.15	CPS Fields - Requested Payment Service
	TC 06	TCR 0			
	TC 07	TCR 0			
	TC 15	TCR 0			
	TC 16	TCR 0			
	TC 17	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Requested Payment Service (continued)	TC 25	TCR 0	P: 145 L: 1 F: AN	62.15	CPS Fields - Requested Payment Service
	TC 26	TCR 0			
	TC 27	TCR 0			
	TC 35	TCR 0			
	TC 36	TCR 0			
	TC 37	TCR 0			
Reserved	TC 10	TCR 0	P: 163 L: 1 F: UN	48	Additional Data - Private
	TC 20	TCR 0	P: 144–146 L: 3 F: AN		
Response Code Format 0 (Standard)	TC 48	TCR 0	P: 51–52 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
Response Code Format 1 (ISO-enriched)	TC 48	TCR 0	P: 46–47 L: 2 F: AN	39	Response Code
				44.11	Original Response Code
				139.2	Authorization Response Cryptogram Response Code
Restricted Ticket Indicator	TC 05	TCR 3	P: 117 L: 1 F: AN	62.13	CPS Fields - Restricted Ticket Indicator
	TC 06	TCR 3			
	TC 15	TCR 3			
	TC 16	TCR 3			
	TC 25	TCR 3			
	TC 26	TCR 3			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Restricted Ticket Indicator (continued)	TC 35	TCR 3	P: 117 L: 1 F: AN	62.13	CPS Fields - Restricted Ticket Indicator
	TC 36	TCR 3			
	TC 38	TCR 5			
	TC 57	TCR 4			
Retrieval Reference Number	TC 48	TCR 0	P: 153–164 L: 12 F: UN	37	Retrieval Reference Number
Settlement Date Report Group = C	TC 46	TCR 0	P: 32–39 L: 8 F: UN	15	Date, Settlement
Settlement Date Report Group = I (IRF Reporting) Report Group = J (Japan) Report Group = N (Brazil 54 Reports) Report Group = Space Report Group = Space (BASE II-6e Report For CIBLE) Report Group = Space (BASE II–12 Report) Report Group = Space (BASE II–5a Report For CIBLE)	TC 46	TCR 0	P: 32–36 L: 5 F: UN	15	Date, Settlement
Settlement Date Report Group = N (Brazil Clearing BIN Report) Report Group = N (Brazil Settlement BIN Report)	TC 46	TCR 0	P: 41–47 L: 7 F: UN	15	Date, Settlement

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Special Chargeback Indicator	TC 05	TCR 1	P: 117 L: 1 F: AN	63.6	Chargeback Reduction/BASE II Flags
	TC 06	TCR 1			
	TC 07	TCR 1			
	TC 15	TCR 1			
	TC 16	TCR 1			
	TC 17	TCR 1			
	TC 25	TCR 1			
	TC 26	TCR 1			
	TC 27	TCR 1			
	TC 35	TCR 1			
	TC 36	TCR 1			
	TC 37	TCR 1			
Surcharge Amount	TC 05	TCR 4	P: 51–58 L: 8 F: AN	28	Amount, Transaction Fee
	TC 06	TCR 4			
	TC 07	TCR 4			
	TC 15	TCR 4			
	TC 16	TCR 4			
	TC 17	TCR 4			
	TC 25	TCR 4			
	TC 26	TCR 4			
	TC 27	TCR 4			
	TC 35	TCR 4			
	TC 36	TCR 4			
	TC 37	TCR 4			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Terminal Capability Profile	TC 05	TCR 7	P: 16–21 L: 6 F: DX	130	Terminal Capability Profile
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
Terminal Country Code	TC 05	TCR 7	P: 22–24 L: 3 F: UN	145	Terminal Country Code
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7	P: 22–24 L: 3 F: UN	145	Terminal Country Code
	TC 48	TCR 7			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Terminal ID	TC 05	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 06	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 07	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 15	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 16	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 17	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 25	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 26	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Terminal ID (continued)	TC 27	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 35	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 36	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 37	TCR 1	P: 96–103 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
	TC 48	TCR 0	P: 149–156 L: 8 F: AN	41	Card Acceptor Terminal Identification
				42	Card Acceptor Identification
Terminal Negative File Version ID	TC 05	TCR 7	P: 16–19 L: 4 F: UN	136	Cryptogram
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7	P: 16–19 L: 4 F: UN	136	Cryptogram

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Terminal Serial Number	TC 05	TCR 7	P: 25–32 L: 8 F: AN	133	Terminal Serial Number
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
Terminal Transaction Date	TC 05	TCR 7	P: 10–15 L: 6 F: UN	146	Terminal Transaction Date
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7	P: 10–15 L: 6 F: UN	146	Terminal Transaction Date
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Terminal Verification Results	TC 05	TCR 7	P: 69–78 L: 10 F: DX	131	Terminal Verification Results (TVR)
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
Text Message	TC 05	TCR 2	P: 140–159 L: 20 F: AN	48	Additional Data - Private
	TC 06				
	TC 07				
	TC 25				
	TC 26				
	TC 27				

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Total Authorized Amount	TC 05	TCR 5	P: 50–61 L: 12 F: UN	62.14	CPS Fields - Total Amount Authorized
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			
	TC 37	TCR 5			
	TC 38	TCR 1	P: 127–138 L: 12 F: UN		
	TC 57	TCR 3	P: 43–54 L: 12 F: UN		
Trace Audit Number	TC 48	TCR 1	P: 28–33 L: 6 F: UN	11	System Trace Audit Number
Transaction Amount Report Group = J (Japan)	TC 46	TCR 0	P: 64–78 L: 15 F: UN	4	Amount, Transaction
				6	Amount, Cardholder Billing
Transaction Amount Report Group = N (Brazil Clearing BIN Report) Report Group = N (Brazil Settlement BIN Report)	TC 46	TCR 0	P: 79–93 L: 15 F: UN	4	Amount, Transaction
				6	Amount, Cardholder Billing

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Transaction Amount Report Group = Space (BASE II-6e Report For CIBLE) (continued)	TC 46	TCR 0	P: 42–56 L: 15 F: UN	4	Amount, Transaction
				6	Amount, Cardholder Billing
Transaction Date	TC 33	TCR 0	P: 86–89 L: 4 F: UN	7	Transmission Date and Time
	TC 48	TCR 0	P: 55–58 L: 4 F: UN		
Transaction ID	TC 09	TCR 5	P: 5–19 L: 15 F: UN	62.2	CPS Fields - Transaction Identifier (Bitmap Format)
	TC 19	TCR 5			
Transaction Identifier	TC 05	TCR 5	P: 5–19 L: 15 F: UN	62.2	CPS Fields - Transaction Identifier (Bitmap Format)
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 10	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 20	TCR 0	P: 148–162 L: 15 F: UN		
	TC 25	TCR 5	P: 5–19 L: 15 F: UN		
	TC 26	TCR 5			
	TC 27	TCR 5			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Transaction Identifier (continued)	TC 35	TCR 5	P: 5–19 L: 15 F: UN	62.2	CPS Fields - Transaction Identifier (Bitmap Format)
	TC 36	TCR 5			
	TC 37	TCR 5			
	TC 38	TCR 0	P: 104–118 L: 15 F: UN		
	TC 48	TCR 2	P: 45–59 L: 15 F: UN		
	TC 52	TCR 1	P: 69–83 L: 15 F: UN		
Transaction Type	TC 05	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 06	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 07	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 15	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 16	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 17	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Transaction Type (continued)	TC 25	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 26	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 27	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 35	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 36	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 37	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 48	TCR 7	P: 5–6 L: 2 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
	TC 59	TCR 0	P: 140 L: 1 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
Transaction Type Cardholder Transaction Detail (Korea)	TC 57	TCR 0	P: 17–18 L: 2 F: UN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
Transaction Type Transaction Detail	TC 57	TCR 0	P: 77 L: 1 F: AN	144	Cryptogram Transaction Type
				148	Cryptogram Currency Code
Transfer Type	TC 10	TCR 0	P: 142–143 L: 2 F: UN	48	Additional Data - Private
	TC 20	TCR 0			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Unpredictable Number	TC 05	TCR 7	P: 33–40 L: 8 F: DX	132	Unpredictable Number
	TC 06	TCR 7			
	TC 07	TCR 7			
	TC 15	TCR 7			
	TC 16	TCR 7			
	TC 17	TCR 7			
	TC 25	TCR 7			
	TC 26	TCR 7			
	TC 27	TCR 7			
	TC 35	TCR 7			
	TC 36	TCR 7			
	TC 37	TCR 7			
	TC 48	TCR 7			
Validation Code	TC 05	TCR 5	P: 37–40 L: 4 F: AN	62.3	CPS Fields - Validation Code (Fixed or Bitmap Format)
	TC 06	TCR 5			
	TC 07	TCR 5			
	TC 15	TCR 5			
	TC 16	TCR 5			
	TC 17	TCR 5			
	TC 25	TCR 5			
	TC 26	TCR 5			
	TC 27	TCR 5			
	TC 35	TCR 5			
	TC 36	TCR 5			

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Table B-2 BASE II to V.I.P. Field Matrix (continued)

BASE II Field Name	BASE II TC Number	BASE II TCR Number	BASE II Field Information	V.I.P. Field Number	V.I.P. Field Name
Validation Code (continued)	TC 37	TCR 5	P: 37–40 L: 4 F: AN	62.3	CPS Fields - Validation Code (Fixed or Bitmap Format)
	TC 57	TCR 3			
	TC 57	TCR 5	P: 29–32 L: 4 F: AN		
Visa Internal Use Only	TC 05	TCR 4	P: 61–76 L: 16 F: AN	11	System Trace Audit Number

NOTE: P = Position, L = Length, F = Format, AN = Alphanumeric, UN = Unpacked Numeric, DX = Displayable Hexidecimal

Glossary

account funding source
Identifies the source of the funds associated with the primary account for the card. For example, Credit, Debit, Prepaid, and Charge.

account number extension
A three-position extension of the account number that allows account numbers up to 19 digits in length.

account prefix
The first nine digits of a cardholder account number.

account prefix range
The set of a low-account prefix and a high-account prefix that defines the range of cardholder account numbers used by an issuer. (A single issuer may use more than one range.) All ranges are maintained on the ARDEF Table for cardholder account number and BIN validation purposes.

account restricted use
Identifies whether any processing restriction exists for the account range.

acquirer
A member financial institution that has agreements with merchants to accept Visa card transactions or offers cash disbursement services to cardholders, or both. The acquirer is responsible for:

- Accepting card transaction data from merchants and its own ATMs and bank branches
- Providing authorization decisions to those card-accepting locations
- Conveying transaction information to Visa as interchange transactions

acquirer center
A BASE II processing center supporting one or more Visa acquirers. The processing center receives transaction information from merchants and cash dispensing locations on behalf of acquirers; processes local transactions and sends interchange transactions to a VIC for distribution to the issuer processing centers; and settles the value of transactions with merchants and agents and, for interchange transactions, with other members through the BASE II System.

Acquirer Reference Number

A 23-digit identification number associated with every draft and voucher. It consists of a Format Code, BASE Identification Number (BIN), Capture Date, Film Locator, and Check Digit.

administrative messages

All transactions that pass information between processing centers but do not result in debits or credits in the settlement process.

Advice File

The BASE I file containing records of authorization and verification responses generated at the VIC for the card issuer under the rules of the Positive Cardholder Authorization Service (PCAS) or when the issuer center was unavailable.

ARDEF File

The permanent file for the ARDEF (Account Range Definition) Table, which is used to control the accuracy of Edit Package processing. The table contains all valid ARDEF entries, namely: the account prefix range, its associated BIN, card-number length indicator, check-digit indicator, product ID, and account funding source.

balancing and reconciliation

The process of accounting for the number and amount of transactions and the currency of each transaction in a BASE II cycle.

BASE I System

See V.I.P. System.

BASE Identification Number (BIN)

A six-digit system number used by Visa to identify the processing centers and members. BINs are assigned to processing centers operated by members, nonmember processing centers designated by members, and the members that operate processing centers.

NOTE

The BIN of a given processing center does not necessarily appear in the cardholder account numbers processed by that center.

BASE II processing center

See processing center.

BASE II System

An electronic batch transmission system primarily used for the exchange of Visa interchange transaction data and for settlement of the value of those transactions between acquirers and issuers. This system is also used by centers to retrieve records from the Advice File and by Visa to settle various fees with members.

batch

A set of transaction records, terminating with a batch trailer, sent through BASE II.

batch acknowledgment transaction

A receipt confirmation generated at a VIC of each batch of outgoing transactions. These transactions are received in the center's incoming Interchange Transaction File.

batch reject

See rejected batch.

batch trailer record
A record designating the end of a batch of BASE II transactions. It contains count and monetary totals used to control the integrity of the batch's transaction data. See also merchant batch trailer record.

Bill Payment Service
A service allowing a member to accept payment from a Visa cardholder whose account belongs to another member and to credit the issuer through BASE II. The issuer and the member receiving the payment must both be in the same country. Used in Canada and Brazil.

billing currency
The currency in which the issuer bills the cardholder for transactions.

BIN
See BASE Identification Number (BIN).

BIN File
The permanent file for a BIN Table, which is used to control the accuracy of Edit Package processing. The table contains all valid BINs and their BASE II processing status codes.

card issuer processing center
See issuer center.

Card Recovery Bulletin (CRB)
A paper listing, published and distributed by Visa, that contains Visa account numbers for which card pickup is required.

cardholder processing center
See issuer center.

cash advance
The disbursement of cash from an ATM, bank teller, or authorized merchant based on use of a Visa or Plus card.

cashback field
A nine-digit field that specifies the currency amount that is paid out when a purchase transaction occurs.

Center Transaction File (CTF)
The outgoing Center Transaction File contains interchange transactions generated by a processing center's pre-edit program. If the format is acceptable to the Edit Package, it is converted to an ITF and is submitted to the VIC.The incoming Center Transaction File contains ITF data transmitted from the VIC through the VAP to the Edit Package for processing. If there are no errors, the ITF is converted to a CTF and used as input to the post-edit program.

central processing date (CPD)
The date (based on GMT) when the ITF or report in question was generated at a VIC.

chargeback
A sales draft or other item that has been examined by the issuer center, found to be improper, and sent back to the acquirer center with other outgoing interchange.

Chargeback Reduction Service (CRS)
A worldwide service that provides acquirers and issuers with information available from other VisaNet systems to reduce the number of unnecessary chargebacks and re-presentments and the time needed to research valid chargebacks**.**

chargeback reversal
The cancellation of a chargeback sent in error to the acquirer center.

check digit
A digit added to the end of an account number or Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the account number. It is used during editing processes to validate account numbers and Acquirer Reference Numbers.

Chip Card
See Integrated Circuit Card.

Chip Debit/Credit
See Visa Smart Debit/Visa Smart Credit (VSDC).

clearing
All of the functions required to collect a transaction from an acquirer in the merchant's currency and deliver it to the issuer in the cardholder's currency.

collection-only transactions
(1) An intraprocessor transaction submitted to BASE II for collection only (not settlement or delivery). Normal BASE II processing charges and interchange reimbursement fees do not apply to collection-only transactions.

copy/original
A copy of a transaction requested from the acquirer center by the issuer center. (Synonymous with original/photocopy.)

CPD
See central processing date (CPD).

CPS
See Custom Payment Service (CPS).

CRB
See Card Recovery Bulletin (CRB).

credit voucher
Sometimes referred to as credit return, it is the record of a return or price adjustment of a purchase.

CRS
See Chargeback Reduction Service (CRS).

CTF
See Center Transaction File (CTF).

currency conversion rate
This rate is applied by Visa International to certain transactions (original sales drafts, re-presentments, travel vouchers, credit vouchers, and cash disbursements) and the reversal of such transactions.

currency of purchase
See transaction currency.

currency trading cutoff
The time at which currency conversion rates expire.

Custom Merchant Service
A service that tailors interchange reimbursement fees to specific merchant categories.

Custom Payment Service (CPS)
A Visa payment service that minimizes chargebacks and facilitates transaction clearing and settlement by assigning a unique identifier that stays with the transaction throughout its life cycle.

Data Capture Advice
A batch transaction that delivers data for transactions captured at merchant locations to the acquirer center for subsequent submission to BASE II.

Data Capture Service
Merchants' use of electronic terminals at points of sale (POS) to capture sales transaction data. Members can receive reports on transactions that have occurred at each merchant location.

DBA
The "doing business as" name of the merchant. (The DBA name is required in all BASE II records that include merchant ID to ensure cardholder recognition.)

descriptive billing
A billing method in which the cardholder receives a statement containing a descriptive section of information identifying the card acceptor (merchant, bank branch or business location) and the nature of each charge or credit for each transaction posted to the account. Copies of the original paper are not returned to the cardholder.

designated currency
One of the currencies that may be chosen by a member for settlement and funds transfer.

destination BIN
The BIN to which a BASE II transaction message is sent.

destination currency
The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.

documentation request
See Request for Copy of transaction.

draft data transaction
A BASE II financial transaction that contains data for a cardholder transaction and results in a debit or a credit to clearing members during the settlement process.

Early Delivery Service
Option by which transaction data is delivered to the processing center before settlement is completed.

EA Server
See Visa Extended Access Server.

Extended Access Server
See Visa Extended Access Server.

Edit Package
The computer programs supplied by Visa International to processing centers to validate interchange data, produce the file containing all interchange data to be sent from the processing center to Visa, and process the file of incoming transactions received from Visa.

Edit Package processing date
The date used by the Edit Package during a specific run. This can be the computer's system date or a date specified on the RUNDATE run control option.

electronic terminal
A point-of-sale terminal, an automated teller machine, or a cash dispensing machine used at the point of transaction to generate electronic impulses that are captured in computer-readable form.

fee collection transaction
A BASE II transaction representing a miscellaneous financial charge assessed by one member or by Visa against another member.

File Distribution Service
The receipt of files through BASE II based on an arrangement that best meets the member's needs and processing schedules. It can distinguish and simultaneously process interchange, nonfinancial, and settlement data. It can separate report delivery from interchange processing.

file header record
A record designating the beginning of an CTF or ITF. It contains the processing center ID, security code, and relevant control information.

file trailer record
A record designating the end of a CTF or ITF. It contains count and monetary totals used to control the integrity of file content. A CTF is terminated with one file trailer record regardless of the number of volumes used to contain the data; an ITF on tape is terminated with a file trailer record at the end of each volume, if multiple volumes are needed.

file transfer
Electronic transfer of an ITF between the PC Edit Package and the VAP.

financial controls
Those controls surrounding general ledger activities and procedures relating to bank card accounting.

floor limit
The maximum dollar amount for a transaction without having to obtain authorization.

fraud advice transaction
A BASE II transaction sent by a center to notify Visa of the possible fraudulent use of a card. Sent only with outgoing interchange transactions from the issuer center.

freeform text message
See text message.

funds disbursement transaction
A BASE II transaction used to transfer monetary credit from one BASE II entity to another or to reverse a fee collection transaction.

History File
The Edit Package file used to store the history of outgoing and incoming processing runs, and to control reruns and assign batch numbers for multiple daily runs.

host computer(s)
The computer system used at the processing center to process BASE II interchange or BASE I inquiries, or both, and other authorization-related messages.

IAF
See International Acquiring Fee

ICC
See Integrated Circuit Card.

ICS
See Issuers' Clearinghouse Service (ICS).

ICS input/response transaction
A BASE II transaction sent (input) or received (response) by a center participating in the Issuers' Clearinghouse Service.

incoming interchange
All BASE II transactions transmitted from a VIC to a processing center, or the entire process of receiving incoming interchange transaction data from a VIC.

Integrated Circuit Card
A plastic card embedded with a silicon chip that has greater storage capabilities than a magnetic stripe allowing for more robust functionality and multiple accounts to reside on one physical card.

interchange processing
The electronic movement of transaction data between acquirers and issuers.

Interchange Reimbursement Fee (IRF)
A fee paid by issuers and acquirers to each other for transactions entered into interchange (and their reversals) to balance the cost of doing business.

interchange transaction

Any transaction where the member that signed the cardholder submits transactions through a different processing center than the member that signed the merchant.

Interchange Transaction File (ITF)

The *outgoing* Interchange Transaction File contains transactions sent to VisaNet by an endpoint. This file may be created by the outgoing Edit Package after the endpoint's pre-edit processing, or it may be sent directly to VisaNet.

The *incoming* Interchange Transaction File contains transactions delivered to an endpoint by VisaNet. This file may be read by the Edit Package prior to the transaction being processed by the endpoint's post-edit processing, or it may be directly processed by the endpoint.

interface transaction advice

A notice to certain non-Visa card issuers of transactions captured by Visa terminals at merchant locations. These notices are created by the terminal provider and are transmitted through the BASE II System to non-Visa card issuers.

International Acquiring Fee (IAF)

An optional regional fee paid by the acquirer when a transaction occurs outside the issuer's country. It may be assessed for Sales Draft (TC05) original and re-presentment, Cash Disbursement (TC07) original and re-presentment, TC05 & TC07 reversals and their SMS Visa or Plus Network equivalent transactions.

International Airline Program

A program that permits acquirers of merchants designated by Visa as international airlines to deposit transactions outside the country where the transactions occurred.

International Outgoing Interchange (IOI) fee

See International Acquiring Fees

international airline transactions

International Airline Program transactions in which the issuer and merchant are not in the same country.

International Service Assessment (ISA)

The International Service Assessment (ISA) fee applies to international BASE II and SMS clearing transactions in which the issuer country is different from the merchant country.

interregional transaction

A transaction where the merchant and issuer are not in the same Visa region.

intraprocessor transaction

A transaction where the acquirer and the issuer are two different members but both are serviced by the same processor.

intraregional transaction

A transaction where the merchant and issuer are in the same Visa region but are not in the same country.

IOI fee

See International Acquiring Fees (IAF)

IRF

See Interchange Reimbursement Fee (IRF).

ISA

See International Service Assessment (ISA).

issuer

A member financial institution that issues Visa cards. For a given transaction, the issuer is the institution that issued the card used for that transaction to the cardholder. The issuer is responsible for maintaining the accounts of its cardholders, for providing authorization decisions, for cardholder billing, and for settlement of transactions its cardholders have with merchants and cash dispensing locations of other members. Each issuer operates or designates an issuer center to perform the functions related to clearing and settlement of interchange transactions.

issuer center

A BASE II processing center acting in support of one or more issuers. The processing center processes completed cardholder transactions (local and interchange) for cardholder account posting and billing. For completed interchange transactions, the center is also responsible for receiving and processing incoming transactions for the cardholders of the issuer or issuers.

Issuers' Clearinghouse Service (ICS)

A service developed to curtail the fraudulent or excessive use of credit card applications, and the fraudulent use of credit cards. Issuers may access or update the ICS database through BASE II.

ITF

See Interchange Transaction File (ITF).

Julian date

A date expressed as the day's position in a year rather than in a particular month. The format is YDDD or YYDDD.

local airline transaction

International Airline Program transactions in which the issuer and merchant are in the same country.

media request

See Request for Copy transaction.

member settlement data transaction

An incoming transaction used to transmit settlement report data in machine-readable format.

merchant batch header record

The header record in a data capture advice that carries merchant batch data.

merchant batch trailer record

The trailer record in a data capture advice that carries merchant batch data.

Merchant Mailing File

A file at the VIC containing the names, addresses, and other pertinent information for merchants who receive the Card Recovery Bulletin.

Merchant Mailing File transaction
The BASE II transaction used by processing centers to update the Merchant Master File. It is transmitted from acquirer centers to a VIC.

Merchant Master File
A computer record of information on all merchants serviced by a center. This file is maintained at the processing center.

merchant processing center
See acquirer center.

multicurrency clearing
The clearing of transactions where members enter financial transactions into BASE II in the currency as signed by the cardholder, and receive cleared transactions converted to the issuer's billing currency. This results in uniform conversion rates for all issuers for the processing day.

National Net interchange
Transactions that are exchanged between processing centers whose issuers and acquirers are located in the same country where settlement is accomplished through a central agent bank for each country using the service. BASE II clears the transactions and records transaction totals on National Net interchange reports.

national settlement transaction
A National Net transaction.

national transaction
A transaction in which the merchant, issuer, and acquirer are all in the same country.

net settlement amount
The currency amount representing the difference between a settlement entity's outgoing and incoming interchange for a given day plus or minus fees and charges. May be a debit or a credit.

nonfinancial transaction
A nonmonetary transaction that supports the bankcard business. For example, a request or confirmation of a photocopy, freeform message, BASE I Advice record, Merchant Mailing File update, data capture advice, and Issuers' Clearinghouse Service inquiry or response.

on-us transactions
Drafts, vouchers and other items where the member that signed the merchant also signed the cardholder, or where the member that signed the merchant and the member that issued the card have both designated the same processing center.

optional issuer fee
An optional additional currency fee that is requested by the issuer and collected as part of the billing amount, if desired by the issuer. This fee is not included in the settlement amount. It may be a debit or a credit.

original transaction
In the BASE II System, the first presentation of a purchase, credit, or cash advance submitted into interchange.

original/photocopy
See copy/original.

outgoing interchange
All BASE II transactions transmitted from a member's processing center to a VIC. Both acquirer and issuer centers send outgoing interchange.

PCAS
See Positive Cardholder Authorization Service (PCAS).

Plus
An automatic teller machine (ATM) network to which Visa members have access.

Plus BIN File
A file containing Plus BIN table update records that is created through incoming Edit Package processing for all members subscribing to the Plus ATM system. The Plus BIN Table contains BIN numbers of Plus card issuers.

Positive Cardholder Authorization Service (PCAS)
Risk control services available to issuers who use the VisaNet BASE I component for switching and authorization. PCAS determines how authorizations are routed and how authorization decisions are made.

post-edit program
Software written and maintained by a processing center to restructure an incoming Center Transaction File into a format acceptable for the local posting and billing process and to apply member-unique edit criteria against the transactions. This program is executed following the incoming Edit Package run.

pre-edit program
Software written and maintained by a processing center to separate on-us items from interchange items and to apply member-unique edit criteria against the transactions. This program also formats outgoing interchange into the outgoing Center Transaction File for processing by the Edit Package according to BASE II specifications. This program is executed before the outgoing Edit Package run.

presentation
See presentment.

presentment
Paper (or a transaction) submitted for the first time by an acquirer to an issuer and processed through VisaNet interchange.

processing center
The entity, operated or designated by a clearing member of Visa, responsible for processing of interchange transactions. It executes the Edit Package and the pre- or post-edit programs, or both, and sends and receives interchange transactions to and from a VIC. A single processing center may function as an acquirer center, an issuer center, or both. It performs interchange transaction services for one member or a multiple number of members. Most BASE II processing centers are operated by Visa members; nonmember processing centers may be authorized to process Visa transactions.

processing date
See central processing date (CPD) or Edit Package processing date.

proof and capture
The process of determining that each deposit or group of deposits balances, and the process of recording standard information from each draft, voucher, and transaction in a form acceptable for editing and processing.

PSIRF
See Payment Service Interchange Reimbursement Fee (PSIRF).

RCRF
See Regional Card Recovery File (RCRF).

re-presentation
See re-presentment.

Regional Card Recovery File (RCRF)
A file of cardholder account records, created by Visa every week for international users, that contains all BASE I Exception File pickup accounts coded for a given CRB region, plus specified "Region 0" accounts listed by issuers in that CRB region. Users receive an RCRF as part of the incoming BASE II interchange transaction file.

reimbursement attribute
A one-digit alphanumeric code designating reimbursement fees applicable to a specific transaction.

reimbursement fee
Amount paid by one member to another (usually by the acquirer to the issuer), and can vary according to market requirements.

rejected batch
An interchange batch that is not accepted by the VIC due to an error in the audit integrity of that batch.

rejected transaction
An outgoing BASE II transaction record in which the Edit Package detected an error that affects the financial integrity of the batch. The Edit Package excludes such transactions from outgoing interchange, that is, the transaction is not included in the outgoing Interchange Transaction File forwarded to a VIC. (The batch is not rejected; all valid transactions in the batch are included in the outgoing Interchange Transaction File.) Unless the transaction is a batch or file trailer record, the run aborts.

re-presentment
Paper (or a transaction) submitted by an acquirer to an issuer a second time, following receipt of a chargeback.

Request for Copy transaction
A transaction generated when an issuer requests for a copy of the original transaction, followed by a confirmation that records the sending of the copy. Also known as a documentation or media request.

returned transaction

A cardholder transaction record in which the VIC edit function detected an error that does not violate the financial integrity of the batch. When such an error is detected, the transaction is included in the outgoing batch interchange totals (in a separate category), but it is not forwarded to the issuer center. The transaction is placed in a new BASE II transaction, with a new transaction code, and returned to the originating center with incoming interchange. (On the incoming reports for an originating center, the transactions appear in both outgoing and incoming totals.)

reversal

A BASE II transaction used to negate or cancel a transaction that has been sent through interchange in error.

settlement

The actual transfer of funds from the issuing bank to the acquiring bank through a wire transfer to a settlement account, and the total amount owed by one Visa member to another. See also net settlement amount.

settlement currency

The currency used by the BASE II System to calculate a settlement entity's daily net settlement position.

Single Message System (SMS)

See V.I.P. System.

source BIN

The BIN from which a BASE II transaction message is sent.

source currency

The currency type associated with the amount of a transaction entered into interchange.

special airline fee

A fee charged on transactions from International Airlines whenever the issuer, acquirer, and transaction countries are not all the same. This fee is collected instead of the IAF fee, and is paid to the transaction region.

Stand-In Processor (STIP)

For BASE I processing. The function operating at all VICs that provides authorization decisions on behalf of BASE I card issuers. It acts for transactions in amounts below the issuer limit, when the issuer center is unavailable, when a request sent to the issuer center times out, or when a local switch requests STIP processing.

For SMS processing. The function that makes authorization decisions for authorization and financial requests on behalf of issuer centers. It acts only when the issuer center is unavailable or when a request has timed out.

STIP

See Stand-In Processor (STIP).

substitute draft or substitute transaction receipt

A computer-generated version of a sales draft, including items such as account number, merchant name and location, purchase date, transaction amount, authorization code, and a description of the goods and services.

suspense
A series of general ledger accounts containing drafts and vouchers and other items that have been rejected by either the processing center's editing programs or the Edit Package.

system log
A VAP disk file that contains messages recording significant events related to BASE II operations, including net settlement information and all operator actions and their acknowledgments. (All valid dial terminal inquiries and responses and the error messages generated by all VAP subsystems are also included.) When BASE II transmission to or from the VIC completes, the log can be archived to the center's host computer and center-designed reports may be generated.

TCR
See Transaction Component Record (TCR).

text message
An unformatted message exchanged between processing centers, or sent by Visa, through the BASE II System.

third-party processor
See processing center.

transaction
BASE II transaction. The record or records that make up a single financial, administrative, or text message, as required for transmission between a processing center and a VIC. BASE II transactions are identified by transaction codes.

Cardholder transaction. The use of a card by a customer (normally assumed to be the cardholder) to purchase goods or services from a merchant or secure cash from an ATM or financial institution.

transaction charges
Charges paid by members to Visa for processing services. Transaction charges vary depending on transaction type and volume.

transaction code (TC)
A two-digit code that identifies a specific type of BASE II transaction.

Transaction Component Record (TCR)
A fixed-length record used to contain a component portion of a BASE II transaction. A single BASE II transaction may consist of multiple TCRs.

transaction component sequence number
A single digit placed in each TCR so multiple records (TCRs) can be combined into a single BASE II transaction.

transaction currency
The currency of the purchase, as agreed to by the cardholder and the merchant.

Visa Extended Access Server
The Visa Extended Access Server is the next-generation gateway to Visa products and services, replacing legacy VisaNet Access Points. The EA Server offers improved security and a flexible platform for future updates.

VAP

See VisaNet Access Point (VAP).

VIC

See VisaNet Interchange Center (VIC).

VIC processing date

See central processing date (CPD).

V.I.P. System

An electronic data transmission system for the real-time delivery and processing of messages related to authorization of bank, T&E, private label, and proprietary card and check acceptance transactions. It accepts authorization requests from acquirer and merchant authorization centers and either provides authorization decisions or secures authorization decisions from the issuer authorization centers. The V.I.P. System is made up of the Single Message System (SMS) and BASE I System.

VisaNet Access Point (VAP)

An IBM personal computer supplied by Visa, at which the VisaNet network is accessed electronically by a processing center. A VAP is in direct communication with a VIC. BASE II data are generally transmitted or received through a VAP.

VisaNet Copy Request and Fulfillment Service (VCRFS)

An automated service that facilitates the exchange of copy requests and their fulfillments through VisaNet.

VisaNet Interchange Center (VIC)

The computers and all associated peripheral devices and telecommunications support facilities needed for the V.I.P. System, the BASE II System, related systems (such as CRB and CWB), and backup for these systems.

Visa Smart Debit/Visa Smart Credit (VSDC)

A payment service involving the use of chip cards and chip capable card acceptance devices providing a variety of features to support offline authorization, protect against fraud, enhance cardholder verification, and provide a platform for multifunction programs.

warehoused transactions

Transactions received at the VIC after the settlement window closes. These transactions are held over for next-day settlement at the new rates.